

# Chronic Illness vs. Chronic Illness Plus

## Accelerated Death Benefit Riders

	Chronic Illness	Chronic Illness Plus
<b>Inherent or Elected</b>	Inherent to the policy contract	Elected at policy issue
<b>Added Cost</b>	None	Additional charge included in the premium
<b>Features</b>	<ul style="list-style-type: none"> <li>• Clients can access up to 50% of the death benefit (capped at \$500,000) through periodic payments or by lump sum. Amounts greater than the annual IRS per diem amount may be accelerated, but consult with your tax advisor on possible tax implications.</li> <li>• Annual recertification is required.</li> </ul>	<ul style="list-style-type: none"> <li>• Clients can access up to 100% of the death benefit through monthly or annualized benefits equal to 2% of the death benefit per month (capped at the IRS per diem amount).</li> <li>• Annual recertification is required.</li> </ul>
<b>Liens and Ongoing Charges</b>	<ul style="list-style-type: none"> <li>• There will be a lien against the policy if the rider is exercised.</li> <li>• Interest accrues and policy charges continue.</li> </ul>	<ul style="list-style-type: none"> <li>• There is no lien.</li> <li>• Policy charges on the base contract and this rider are not assessed while the policyowner is on claim.</li> </ul>
<b>Policy Impact</b>	<ul style="list-style-type: none"> <li>• Lien interest and policy charges will stop when the death benefit reaches \$5,000.</li> <li>• The policy will not terminate.</li> </ul>	<ul style="list-style-type: none"> <li>• If 100% of the death benefit is accelerated, a \$5,000 residual benefit will be paid upon death.</li> <li>• The policy will not terminate.</li> </ul>
<b>Underwriting</b>	No additional underwriting required.	Additional underwriting required.

### Chronic Illness and Chronic Illness Plus (used together)

- A lump sum benefit of up to 50% of the death benefit (capped at \$500,000) can be accelerated through the Chronic Illness Rider.<sup>1</sup>
- Ongoing monthly benefits using the Chronic Illness Plus Rider can begin, which will be equal to 2% of the remaining available death benefit, capped at the IRS per diem amount.<sup>2</sup>

<sup>1</sup> Benefits accelerated through the Chronic Illness Rider will be secured by a lien against the death benefit.

<sup>2</sup> The remaining available death benefit is equal to the policy death benefit less the lien amount and any anticipated interest on the lien (assumed to be no more than 10 years of lien interest or 15 years for disabled insureds, ages 30 and younger), never to exceed the Chronic Illness Rider payment.

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**For more information on our policy riders,  
contact the Symetra Life Sales Desk.**

**Symetra Life Sales Desk**

1-877-737-3611

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

The Chronic Illness Rider is available with Symetra Accumulator IUL, Protector IUL, UL-G, and CAUL products.

Symetra UL-G and CAUL are flexible-premium universal life insurance policies. Policy form number is ICC14\_LC2 in most states.

Symetra Accumulator IUL and Protector IUL are flexible-premium adjustable life insurance policies with index-linked interest options. In most states the policy form number is ICC17\_LC1 for Symetra Accumulator IUL and ICC18\_LC2 for Symetra Protector IUL.

Guarantees and benefits are subject to the claims-paying ability of Symetra Life Insurance Company. Policies and riders may not be available in all states and terms and conditions may vary.

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, your client should carefully examine the policy to which it is attached.

Certain benefits or riders may have tax implications. Clients should consult with their legal or tax advisor prior to purchasing.

The Chronic Illness Rider is not available in all U.S. states or any U.S. territory; however, where available, it is usually issued under form number ICC15\_LE1 or form number ICC16\_LE6. The rider is only available for issue ages 20-85 and not available on rated policies. The amount of the death benefit that's accelerated, plus any accrued interest, will be secured by a lien against the base policy death benefit. Upon the death of the insured, the death benefit will be reduced by the amount of the lien, and the remaining death benefit will be paid. Exercising this rider will prohibit the policyholder from exercising the inherent Terminal Illness Rider.

The Chronic Illness Plus Rider is not available in all U.S. states or any U.S. territory; however, where available, it is usually issued under form number ICC15\_LE4 or form number ICC16\_LE7. The rider is only available for issue ages 20-80. If elected, additional underwriting will be completed on this rider and the rider rate class will be the same as on the base policy. It's possible that the insured is approved for the base policy, but declined for this rider based on the rider underwriting result. If a policyholder requests an increase in face amount, it's possible that the base policy increase is approved but the rider increase is declined. If the rider increase is declined, no subsequent rider increase requests will be allowed. This rider is not available on policies with ratings worse than Table 4, with annual flat extras exceeding \$5 per \$1,000, or with both flat extras and table rates. This rider is an additional accelerated benefit to the inherent Chronic Illness Rider. Exercising this rider will prohibit the policyholder from exercising the inherent Terminal Illness Rider.

Receipt of an accelerated death benefit may be taxable, especially if the insured does not have a prescribed plan of care. Your clients should consult with 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 Security, Supplemental Security Income (SSI), and possibly others. These accelerated death benefits are intended to qualify under section 101(g) (26 U.S.C. 101(g)) of the Internal Revenue Code. The death benefit and loan value will be reduced if an accelerated death benefit is paid. There is no restriction on the use of proceeds of these accelerated death benefits.



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