

Frequently Asked Questions

Return of Premium (ROP) Rider

Flexibility should your life insurance needs change

Symetra UL-G

Universal Life Insurance

Not a bank or credit union deposit, obligation or guarantee	May lose value
Not FDIC or NCUA/NCUSIF insured	Not insured by any federal government agency

Frequently Asked Questions

What is the Return of Premium (ROP) Rider?

Selected at issue and available at an additional cost, this rider provides the opportunity to receive back up to 100% of premiums paid at the end of either the 20th or 25th policy year should you determine that insurance coverage is no longer needed. The ROP Rider will provide the greater of the Net Cash Surrender Value and the ROP Value.¹ At the end of the 20th policy year, you will be notified in writing of the opening of a 90-day window in which you may exercise the rider benefit. If it is not exercised, another 90-day window will be available at the end of the 25th policy year.

Who can apply for this rider?

Return of Premium is available for all insureds age 70 and under that are rated no more than Table 4, flat extra of \$3 for 5 years, or have any combination of table rating and flat extra.

When can benefits under this rider be received?

At the end of the 20th and 25th policy year, the policyowner will have a 90-day window in which to exercise their Return of Premium Rider.

What needs to be submitted in order to exercise the rider?

The policyowner must submit a written request for surrender to Symetra Life Insurance Company during one of two 90-day windows in which ROP can be exercised. Once the ROP is exercised, the policy terminates and insurance coverage ceases.

What is the maximum benefit available from my Return of Premium Rider?

The ROP Benefit is designed to return up to 100% of the cumulative paid premiums reduced by any withdrawals, loans and outstanding loan interest. The ROP Benefit will not exceed the face amount of the policy. For nicotine users and rated policies, the ROP Benefit will not exceed 50% of the face amount of the policy.

What if the Net Cash Surrender Value is larger than the Return of Premium Benefit?

At the time the Return of Premium Benefit is exercised, Symetra will return the greater of the Net Cash Surrender Value and the Return of Premium Benefit.

Is the Return of Premium Benefit guaranteed?

The Return of Premium Benefit, detailed in the policy illustration, is guaranteed provided premiums are paid exactly as illustrated. Changes to premium payments, policy distributions, or the face amount may impact the Return of Premium Benefit. Before making any changes to the policy or premium payments, an in-force illustration should be requested to ensure all guaranteed policy elements remain intact.

Are there any situations in which my benefit will be reduced?

Certain policy funding requirements must be met to receive the maximum benefit. It is important that premiums are paid as illustrated to ensure the rider performs as expected. Skipped premiums or underpayment in earlier years may negatively impact your benefit.

What are the underwriting requirements?

There is no additional underwriting associated with the Return of Premium Rider.

Can this rider be added after policy issue?

No. The ROP Rider is only available at time of issue.

If the policy lapses, can the rider be reinstated?

No, if the policy lapses, the Return of Premium Rider will cease and cannot be reinstated.

What will happen to the ROP Rider if the death benefit is accelerated through the Terminal, Chronic Illness or Chronic Illness Plus Rider?

Upon any acceleration of the death benefit, the rider will cease and benefits will no longer be available through the Return of Premium Rider.

Please contact your insurance professional if you have additional questions or need further assistance.



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Symetra UL-G is a flexible premium universal life insurance policy issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. This policy is not available in all U.S. states or any U.S. territory; however, where available, it is usually issued under policy form number ICC14_LC2.

Lapse Protection Benefit form number ICC13_LE5 or ICC14_LE7. Insurance coverage will continue as long as the Lapse Protection Benefit remains in effect. Note that any increase in the policy's face amount after issue will terminate the Lapse Protection Benefit.

Return of Premium (ROP) Rider, form number ICC15_LE5, is an optional rider offered at an additional charge. Under this rider, if a full surrender is requested during an ROP Access Period, we will pay an amount equal to the greater of the Net Cash Surrender Value and the ROP Value. There are conditions when you may not receive 100% of your premiums back. In order to qualify for the benefit, the rider must be in effect and in a ROP Access Period and all eligibility requirements must be met. Prior to the start of any ROP Access Period, we will send a communication with available options. Exercising the ROP Rider will result in the termination of the policy.

Return of Premium (ROP) Rider is not available without Lapse Protection Benefit (LPB) Rider. If LPB is terminated or any portion of the death benefit is accelerated, the ROP will also terminate.

A rider is a provision of the policy that may have additional costs, limitations, potential benefits and features that should never be confused with the base policy itself. Before evaluating the benefits of a rider, carefully examine the policy to which it is attached.

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

Life insurance policies contain exclusions, limitations, reductions of benefits and terms for keeping them in-force. Please contact your insurance producer for complete details.

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

¹ The ROP Value is defined in your policy and will allow up to 100% of premiums paid to be returned, depending on how you fund your policy. For all nicotine users and rated policies, the ROP Benefit will not exceed 50% of the face amount of the policy.