

Accelerated Death Benefit for

# Cognitive Impairment and Limited Activities of Daily Living

## Symetra Classic

### Universal Life Insurance

**The Cognitive Impairment and Limited Activities of Daily Living rider pays 50% of the death benefit**, up to \$250,000, if your clients become cognitively impaired or can no longer perform certain activities of daily living—money that can help cover medical bills and other expenses.<sup>1,2</sup>

**Cognitive impairment** generally means a loss or deterioration in a person's intellectual capacity and includes diseases like Alzheimer's and various forms of irreversible dementia.

**Activities of daily living** generally means routine daily self-care activities, such as getting dressed, eating, using the bathroom and getting in and out of bed.

#### Rider Highlights

- Automatically added to all preferred and standard policies.
- Additional underwriting not required.
- Lump-sum or payments of up to 10 years.

#### Example of Acceleration



\* The acceleration creates a lien against the death benefit. This example assumes a 5.50% interest rate on the lien.

This hypothetical example assumes a level death benefit option. The lien rate is set at time of election. If the policy's death benefit changes for any reason, the final claim amount will be different. Election of the rider does not prevent the policy from lapsing under the usual terms of the contract.

**For more information, refer to the product fact sheet or visit our website:**

**[www.symetra.com/classic](http://www.symetra.com/classic)**

#### Contact Us

**Symetra Life Sales Desk**

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Symetra Classic Universal Life Insurance is a flexible premium universal life insurance policy issued by Symetra Life Insurance Company, 777 108th Ave. NE, Suite 1200, Bellevue, WA 98004-5135. Policy form number is ICC11\_LC5 in most states and is not available in all U.S. states or any U.S. territory.

The Accelerated Death Benefit Rider For Cognitive Impairment and Limited Activities of Daily living form number is ICC10\_LE4 in most states.

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

<sup>1</sup> Only available for issue ages 20-85, and not available on rated policies. Receipt of an Accelerated Death Benefit may be taxable. 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 Income, and others.

<sup>2</sup> May not be available in all states and terms and conditions may vary by states in which they are available.