



Mailing Address:  
Benefits Division  
PO Box 34690  
Seattle, WA 98124-1690  
Phone 1-800-796-3872  
TTY/TDD 1-800-833-6388

## Endorsement

This Endorsement is added to and becomes a part of the Certificate to which it is attached. In the case of conflict between the provisions of the Certificate and this Endorsement, the provisions of this Endorsement will control.

The **Accelerated Death Benefit** section of the BENEFITS section of the Certificate is replaced with the following:

**BENEFITS**  
**Accelerated Death Benefit**  
Certificate holder and Spouse

This benefit applies only if indicated in the Schedule of Insurance.

**RECEIPT OF ANY BENEFITS IN ACCORDANCE WITH THIS PROVISION WILL REDUCE LIFE INSURANCE BENEFITS WHICH WILL BE PAID UPON DEATH. THE ACCELERATED DEATH BENEFIT MAY BE PAID ONLY ONE TIME UNDER A CERTIFICATE.**

### When can benefits be accelerated?

An Accelerated Death Benefit will be paid only once to You. This benefit is paid as a lump sum if:

- 1) Your Accelerated Death Benefit request amount is equal to no less than the lower of 25 percent of the amount of insurance under the Certificate or \$50,000 and the minimum amount requested may be no greater than 50% of Your amount of Life Insurance;
- 2) You are Terminally Ill as defined below;
- 3) You request a portion of Your amount of Life Insurance to be paid as an Accelerated Death Benefit; and
- 4) satisfactory proof of Terminal Illness is received by us.

The benefit may not exceed 80% of Your amount of Life Insurance.

No discount or lien is associated with the receipt of Accelerated Benefit amounts.

### What does Terminal Illness or Terminally Ill mean?

Terminally Ill or Terminal Illness shall mean a life expectancy of 12 months or less.

**EXAMPLE: The following is only an example. Please refer to the Schedule of Benefits for Your benefit amounts.**

If Your amount of Life Insurance is \$10,000 and You are Terminally Ill, You may request any portion of Your life insurance between \$3,000 and \$8,000 to be paid to You now instead of to the beneficiary at Your death.

However, if You decide to ask for only \$3,000 now, You may **not** request the remaining \$5,000 in the future.

Your remaining insurance shall be subject to any reductions provided by any part of this Certificate.

**PROOF OF TERMINAL ILLNESS – Can First Symetra have a claimant examined for proof of Terminal Illness?**

First Symetra has the right to require proof of Terminal Illness.

Any diagnosis submitted must be provided by an attending physician licensed to practice in the United States. If:

- 1) You fail to submit proof satisfactory to First Symetra that You have a Terminal Illness; or
  - 2) refuse to be examined as may be required by First Symetra;
- then no Accelerated Death Benefit will be payable.

**EFFECT OF CONVERSION – Does the election of conversion affect this provision?**

Yes. If You choose to convert insurance under this Certificate, then the provisions under this benefit will no longer apply. The amount You may convert shall be subject to the Conversion Privilege of this Certificate less any Accelerated Death Benefits You may have received.

**LIMITATIONS – What limitations apply to this benefit?**

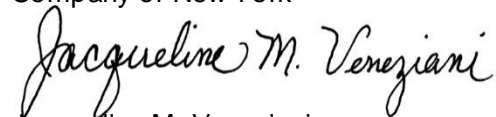
This provision will be subject to all applicable terms and conditions of this Certificate. You may not request an additional Accelerated Death Benefit if You have already received one.

The Accelerated Death Benefit provision does not apply to a Dependent Child or to You if You have attained Your defined retirement age under the 1983 amendments to the Social Security Act.

**ASSIGNMENT – What if You made an assignment under this Certificate?**

If You have assigned the interest of Your amount of Life Insurance, in order for us to pay benefits under this provision, First Symetra must receive a release from the person to whom the assignment was made.

First Symetra National Life Insurance  
Company of New York



Jacqueline M. Veneziani  
Secretary