

Timing of index credits

Symetra indexed universal life (IUL) insurance



Symetra indexed universal life insurance is designed to provide attractive performance features and straightforward crediting and expense factors.

That’s why we calculate the index credit based on the beginning value of the index segment—preventing the index credit from being reduced by policy charges.

Consider the impact this timing can have over the duration of the policy. The chart below shows the same index return applied to varying segment values and the reduction of the crediting amount, as well as an equivalent rate of return.

		Index Credit with Assumed Rate of Return					
Timing of Index Credit	Value of Segment at Time of Crediting	5.00%		5.97%		10.00%	
		Credit Amount	Equivalent Rate	Credit Amount	Equivalent Rate	Credit Amount	Equivalent Rate
Beginning Segment Value	\$100,000	\$5,000	5.00%	\$5,970	5.97%	\$10,000	10.00%
Average Segment Value	\$95,000	\$4,750	4.75%	\$5,672	5.67%	\$9,500	9.50%
Ending Segment Value	\$90,000	\$4,500	4.50%	\$5,373	5.37%	\$9,000	9.00%

Symetra’s approach ➤

Hypothetical example for illustrative purposes only. Actual segment value would be impacted by other charges such as policy, any applicable rider charges, premiums paid, segment maturity date and other factors that could impact the index segment value and cause the index credit value to be lower than shown. Refer to the product illustration for additional details.

Contact us

Symetra Life Sales Desk
 1-877-737-3611
 Weekdays, 8 a.m. to 6 p.m. ET
 lifesales@symetra.com

At Symetra, we strive to provide clear product solutions that are easy to understand. Our guiding principles of Value, Transparency and Sustainability (VTS) are at the core of everything we do.

Check out the many benefits and features of Symetra's indexed universal life insurance products.

Life insurance is issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004, and is not available in all U.S. states or any U.S. territory.

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

Symetra indexed universal life insurance has fixed and indexed accounts. Interest credited to the indexed accounts is affected by the value of outside indexes. Values based on the performance of any index are not guaranteed. The policies do not directly participate in any outside investment or index.

An index may not include the payment or reinvestment of dividends in the calculation of its performance.

It is not possible to invest in an index.

Allocations to the fixed account or index strategies are based on the allocation instructions provided at time of application, and may be subsequently changed in writing by the policyowner. When allocations occur, an index segment for each respective index strategy is created. Each index segment has its own index crediting method, index value, index cap, index spread, index floor, index participation rate, index segment term, and index start and maturity date. The index caps, floors and participation rates after the initial index segment term may be higher or lower than the initial rates, but will never be less than the guaranteed minimums shown in the policy. The index spreads after the initial index segment term may be higher or lower than the initial spreads, but will never be higher than the guaranteed maximum shown in the policy.

An index segment represents the portion of the index account that credits interest based on a change in the indices applicable to that index segment. Index credits are calculated and credited (if applicable) on the respective index segment's maturity date. Amounts withdrawn from the index account before the index segment's maturity date will not receive an index credit, if applicable, for that term.

Symetra reserves the right to add, modify or remove any index strategy or crediting method. If any index is discontinued or if the calculation of any index is changed substantially, Symetra reserves the right to substitute a comparable index.



Symetra Life Insurance Company
777 108th Avenue NE, Suite 1200
Bellevue, WA 98004-5135
www.symetra.com

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