



Group Life Insurance**Supplemental Life and Accidental
Death & Dismemberment**

SUMMARY OF BENEFITS**Class 1**

The information in this summary may be replaced by any subsequently issued summary or policy amendment.

Employee**Life Benefit**

Amount	Increments of \$10,000
Minimum Amount	\$10,000
Maximum Amount	Lesser of \$500,000 or 5 x Earnings
Guaranteed Issue	\$200,000

Spouse**Life Benefit**

Spouse Amount	Increments of \$5,000
Minimum Amount	\$5,000
Maximum Amount	\$250,000 not to exceed 50% of Supplemental Employee Coverage
Guaranteed Issue	\$50,000

Child**Life Benefit**

Child Amount	Live Birth to 26 year(s): \$10,000
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Employee**AD&D Benefit**

Amount	Increments of \$10,000
Minimum Amount	\$10,000
Maximum Amount	Lesser of \$500,000 or 5 x Earnings

Spouse**AD&D Benefit**

Spouse Amount	Increments of \$5,000
Minimum Amount	\$5,000
Maximum Amount	\$250,000 not to exceed 50% of Supplemental Employee Coverage

Child**AD&D Benefit**

Child Amount	Live Birth to 26 year(s): \$10,000
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Symetra® is a registered service mark of Symetra Life Insurance Company.



Benefit Reduction Employee and Spouse

Original Benefit 65% at age 65
Amount Reduced To 50% at age 70

Eligibility

All Active Full Time Employees working a minimum of 30 hours per week and their eligible dependents.

Evidence of Insurability

Evidence of Insurability is required for all amounts of insurance selected after the initial 31-day eligibility period and for any amount in excess of the Guarantee Issue amount.

Additional Benefit Details

Accelerated Death Benefit	If an employee has been diagnosed as terminally ill, Symetra Life Insurance Company may pay a portion of the death benefit in advance to the employee. Please refer to your employee certificate for additional information.
Conversion	A conversion benefit is available that allows you to convert your group coverage to an individual policy if certain conditions apply. Please refer to your employee certificate for additional information.
Portability	This coverage may be continued at group rates upon termination of employment. Certain restrictions apply. Please refer to your employee certificate for additional information.
Waiver of Premium	With proof of disability, Symetra Life Insurance Company will waive Life Insurance premiums for a period of time for an employee that becomes disabled prior to a certain qualifying age. Certain restrictions, such as an elimination period, apply. Please refer to your employee certificate for additional information.
AD&D Riders	Includes Seat Belt, Airbag, Repatriation, Child Education, Day Care, Rehabilitation, Spouse Education and Adaptive Home and Vehicle benefits. Please refer to your employee certificate for additional information.



Contact Information for Claims

Phone: 1-877-377-6773

Fax: 1-877-737-3650

Symetra Life Insurance Company
Life and Absence Management Center
P.O. Box 1230
Enfield, CT 06083-1230

This summary provides only a brief description of the Life Insurance coverage insured by Symetra Life Insurance Company under the LGC-13000 8/06 series Group Life Insurance policy. For a complete description, including all definitions, exclusions, limitations, and reductions in coverage, as well as information on termination of benefits, please contact your benefit administrator or refer to the Group Insurance Certificate you will receive when you become insured. Coverage will be offered under Group Policy number 01-020656-00. All benefits are subject to the terms and conditions of the Group Policy. If there is a difference between the information in this summary and the information contained in the Group Insurance Certificate, the terms of the Group Insurance Certificate will prevail. The terms of coverage may change over time; always refer to your current Group Insurance Certificate for information regarding your insurance benefits.

Insured by Symetra Life Insurance Company

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