Retirement Planning Strategy

Valued Client

A Tax-Advantaged Strategy for Lifetime Income & Legacy Protection

Presented by Your Firm

Why This Strategy Works for You

Three Pillars of Financial Security

Tax-Free Income

- Tax-advantaged income via policy loans
- No required minimum distributions (RMDs)
- Income not subject to Social Security taxation

Market Participation

- Linked to Putnam Dynamic Low Volatility Index
- Upside growth potential with downside protection
- 0% floor — you never lose principal to market losses

Legacy Protection

- $4,253,710 initial death benefit
- Benefit grows with policy value over time
- Tax-free transfer to your heirs

Your Policy at a Glance

Symetra Accumulator Ascent IUL 3.0

ANNUAL PREMIUM

$250,000

$2,500,000 total

PAYMENT PERIOD

10 Years

Ages 47–56

INITIAL DEATH BENEFIT

$4,253,710

Increasing death benefit

PRODUCT TYPE

Indexed Universal Life

Non-MEC

Policy Specifications

INSURANCE CARRIER

Symetra Life Insurance Company

INDEX STRATEGY

Putnam Dynamic Low Volatility
Excess Return Index

ILLUSTRATED RATE

6.16% (Non-Guaranteed)

INSURED PROFILE

Issue Age: 47 | Female
Preferred Non-Nicotine

LIBRA INSURANCE PARTNERS

Your Money, Multiplied

What You Put In vs. What You Get Out

ANNUAL TAX-FREE INCOME

$445,535

INCOME PERIOD

28 Years

Ages 63–90

TOTAL PREMIUMS PAID

$2,500,000

Over 10 Years

TOTAL INCOME RECEIVED

$12,474,980

Over 28 Years

NET GAIN

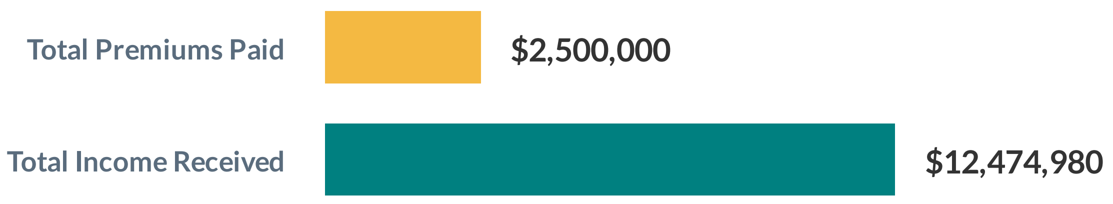
$9,974,980

RETURN ON INVESTMENT

399%

Invest $2,500,000 over 10 years.
*Receive **$12,474,980** in tax-free income over 28 years.*

Premiums vs. Income Comparison



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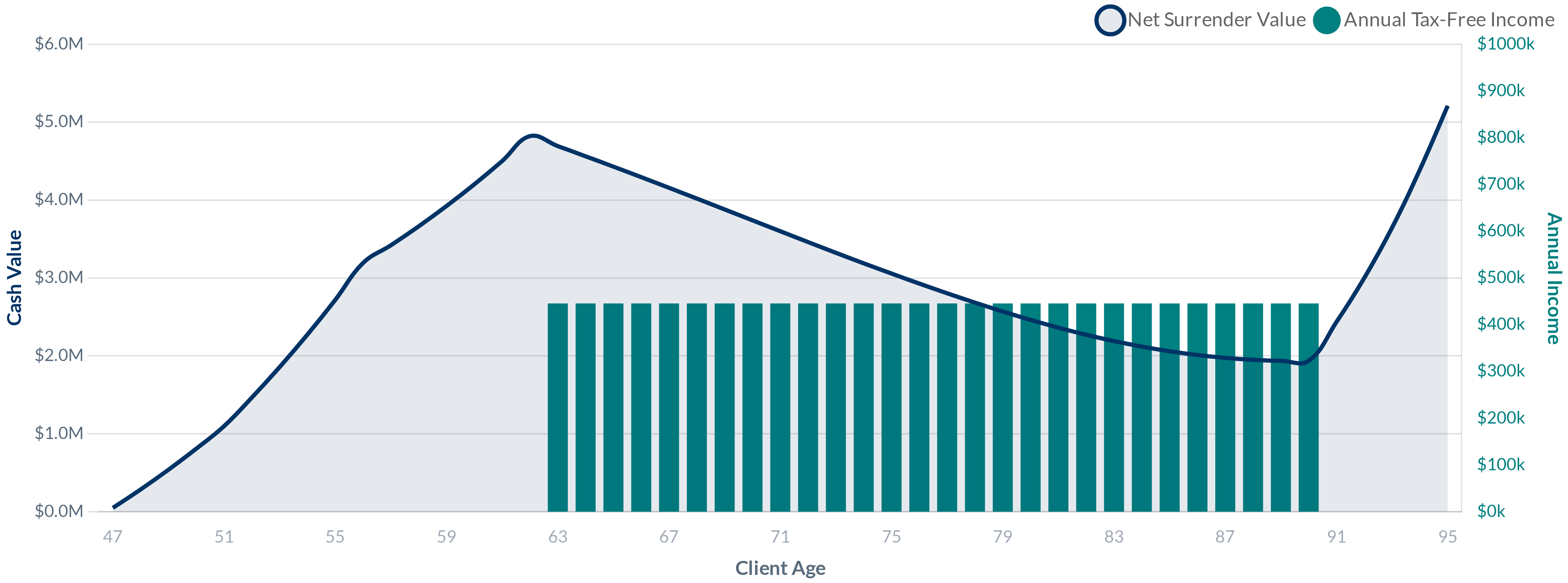
The Full Lifecycle of Your Policy

Cash Value Growth & Income Distribution (Ages 47–95)



Premium Phase (Ages 47-56)

Income Phase (Ages 63-90)

Legacy Recovery (Ages 91-95)

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The Power of Tax-Advantaged Growth

A 399% Return on Your Investment

$2,500,000

TOTAL INVESTED

Over 10 Years

$12,474,980

TOTAL TAX-FREE INCOME

Over 28 Years

$9,974,980

NET GAIN

399% ROI

Year-by-Year Detail

Accumulation Phase — Ages 47 to 62

YEAR	AGE	ANNUAL PREMIUM	ANNUAL INCOME	NET SURRENDER VALUE	NET DEATH BENEFIT
1	47	$250,000	$0	$49,850	$4,461,032
2	48	$250,000	$0	$286,736	$4,694,515
3	49	$250,000	$0	$539,625	$4,944,002
4	50	$250,000	$0	$809,852	$5,210,826
5	51	$250,000	$0	$1,099,010	$5,496,538
6	52	$250,000	$0	$1,466,571	$5,835,344
7	53	$250,000	$0	$1,858,146	$6,198,164
8	54	$250,000	$0	$2,275,388	$6,586,608
9	55	$250,000	$0	$2,720,015	$7,002,480
10	56	$250,000	$0	$3,193,967	$7,447,677
11	57	$0	$0	$3,420,857	$4,857,617
12	58	$0	$0	$3,663,830	$5,056,085
13	59	$0	$0	$3,924,053	$5,258,231
14	60	$0	$0	$4,202,839	$5,463,690
15	61	$0	$0	$4,501,398	$5,761,790
16	62	$0	$0	$4,821,163	$6,074,666

Year-by-Year Detail

Distribution Phase I — Ages 63 to 80

YEAR	AGE	ANNUAL PREMIUM	ANNUAL INCOME	NET SURRENDER VALUE	NET DEATH BENEFIT
17	63	$0	$445,535	$4,692,806	$5,931,889
18	64	$0	$445,535	$4,562,108	$5,778,277
19	65	$0	$445,535	$4,429,252	$5,612,921
20	66	$0	$445,535	$4,294,334	$5,498,054
21	67	$0	$445,535	$4,157,589	$5,378,155
22	68	$0	$445,535	$4,019,411	$5,253,112
23	69	$0	$445,535	$3,880,145	$5,122,691
24	70	$0	$445,535	$3,740,177	$4,986,632
25	71	$0	$445,535	$3,600,305	$4,756,160
26	72	$0	$445,535	$3,461,186	$4,507,628
27	73	$0	$445,535	$3,323,583	$4,239,639
28	74	$0	$445,535	$3,188,426	$3,950,747
29	75	$0	$445,535	$3,056,851	$3,639,470
30	76	$0	$445,535	$2,928,438	$3,551,775
31	77	$0	$445,535	$2,803,977	$3,470,823
32	78	$0	$445,535	$2,684,311	$3,397,642
33	79	$0	$445,535	$2,570,317	$3,333,301
34	80	$0	$445,535	$2,462,881	$3,278,892

Year-by-Year Detail

Distribution Phase II & Legacy Recovery — Ages 81 to 95

YEAR	AGE	ANNUAL PREMIUM	ANNUAL INCOME	NET SURRENDER VALUE	NET DEATH BENEFIT
35	81	$0	$445,535	$2,362,975	$3,235,600
36	82	$0	$445,535	$2,271,869	$3,204,936
37	83	$0	$445,535	$2,190,552	$3,188,127
38	84	$0	$445,535	$2,119,962	$3,186,351
39	85	$0	$445,535	$2,060,002	$3,199,717
40	86	$0	$445,535	$2,011,539	$3,229,352
41	87	$0	$445,535	$1,974,841	$3,275,770
42	88	$0	$445,535	$1,950,068	$3,339,380
43	89	$0	$445,535	$1,936,839	$3,420,041
44	90	$0	$445,535	$1,938,012	$3,521,025
45	91	$0	$0	$2,436,476	$3,788,214
46	92	$0	$0	$3,001,698	$4,084,196
47	93	$0	$0	$3,647,476	$4,418,447
48	94	$0	$0	$4,391,973	$4,804,100
49	95	$0	$0	$5,210,273	$5,650,834

Income Phase *Legacy Recovery Phase*

Values based on non-guaranteed current assumptions at 6.16%. Actual results may vary.

LIBRA INSURANCE PARTNERS

About Symetra Life Insurance Company

A Trusted Partner for Long-Term Financial Security

Company Facts

Established Foundation

Founded in 1957 and headquartered in Bellevue, Washington.

Global Backing

Part of Sumitomo Life Insurance Group, one of the largest life insurance companies in Japan (since 2016).

Financial Strength

A.M. Best Rating: A (Excellent), indicating strong financial stability and ability to meet obligations.

Significant Assets

Managing over $60 billion in total assets, serving clients across all 50 states.

Product Strengths

Accumulator Ascent IUL 3.0

Specifically designed for maximum cash value accumulation and efficient distribution.

Premium Index Strategies

Offers multiple index strategies, including the Putnam Dynamic Low Volatility Excess Return Index.

Overloan Lapse Protection

Includes a rider designed to prevent the policy from lapsing due to excessive loans in later years.

Living Benefits

Features Accelerated Death Benefits for chronic and terminal illness, providing access to funds when needed most.

LIBRA INSURANCE PARTNERS

Your Path Forward

Let's Put This Strategy to Work

1

Review & Confirm

Review this illustration with your advisor and confirm the strategy aligns with your retirement goals.

2

Complete Application

Your advisor will guide you through the application process. Underwriting typically takes 4–6 weeks.

3

Fund Your Policy

Begin your first annual premium payment of $250,000 to activate your policy and start the growth clock.

Important Disclosures

This material is for informational purposes only and does not constitute financial, tax, or legal advice. Life insurance illustrations are not guarantees of future performance. Non-guaranteed elements are subject to change and could be higher or lower than illustrated.

The values shown in this presentation are based on non-guaranteed current assumptions at a 6.16% illustrated interest rate. Actual results may vary. Policy loans and withdrawals reduce the policy's cash value and death benefit and may have tax consequences. If the policy lapses with an outstanding loan, it could result in taxable income.

This illustration was prepared by Symetra Life Insurance Company (Bellevue, WA). Symetra Accumulator Ascent IUL 3.0 is issued by Symetra Life Insurance Company. Product availability and features may vary by state.

LIBRA Insurance Partners is an independent marketing organization (IMO) and does not represent Symetra Life Insurance Company. Past performance is not indicative of future results.

For complete details, please refer to the full policy illustration and contract documents.

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