

GAIN Product of the Week of 08/27/09

Ask about the limited time commission offer!

Sample Quotes:

| Death Benefit \$500,000 with ROP | | | |
|---|---------|---------|---------|
| | 15Yrs | 20Yrs | 30Yrs |
| Male 35 Pref NS | \$1,300 | \$1,085 | \$1,165 |
| Male 40 Pref NS | \$1,690 | \$1,465 | \$1,650 |
| Male 45 Std NS | \$3,240 | \$3,145 | \$3,750 |
| Male 50 Std NS | \$4,790 | \$4,750 | N/A |

Symetra Protector Term Life Insurance w ROP Rider

Symetra Protector is term life insurance that provides level death benefit protection for 15, 20 or 30 years with premiums expected to remain level during the initial term period. Protector Term also offers a variety of optional features that your clients can choose from to best meet their needs.

Life Events: • Marriage • Divorce • Inheritance • Birth of child • Adoption

Major Purchases: • Mortgage • Refinance • Equity loan • New car, boat, or RV • Any large purchase

Key Benefits

- Minimum Issue Age(Age Last Birthday): 16(Standard), 20 (Preferred)
- Minimum Face Amount: Ages 16-50 – \$150,000; Ages 51-60 – \$100,000; Ages 61-70 –\$75,000
- **Riders Included at No Additional Cost***
- **Safety Benefit:** Provides the beneficiary an additional \$10,000 in death benefit if the insured dies in an automobile accident and was wearing a seatbelt at the time of the accident.
- **Transportation Benefit:** Provides the beneficiary with an additional \$5,000 of death benefit to help cover the cost of transporting the insured if death occurs more than 100 miles from their principal residence.
- **Common Carrier Accidental Death Benefit:** Provides the beneficiary with an additional death benefit equal to the policy's face amount or \$250,000, whichever is less in the event the insured dies within 90days after injury on a common carrier airline traveling within the United States or Canada.
- **Accelerated Death Benefit for Terminal Illness:** Provides a living benefit that allows access to a portion of the death benefit in advance if the insured is diagnosed as terminally ill and has less than 12 months to live.
 1. Minimum accelerated amount is \$25,000 or 50% of the death benefit whichever is larger.
 2. Maximum advanced amount is \$250,000 or 50% of the death benefit which ever is less.

- **Riders Available For An Additional Premium***
 1. Return of Premium Rider: Total premiums paid will be reduced by the premium paid for any rider benefits exercised and any reinstatement interest paid.
 2. Additional Insured Term Rider: A level term rider is available for one family member or business associate.
 3. Disability Income Rider for Accidental Injury: Provides benefits for disabilities that are caused by an accident. Rider expires on the anniversary following insured's 65th birthday.
 4. Insured Children's Benefit Rider
 5. Waiver of Premium Rider
 6. Accidental Death Benefit
- Level premiums are guaranteed for the full initial term period.
- Policy Fee: \$65 – fully commissionable
- **Renewable to age 95:** After the end of the initial term period, coverage may be continued at annually increasing premium rates to age 95. Annually increasing renewal premiums are set and guaranteed at the time of policy issue.
- **Conversion:** Available for conversion through age 75 or prior to the end of the initial term period, whichever happens first.
- Financial Statements are required for \$2,000,000 face amounts and above
- Ratings are available through Table

Rider and Benefit availability may vary by state.

**Terminal illness period and benefit percentage available for acceleration may vary by state.*

For product details and quotes, please call 800-847-6426