Symetra Life Insurance Company
First Symetra National Life Insurance Company of New York

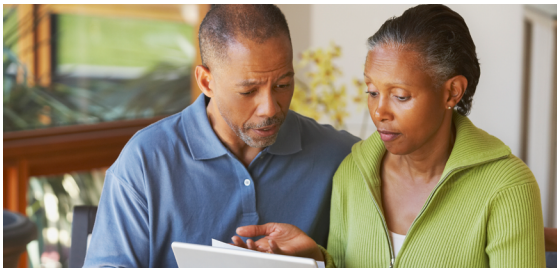
SYMETRA®
RETIREMENT | BENEFITS | LIFE

Support for life's challenges

Symetra Support

Services to help when needed most

FOR GROUP LIFE INSURANCE



Symetra Support

Whether you're managing a loved one's final affairs, are in need of assistance while traveling, or looking for guidance on how to resolve identity theft, Symetra Support services offered through your group coverage provides direct assistance when you need it most.

Travel Assistance

Peace of mind while you travel in over 180 countries

Identity Theft Assistance

Security for your finances with timely fraud resolution

Beneficiary Assistance

Relief and support during a difficult and stressful time

EstateGuidance®

Simplify your estate planning and reduce costs

Travel Assistance, Identity Theft Assistance and Beneficiary Assistance are provided by On Call International and EstateGuidance® is provided by ComPsych®. You have access to these services through your Symetra Group Life Insurance coverage.

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Travel Assistance

24/7 emergency help

Travel Assistance can give you peace of mind while you're traveling abroad.

Emergencies happen. When they happen far from home, it's comforting to know there's a team of multilingual professionals standing by to help. Travel Assistance offers a variety of 24-hour-a-day services in more than 180 countries and territories worldwide—and each one is just a phone call or live chat away.

Who's eligible for Travel Assistance?

You, your spouse or domestic partner, and your dependents up to age 26 are considered to be eligible for all services provided by Travel Assistance.

You can receive pre-trip information at any time.

All other services take effect when you're on a trip 100 miles or more from home lasting 90 days or less.

Travel Assistance features

Medical assistance and transport services*

- **Medical, mental health, dental and pharmacy referrals:** Referrals are provided upon request in the given geographic area locations, where possible.
- **24-hour nurse help line:** Clinical assessment, education and general health information provided upon request.
- **Medical evacuation:** Emergency medical transportation with medical supervision from one facility to another when deemed medically necessary to receive more appropriate treatment.
- **Medical monitoring:** Provided during hospitalization to determine if care is appropriate or if evacuation is required.
- **Medically necessary repatriation:** Once stabilized and deemed fit to travel, medically necessary transportation is provided to return to place of residence for follow up care or to recover. If discharged and deemed fit to travel unescorted, Travel Assistance can arrange transportation to return to the original location or to home if the reason for travel has ended.
- **Prescription replacement assistance:** Consults with the prescribing physician and, if possible, arrangements to send replacement medication or eyeglasses.
- **Coordination of benefits:** Travel Assistance requests health and travel insurance information and attempts to coordinate benefits during an active assistance case.
- **Repatriation of remains:** In the event of death while traveling, all necessary government authorizations and a container appropriate for transportation will be coordinated and arranged, as well as return home of the remains for burial.
- **Vehicle return:** In the event of a death or medical transport which prevents you and your traveling companions from driving your vehicle home, Travel Assistance will procure a driving service to return your vehicle or fly someone you trust to drive it back home.
- **Emergency pet boarding/return:** If you're traveling with your pets and your medical condition leaves you hospitalized and your pet unattended, Travel Assistance will arrange for your pet's return home or for boarding until your discharge.

Emergency travel assistance services*

- **Emergency travel arrangements for visit by family or friend:** If hospitalized, Travel Assistance will arrange travel and suitable hotel accommodations for a person of choice to join.
- **Return of dependent children:** If dependent(s) are present but left unattended as a result of a medical transportation, hospitalization or death, Travel Assistance will make arrangements to return them home, including a non-medical escort as required.
- **Return of traveling companion:** If a medical emergency or death occurs, Travel Assistance will arrange one-way economy airfare to return a companion to their original departure point.

Other key travel assistance services

- **Pre-trip travel information** including visa, passport, inoculation, immunization requirements, cultural information, embassy and consulate referrals, foreign exchange rates and travel advisories. Get up-to-date information regarding health risks, travel restrictions and weather conditions for destinations worldwide.
- **Emergency message relay** to and from friends, relatives and business associates.
- **24/7 assistance with emergency travel arrangements**, including a change of airline, hotel and car rental reservations, once a trip has started.
- **Help locating and replacing lost or stolen items**, like luggage, documents and personal possessions.
- **Legal services are available** if arrested while traveling internationally or are in need of legal services. Travel Assistance will arrange for an initial telephone consultation with an attorney without charge.
- **Translation assistance:** Interpreters are available via phone for translation needs. On Call will also provide referrals for local interpreters and written translation assistance.

*This is only an outline of the plan's features. All services must be arranged and provided by On Call International. Please review your Description of Coverage carefully to understand all the services available to you as well as any terms, conditions and limitations.

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Identity Theft Assistance

Direct access to 24/7 support if your identity is stolen

Identity Theft Assistance can help secure your finances and aid in identity theft resolution.

Identity theft is a rising concern and it can happen to anyone. Identify Theft Assistance offers you peace of mind by providing you with step-by-step coaching and assistance to help you resolve identity theft.

Who's eligible for the Identity Theft Assistance?

You, your spouse and your dependents under age 26 (regardless of student status) are eligible for all services provided by Identity Theft Assistance. Identity thefts discovered prior to enrollment in a Symetra Group Life Insurance plan are not eligible for services.

If you think your identity has been stolen

Just pick up the phone—24 hours a day, seven days a week—and call On Call International at **(978) 651-9223** if you're in the U.S. or Canada, or **(833) 808-0253** from anywhere else in the world.

Identity Theft Assistance features

Fraud assistance and credit review

- **Three-bureau fraud alert placement assistance:** Upon your request, the three major credit bureaus will be contacted to inform them your credit cards were lost/stolen so that the incident is reported.

Document replacement and financial assistance

- **Lost wallet assistance:** If your debit/credit cards are lost or stolen, Identity Theft Assistance will contact the bank/credit card companies with you on the phone to alert them that the cards were lost or stolen and could be compromised. They'll also provide information to help you replace lost items such as your driver's license and Social Security card.
- **Lost passport replacement:** In the event your passport is lost or stolen, Identity Theft Assistance will assist you in securing an emergency passport replacement, including locating the nearest consulate or embassy if the loss occurs while you're traveling.
- **Emergency cash advance assistance:** If needed, Identity Theft Assistance will assist you in obtaining cash advances from family or friends.

Tips to remember to protect your identity

- ✔ Carry only one or two debit or credit cards.
- ✔ Bring only the ID information that you'll actually need.
- ✔ Keep your passport safe while traveling—make copies, store it in a safe place, and if stolen or lost, report it immediately.
- ✔ Do not carry your Social Security card in your wallet.
- ✔ If your purse or wallet is stolen, immediately report it to the police.
- ✔ Notify your financial institution if your debit or credit card is lost or stolen.

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Beneficiary Assistance

A helping hand after a loss

Beneficiary Assistance can offer some relief and support during an already stressful time.

Managing a loved one's final affairs can be overwhelming. The amount of time and effort needed to process the loss and close an estate can make an already stressful time even more difficult. Beneficiary Assistance can offer some relief and provide compassionate guidance to help with paperwork, notifications and the time-consuming details of managing a loved one's final affairs.

Who's eligible for Beneficiary Assistance?

You, your spouse and your dependents up to age 26 (regardless of student status), as well as any beneficiaries named under your group life insurance policy with Symetra, are eligible for all services provided by Beneficiary Assistance.

Beneficiary Assistance features

Empathetic guidance

Dedicated coordinators are available 24/7 to provide compassionate professional assistance to:

- **Answer questions**.
- **Offer guidance** on obtaining death certificates or, if applicable, a Consular Report of Death Abroad documentation.
- **Provide beneficiaries with information** regarding local grief counseling services.
- **Assist beneficiaries** with researching local estate planning and/or probate resources.
- **Provide translation services**, if needed, for non-English speakers.

Funeral home referrals

We understand it can be difficult to know how to handle the death of a loved one. When placed in a situation where you have to find a funeral home, you may feel overwhelmed. That's where Beneficiary Assistance can help. You can rely on the experienced beneficiary assistance coordinators to provide referrals to a local funeral home and to funeral director services, if needed.

If the loss of a loved one occurs during travel, Beneficiary Assistance can also help facilitate communication between sending and receiving funeral homes to help with bringing your loved one home as quickly as possible.

Fraud resolution

A deceased's identity is an attractive target for criminals—and may be relatively easy to obtain. Specialists will help you to take actions to protect your loved one's identity and will lend you a hand if their identity is stolen.

These services include:

- **Three-bureau fraud alert placement assistance:** Assist the beneficiary to report the death and/or to suppress the deceased's credit report and/or request the credit bureaus to freeze/close the account.
- **Help filing a police report**, if fraud has occurred.

You may also call Symetra at 1-877-377-6773 for your beneficiary checklist—a resource guide for additional support after a loved one's death.

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EstateGuidance®

Planning for the future

EstateGuidance® can simplify the process of planning your estate and save you money.

We understand that drafting a will and a living will can be a complicated and expensive process. EstateGuidance® eliminates the hassle and high costs with a simple, secure and affordable online tool.

A better way to secure your legacy

- **It's fast:** preparation of an online will using EstateGuidance® takes on average less than 60 minutes.
- **It's convenient:** prepare these documents when and where it works for you.
- **It's easy to use:** EstateGuidance® provides step-by-step guidance to simplify the process.
- **It grows with you:** Once you create documents online, you can make unlimited free revisions, as needed, to keep them up-to-date.
- **It's legally binding:** you can rely on these documents to be legally enforceable.

To get started:

Complete an easy-to-understand questionnaire and then print, review, and sign your documents, which are created in real time.

Visit www.EstateGuidance.com

Enter your promotional code: **SymetraLife**

Choose any of the options in the drop-down menu.

EstateGuidance® features

Decide what documents you need, from a last will and testament, living will, healthcare power of attorney, financial power of attorney, and/or final arrangements for, at most, a minor additional fee.

Last will and testament

$14.99

A last will and testament ("will") is the cornerstone of an estate plan. A will ensures that your assets are distributed in accordance with your wishes after your death. A will also allows you to name an executor and a guardian to take care of your children if they are minors. Printing and mailing is available for an additional $9.99.

Living will and healthcare power of attorney

$14.99

A living will is an advanced directive that documents your wishes regarding medical treatment and nutrition in the event of terminal illness, coma or vegetative state. Printing and mailing of a living will is available for an additional $9.99.

A health care power of attorney, included at no additional cost with a living will, allows you to give a trusted family member or friend the power to make medical decisions on your behalf should you become unable to make such decisions.

Financial power of attorney

No additional cost

A financial power of attorney form allows you, the principal, to name someone else, the agent, to make financial decisions for you.

Final arrangements

$9.99

This document is intended to give your surviving family members, friends, and associates guidance regarding your last wishes and to ensure that they can properly honor your memory. Final arrangements allow you to specify your burial or cremation preferences and personalize your obituary, funeral or memorial service. It leads you through the process by asking thoughtful questions and providing detailed educational resources.

We know that plans may change as you progress through different stages of your life. Be assured that EstateGuidance® will be with you every step of the way. Once you create these documents online, you can make unlimited free revisions, as needed, to keep them up-to-date.

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Access your Symetra Support services

To access your On Call Travel Assistance, Identity Theft Assistance and Beneficiary Assistance services:

Just pick up the phone—24 hours a day, seven days a week—and call On Call International at (978) 651-9223 if you're in the U.S. or Canada, or (833) 808-0253 from anywhere else in the world. You may also reach On Call International via text at 1-844-302-5131.

To access your ComPsych EstateGuidance® program:

Visit www.EstateGuidance.com and enter the promotional code **SymetraLife**. Choose any of the options in the drop-down menu.

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Group benefits are insured by (and absence management provided by) Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. Benefits may not be available in all states and are not available in any U.S. territory. Policies may be subject to exclusions, limitations, reductions and termination of benefit provisions.

In New York, group policies are insured by First Symetra National Life Insurance Company of New York, New York, NY. Mailing address P.O. Box 34690, Seattle, WA 98124.

Travel Assistance, Identity Theft Assistance and Beneficiary Assistance programs are provided by On Call International. EstateGuidance® is provided by ComPsych. Symetra Support may not be available in all states. On Call and ComPsych are not affiliated with Symetra Life Insurance Company or any of its subsidiaries. EstateGuidance® is a registered trademark of ComPsych Corporation.

While Symetra has arranged for your access to these third-party EAP services, Symetra is not responsible for the provision of such services nor are we liable for the failure of the provision of the same. Further, we are not liable to you for the negligent provision of such goods and/or services by third-party service providers.

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