



Charting a course for better health outcomes

Nearly 40% of Americans will be diagnosed with cancer in their lifetime. And within one year of diagnosis, the cost of care averages a hefty \$42,000—with some treatments exceeding \$1 million. The good news is that if diagnosed and treated early, cancer has an almost 90% survival rate.^{1,2,3}

Inspired by our own employees’ personal cancer experiences, Symetra’s Cancer Care Compass provides access to multi-cancer early detection testing and can help provide the monetary, nutritional and health care support to live a longer and healthier life. It’s available at application for additional cost with our indexed universal life insurance policies.

Multi-cancer early detection test

Get access to the first-of-its kind Galleri[®] multi-cancer early detection test—provided by GRAIL—that detects a cancer signal across more than 50 types of cancer, including many that are not commonly screened for. If a cancer signal is detected, Galleri can point to where in the body the cancer is located to guide further diagnostic evaluation.⁴

Health advocacy services

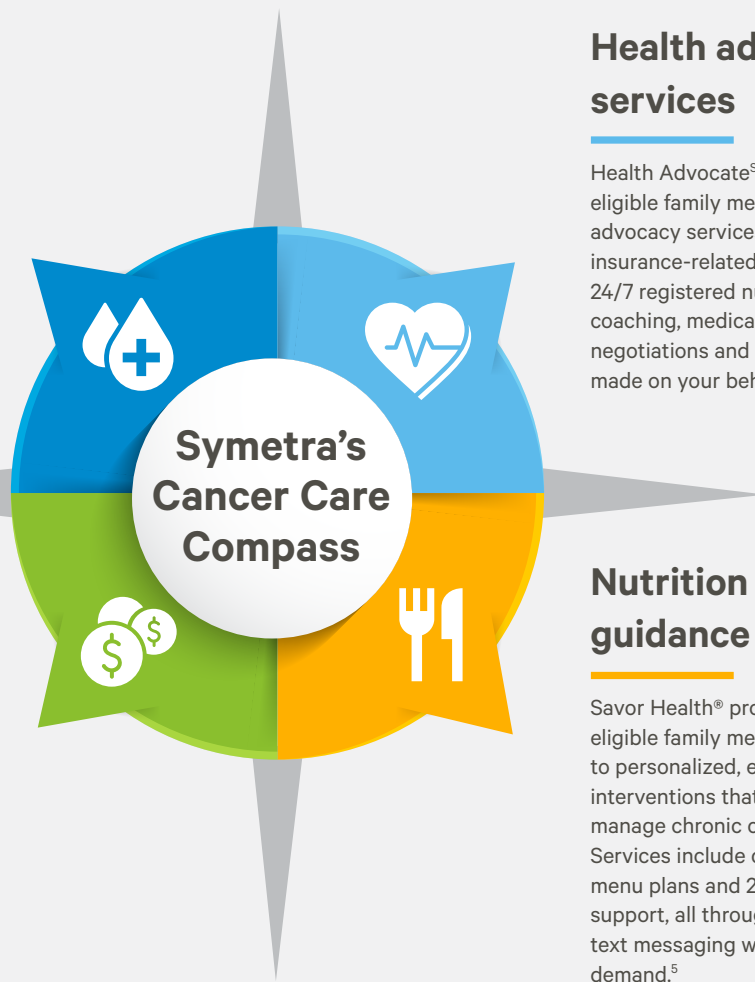
Health AdvocateSM helps you and your eligible family members get access to advocacy services for health care and insurance-related issues, including a 24/7 registered nurse hotline, wellness coaching, medical billing reviews, claims negotiations and payment arrangements made on your behalf.⁵

Cash benefit

At the time of application, you’ll select a Cancer Care Compass maximum cash benefit amount. With a qualifying cancer diagnosis, a lump sum will be paid with no restrictions on how the money can be used. Replace lost income, pay insurance deductibles and copayments, or even take a well-deserved vacation. No receipts or invoices are required.

Nutrition intervention, guidance and support

Savor Health[®] provides you and your eligible family members on-demand access to personalized, evidence-based nutrition interventions that can help prevent and manage chronic conditions like cancer. Services include customized recipes, menu plans and 24/7 online nutrition support, all through the convenience of text messaging with a virtual dietitian-on-demand.⁵



Cancer Care Compass is a rider package comprised of the Cancer Insurance and Value Added Services riders.

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

Contact your insurance professional to learn more about Symetra’s Cancer Care Compass.

Life insurance is issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004-5135. Policies and riders may not be available in all U.S. states or any U.S. territory and terms and conditions may vary by the state in which they are available.

Symetra's Cancer Care CompassSM is a rider package comprised of the Cancer InsuranceSM and Value Added Services riders and is available with Symetra's indexed universal life insurance policies.

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.

Certain benefits or riders may have tax implications. You should consult with your legal or tax professional prior to purchasing.

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

The Cancer Insurance Rider is offered at application for an additional cost and is usually issued under rider form number L-10351. The rider is only available for insureds issue ages 20-80, and if elected, additional underwriting will be required. It's possible that the insured is approved for the base policy but declined for the rider based on the rider underwriting results. The 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. The maximum cash benefit amount is selected at application and cannot be increased once the rider is issued. If the Cancer Insurance Rider is declined, the Value Added Services Rider is not available.

If the insured is certified as having been diagnosed with a Category One or Two cancer after the benefit waiting period, the policyowner will be eligible to receive a lump-sum cash benefit. The claim must be submitted to Symetra with a board-certified physician's statement and proof of the insured's qualifying cancer diagnosis as soon as reasonably possible. The initial benefit amount may be lower than the maximum benefit amount elected (Category One) if the diagnosis is first certified as a Category Two cancer. If the insured is subsequently diagnosed and certified with a Category One cancer, any remaining benefit will be paid out in a lump sum. When the total maximum benefit amount is paid, the rider will terminate and the monthly rider charges will stop. In no case will the total benefit amount be higher than the maximum benefit amount. The payout of the rider's benefit amount will have no effect on the policy's death benefit, accelerated death benefit rider benefits, policy value or loan value. For policies with a lapse protection benefit, the lapse protection value will be reduced by rider charges.

Monthly rider charges, when deducted from the policy value, are treated as withdrawals and are subject to the same income tax rules that apply to any other withdrawals. The purchase of this rider and/or receipt of a Cancer Benefit Amount payment may have other income tax consequences. Consult with your personal tax or legal professional before applying for this benefit.

Cancer Care Compass includes the Value Added Services Rider for an additional cost and is usually issued under form number L-10358. The value-added services are provided by third-party providers that are independent of Symetra Life Insurance Company. Registering to use or using these services is optional.

The Galleri[®] multi-cancer early detection screening test is administered by GRAIL, LLC, and is available one time to insured's ages 50-89 under the rider after the benefit waiting period. The test is available through an independent telemedicine healthcare provider. The test results are provided to the insured. Access to the rider's nutrition or health advocacy services are available after the benefit waiting period and will remain available to the policyowner and their eligible family through the insured's age 90 or at no additional cost for two years following the payment of the rider maximum benefit amount.

Products and services offered under the Value Added Services Rider are not insurance and are subject to change. For more information, please contact Symetra at www.symetra.com or by telephone at 1-800-796-3872. There are additional requirements associated with participation in the value-added services. Terms and conditions may vary and may not be available in all U.S. states or any U.S. territory. If any service is discontinued or if we elect to cease to offer a service, we may substitute a reasonably comparable service. If no reasonably comparable service is available, we may discontinue the specific service and cease charging for that service.

Important note: If you're a resident of Arizona, please [click here](#) for exclusions and limitations for the Cancer Insurance Rider.

¹ [American Cancer Society, June 5, 2023.](#)

² [She was already battling cancer. Then she had to fight the bill collectors. NPR.org, July 9, 2022.](#)

³ Based on 5-year cancer-specific survival rates. Source: Surveillance, Epidemiology, and End Results (SEER) Program (www.seer.cancer.gov) SEER*Stat Database: Incidence -SEER 18 Regs Research Data, Nov 2018 Sub. Includes persons aged 50-79 diagnosed 2006-2015.

⁴ The Galleri screening test does not detect a signal for all cancers and not all cancers can be detected in the blood. False positive and false negative signal results do occur. The Galleri test should be used in addition to healthcare provider recommended screening tests. Detection of a cancer signal is not a diagnosis of cancer. If a cancer signal is detected, the insured will be responsible for the cost of follow-up diagnostic procedures.

⁵ For information about family member eligibility for Health Advocate and Savor Health's Ina[®], contact Symetra Customer Service at 1-800-796-3872.



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