

Chronic Illness vs. Chronic Illness Plus

Available with **Symetra UL-G** and **CAUL**

	Chronic Illness	Chronic Illness Plus
Inherent or Elected	Inherent to the policy contract	Elected at policy issue
Added Cost	None	Additional charge included in the premium
Features	<ul style="list-style-type: none"> • Clients can access up to 50% of the death benefit (capped at \$500,000) through lump sum or annual benefits. Amounts greater than the annual IRS per diem amount may be accelerated, but consult your tax advisor on possible tax implications. • Annual recertification is required. 	<ul style="list-style-type: none"> • Clients can access up to 100% of the death benefit through monthly or annualized benefits equal to 2% of the death benefit per month (capped at the IRS per diem). • Annual recertification is required.
Liens and Ongoing Charges	<ul style="list-style-type: none"> • There will be a lien against the policy if the rider is exercised. • Interest accrues and policy charges continue. 	<ul style="list-style-type: none"> • There is no lien. • Policy charges on the base contract and this rider are not assessed while the client is on claim.
Policy Impact	<ul style="list-style-type: none"> • Lien interest and policy charges will stop when the death benefit reaches \$5,000. • The policy will not terminate. 	<ul style="list-style-type: none"> • If 100% of the death benefit is accelerated, a \$5,000 residual benefit will be paid upon death. • The policy will not terminate.
Underwriting	No additional underwriting required.	Additional underwriting required.

Chronic Illness and Chronic Illness Plus (used together)

- A lump sum benefit of up to 50% of the death benefit (capped at \$500,000) can be accelerated through the Chronic Illness Rider.¹
- Ongoing monthly benefits using the Chronic Illness Plus Rider can begin, which will be equal to 2% of the remaining available death benefit, capped at the IRS per diem.²

¹ Benefits accelerated through the Chronic Illness Rider will be secured by a lien against the death benefit.

² The remaining available death benefit is equal to the policy death benefit less the lien amount and any anticipated interest on the lien (assumed to be no more than 10 years of lien interest or 15 years for disabled insureds, ages 30 and younger), never to exceed the Chronic Illness Rider payment.

**For more information on our policy riders,
contact the Symetra Life Sales Desk.**

Symetra Life Sales Desk

1-877-737-3611

Weekdays, 8 a.m. to 6 p.m., ET

lifesales@symetra.com

Symetra's UL-G and CAUL are flexible premium universal life insurance policies issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. These policies are not available in all U.S. states or any U.S. territory; however, where available, they are usually issued under policy form number ICC14_LC2.

Guarantees and benefits are subject to the claims-paying ability of Symetra Life Insurance Company.

Contracts and riders may not be available in all states and terms and conditions may vary.

The Chronic Illness Rider is not available in all U.S. states or any U.S. territory; however, where available, it is issued under policy form number ICC15_LE1. The rider is only available for issue ages 20-85 and not available on rated policies. The amount of the death benefit that's accelerated, plus any accrued interest, will be secured by a lien against the base policy death benefit. Upon the death of the insured, the death benefit will be reduced by the amount of the lien, and the remaining death benefit will be paid. Exercising this rider will prohibit the policyholder from exercising the inherent Terminal Illness Rider.

The Chronic Illness Plus Rider is not available in all U.S. states or any U.S. territory; however, where available, it is issued under policy form number ICC15_LE4. The rider is only available for issue ages 20-80. If elected, additional underwriting will be completed on this rider and the rider rate class will be the same as on the base policy. It's possible that the insured is approved for the base policy, but declined for this rider based on the rider underwriting result. If a policyholder requests an increase in face amount, it's possible that the base policy increase is approved but the rider increase is declined. If the rider increase is declined, no subsequent rider increase requests will be allowed. This rider is not available on policies with ratings higher than Table 4, with annual flat extras exceeding \$5 per \$1,000, or with both flat extras and table rates. This rider is an additional accelerated benefit to the inherent Chronic Illness Rider. Exercising this rider will prohibit the policyholder from exercising the inherent Terminal Illness Rider.

Receipt of an accelerated death benefit may be taxable, especially if the insured does not have a prescribed plan of care. Your clients should consult their personal tax or legal advisor before applying for this benefit. They may also lose their right to receive certain public funds such as Medicare, Medicaid, Social Security, Supplemental Security, Supplemental Security Income (SSI), and possibly others. These accelerated death benefits are intended to qualify under section 101(g) (26 U.S.C. 101(g)) of the Internal Revenue Code of 1986 as amended by public law 104-191. The death benefit and loan value will be reduced if an accelerated death benefit is paid.



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