Group Variable Annuity Investment Options

Overview

Document Summary

This document includes important information that may help you compare the different investment options (if available) under your retirement plan. For additional information about your investment options, visit the Internet Web site address shown in the Tables below, contact your Plan Administrator or Trustee or call us at 1-800-796-3872 as representatives are available Monday through Friday from 6:00 AM to 4:30 PM Pacific Time to assist you. You can also receive a free paper copy of the information available on the Web site or additional information about your annuity product, by contacting your Plan Administrator or Trustee or call us at 1-800-796-3872.

This document has 3 parts. Part I has a telephone number where you can call for your fixed interest rates. Part II shows you the fees and expenses. Part III contains information about the annuity options available in the product under your retirement plan.

Please visit https://www.symetra.com/glossary for a glossary of investment terms relevant to the investment options under this plan. This glossary is intended to help you better understand your options

Part 1: Performance Information

Table1

Table 1 focuses on the performance of investment options that do not have a fixed or stated rate of return. Table 1 shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an option's principal risks is available by going to https://www.symetra.com/customer-service/how-can-we-help-you/customer-service/#Annuities-and-retirement-plans and selecting Group Variable Annuity from the first drop-down box and Performance and Portfolios from the second drop-down box. To provide investment instructions, please contact us at 1-800-796-3872. You can transfer money among the investment options 12 times per certificate year free of a transfer charge. The transfer charge is currently waived. The minimum amount you can transfer out of an investment option is $500, or the entire value of the investment option if less.

You have the right to exercise voting, tender and similar rights related to the variable investments offered under your retirement plan. You will receive information regarding such rights and how to exercise them at the time of a vote, tender or other event.

Table 2

Table 2 focuses on the performance of investment options that have a fixed or stated rate of return. Table 2 shows the annual rate of return of each such option, the term or length of time that you will earn this rate of return, and other information relevant to performance.

Part 2: Fee and Expense Information

Table 3

Table 3 shows fee and expense information for the investment options listed in Table 1 and Table 2. Table 3 shows the Total Annual Operating Expenses of the options in Table 1. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option. Table 3 also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

The cumulative effect of fees can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site for an example showing the long-term effect of fees and expenses at http://www.dol.gov/ebsa/publications/401k_employee.html. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Part 3: Annuity Information

Table 4

Table 4 focuses on the annuity options under your plan. Annuities are insurance contracts that allow you to receive a guaranteed stream of payments at some future date, usually when you retire. The annuity in your plan is a deferred annuity meaning that you accumulate an account balance that can later be converted (at your choice) into an income stream. Annuities are issued by insurance companies. Guarantees of an insurance company are subject to its long-term financial strength and claims-paying ability.

Group Variable Annuity Investment Options

Table 1: Variable Return Investments

Investment Option	Type of Option	Morningstar Style Box EQ	Morningstar Style Box FI	Average Annual Total Return % as of 03-31-22 1-Yr	3-Yr	5-Yr	10-Yr	Since Inception	Morningstar Rating	Morningstar Risk	Morningstar Return
Allocation--30% to 50% Equity											
Franklin Income VIP 2	VA			10.97	8.05	7.04	7.01	7.11	★★★★	High	High
Benchmark: S&P 500 TR USD				15.65	18.92	15.99	14.64	7.62			
Category: Allocation--30% to 50% Equity				1.43	6.65	5.75	5.53	4.35			
Allocation--50% to 70% Equity											
American Century VP Balanced I	VA			4.35	10.00	8.93	8.29	7.35	★★★	-Avg	Avg
Benchmark: S&P 500 TR USD				15.65	18.92	15.99	14.64	10.56			
Category: Allocation--50% to 70% Equity				4.55	9.85	8.47	7.89	7.18			
Fidelity® VIP Asset Manager Initial	VA			2.56	9.40	7.90	7.17	7.46	★★★	Low	Avg
Benchmark: S&P 500 TR USD				15.65	18.92	15.99	14.64	10.48			
Category: Allocation--50% to 70% Equity				4.55	9.85	8.47	7.89	7.14			
Allocation--85%+ Equity											
Franklin Mutual Shares VIP 2	VA		—	6.72	7.77	5.49	7.99	6.78	★	High	Low
Benchmark: S&P 500 TR USD				15.65	18.92	15.99	14.64	7.62			
Category: Allocation--85%+ Equity				4.52	12.59	10.37	9.94	6.50			
Commodities Broad Basket											
PIMCO VIT CommodityRealReturn® Strat Adm	VA	—		52.64	19.78	10.84	0.00	2.03	★★★★	Avg	+Avg
Benchmark: Bloomberg Commodity TR USD				49.25	16.12	9.00	-0.70	0.38			
Category: Commodities Broad Basket				49.70	16.43	9.75	-0.66	—			
Diversified Emerging Mkts											
Templeton Developing Markets VIP 2	VA		—	-21.98	2.84	5.11	2.37	3.41	★★	+Avg	-Avg
Benchmark: MSCI EM NR USD				-11.37	4.94	5.98	3.36	—			
Category: Diversified Emerging Mkts				-10.91	5.33	5.58	3.34	5.53			
VY® JPMorgan Emerging Markets Equity I	VA		—	-22.82	4.75	7.23	4.29	6.54	★★★★	+Avg	+Avg
Benchmark: MSCI EM NR USD				-11.37	4.94	5.98	3.36	5.67			
Category: Diversified Emerging Mkts				-10.91	5.33	5.58	3.34	4.97			
Foreign Large Growth											
American Century VP International I	VA		—	-6.55	10.45	9.34	7.22	6.12	★★★	Avg	Avg
Benchmark: MSCI EAFE NR USD				1.16	7.78	6.72	6.27	5.05			
Category: Foreign Large Growth				-6.83	9.62	8.92	7.29	5.46			
Invesco VI International Growth I	VA		—	-8.11	6.68	6.10	5.85	6.89	★★	-Avg	-Avg
Benchmark: MSCI EAFE NR USD				1.16	7.78	6.72	6.27	5.44			
Category: Foreign Large Growth				-6.83	9.62	8.92	7.29	6.01			
Invesco VI International Growth II	VA		—	-8.32	6.41	5.84	5.59	6.87	★★	-Avg	Low
Benchmark: MSCI EAFE NR USD				1.16	7.78	6.72	6.27	6.28			
Category: Foreign Large Growth				-6.83	9.62	8.92	7.29	6.58			
Foreign Large Value											
DWS CROCI International VIP A	VA		—	-1.06	6.25	4.63	3.85	4.90	★★★	Avg	Avg
Benchmark: MSCI EAFE NR USD				1.16	7.78	6.72	6.27	5.02			
Category: Foreign Large Value				1.89	6.37	4.86	4.92	6.38			
Global Real Estate											
Invesco VI Global Real Estate I	VA		—	12.34	3.74	5.75	6.26	7.38	★★	Avg	-Avg
Benchmark: MSCI World NR USD				10.12	14.98	12.42	10.88	6.36			
Category: Global Real Estate				11.44	6.20	7.20	6.90	7.04			
Health											
Invesco VI Health Care I	VA		—	5.91	11.77	10.85	11.66	8.96	★★★	Avg	Avg
Benchmark: MSCI World GR USD				10.60	15.55	13.01	11.49	7.72			
Category: Health				-2.53	11.04	11.31	13.94	11.16			

Group Variable Annuity Investment Options

Table 1: Variable Return Investments

Investment Option	Type of Option	Morningstar Style Box EQ	Morningstar Style Box FI	Average Annual Total Return % as of 03-31-22 1-Yr	3-Yr	5-Yr	10-Yr	Since Inception	Morningstar Rating	Morningstar Risk	Morningstar Return
High Yield Bond											
Federated Hermes High Income Bond II P	VA			-0.76	4.16	4.15	5.31	6.39	★★★★	Avg	+Avg
Benchmark: Bloomberg US HY 2% Issuer Cap TR USD				-0.66	4.56	4.68	5.74	6.92			
Category: High Yield Bond				-0.39	3.90	3.87	4.76	5.54			
Pioneer High Yield VCT II	VA			0.00	3.65	3.45	4.71	5.22	★★★	+Avg	Avg
Benchmark: ICE BofA US High Yield TR USD				-0.29	4.40	4.56	5.70	7.06			
Category: High Yield Bond				-0.39	3.90	3.87	4.76	5.65			
Inflation-Protected Bond											
American Century VP Inflation Prot II	VA	—		4.60	5.86	4.15	2.40	3.83	★★★	+Avg	Avg
Benchmark: Bloomberg US Treasury US TIPS TR USD				4.29	6.22	4.43	2.69	4.52			
Category: Inflation-Protected Bond				3.99	5.72	4.03	2.27	3.76			
Intermediate Core-Plus Bond											
Pioneer Bond VCT I	VA	—		-3.47	2.78	2.77	3.24	5.68	★★★★	High	+Avg
Benchmark: Bloomberg US Agg Bond TR USD				-4.15	1.69	2.14	2.24	5.81			
Category: Intermediate Core-Plus Bond				-4.00	2.13	2.39	2.61	5.79			
Intermediate Government											
Franklin US Government Securities VIP 2	VA	—		-4.80	0.28	0.83	0.83	3.24	★★	Low	-Avg
Benchmark: Bloomberg US Govt Interm TR USD				-4.16	1.03	1.34	1.28	3.44			
Category: Intermediate Government				-4.66	0.82	1.21	1.30	3.24			
Large Blend											
BNY Mellon Stock Index Service	VA		—	15.08	18.32	15.40	14.06	7.52	★★★★	Avg	+Avg
Benchmark: S&P 500 TR USD				15.65	18.92	15.99	14.64	8.20			
Category: Large Blend				12.10	16.78	14.09	13.04	6.75			
BNY Mellon Sustainable US Eq Port Initl	VA		—	11.07	19.41	15.15	13.06	9.17	★★★★	-Avg	Avg
Benchmark: S&P 500 TR USD				15.65	18.92	15.99	14.64	10.49			
Category: Large Blend				12.10	16.78	14.09	13.04	8.78			
BNY Mellon VIF Apprec Port Initl	VA		—	12.25	19.60	16.59	12.37	10.13	★★★★	-Avg	+Avg
Benchmark: S&P 500 TR USD				15.65	18.92	15.99	14.64	10.50			
Category: Large Blend				12.10	16.78	14.09	13.04	8.84			
JPMorgan Insurance Tr US Equity 1	VA		—	16.62	21.50	16.91	15.41	9.54	★★★★★	+Avg	High
Benchmark: S&P 500 TR USD				15.65	18.92	15.99	14.64	10.56			
Category: Large Blend				12.10	16.78	14.09	13.04	8.91			
Pioneer VCT I	VA		—	16.31	21.92	17.94	14.71	8.89	★★★★★	-Avg	High
Benchmark: S&P 500 TR USD				15.65	18.92	15.99	14.64	8.78			
Category: Large Blend				12.10	16.78	14.09	13.04	7.28			
Large Growth											
American Century VP Ultra® I	VA		—	11.32	24.34	22.23	17.32	9.29	★★★★★	+Avg	High
Benchmark: Russell 1000 Growth TR USD				14.98	23.60	20.88	17.04	9.17			
Category: Large Growth				5.75	18.74	17.65	14.65	7.35			
American Century VP Ultra® II	VA		—	11.12	24.16	22.06	17.15	10.10	★★★★	+Avg	High
Benchmark: Russell 1000 Growth TR USD				14.98	23.60	20.88	17.04	10.97			
Category: Large Growth				5.75	18.74	17.65	14.65	8.96			
Fidelity® VIP Contrafund Initial	VA		—	13.00	20.04	16.03	13.96	11.94	★★★	-Avg	-Avg
Benchmark: S&P 500 TR USD				15.65	18.92	15.99	14.64	10.85			
Category: Large Growth				5.75	18.74	17.65	14.65	9.85			
Fidelity® VIP Growth Opportunities Init	VA		—	-5.29	23.80	25.56	18.86	10.82	★★★★★	High	High
Benchmark: Russell 1000 Growth TR USD				14.98	23.60	20.88	17.04	11.21			
Category: Large Growth				5.75	18.74	17.65	14.65	9.85			

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Table 1: Variable Return Investments

Investment Option	Type of Option	Morningstar Style Box EQ	FI	Average Annual Total Return % as of 03-31-22 1-Yr	3-Yr	5-Yr	10-Yr	Since Inception	Morningstar Rating	Morningstar Risk	Morningstar Return
Fidelity® VIP Growth Initial	VA		—	11.50	23.93	21.74	17.07	11.44	★★★★★	Avg	High
Benchmark: Russell 3000 Growth TR USD				12.86	22.68	20.16	16.64	11.20			
Category: Large Growth				5.75	18.74	17.65	14.65	9.99			
Franklin DynaTech VIP Fund - Class 2	VA		—	-3.10	15.51	17.01	12.81	9.49	★★	+Avg	-Avg
Benchmark: Russell 3000 Growth TR USD				12.86	22.68	20.16	16.64	12.12			
Category: Large Growth				5.75	18.74	17.65	14.65	10.06			
Invesco VI American Franchise I	VA		—	-0.88	19.05	16.79	14.29	10.53	★★★	+Avg	Avg
Benchmark: S&P 500 TR USD				15.65	18.92	15.99	14.64	10.28			
Category: Large Growth				5.75	18.74	17.65	14.65	9.29			
Invesco VI American Franchise II	VA		—	-1.13	18.75	16.50	14.00	4.49	★★	+Avg	Avg
Benchmark: S&P 500 TR USD				15.65	18.92	15.99	14.64	7.51			
Category: Large Growth				5.75	18.74	17.65	14.65	5.78			
Large Value											
American Century VP Large Company Val II	VA		—	13.68	13.20	9.70	10.93	7.55	★★★	Avg	Avg
Benchmark: Russell 1000 Value TR USD				11.67	13.02	10.29	11.70	8.55			
Category: Large Value				12.90	13.55	10.82	11.24	7.88			
American Century VP Value I	VA		—	12.63	13.93	9.83	11.31	9.15	★★★	+Avg	Avg
Benchmark: Russell 3000 Value TR USD				11.10	12.99	10.16	11.61	9.12			
Category: Large Value				12.90	13.55	10.82	11.24	7.88			
Fidelity® VIP Equity-Income Initial	VA		—	13.14	14.51	11.07	11.33	9.48	★★★★	-Avg	Avg
Benchmark: Russell 3000 Value TR USD				11.10	12.99	10.16	11.61	10.44			
Category: Large Value				12.90	13.55	10.82	11.24	9.19			
Fidelity® VIP Growth & Income Initial	VA		—	13.58	16.33	12.75	12.69	8.45	★★★★	Avg	+Avg
Benchmark: S&P 500 TR USD				15.65	18.92	15.99	14.64	9.45			
Category: Large Value				12.90	13.55	10.82	11.24	7.59			
Pioneer Equity Income VCT II	VA		—	12.15	11.03	9.41	11.19	7.38	★★★	-Avg	Avg
Benchmark: Russell 1000 Value TR USD				11.67	13.02	10.29	11.70	7.45			
Category: Large Value				12.90	13.55	10.82	11.24	6.62			
Mid-Cap Blend											
BNY Mellon IP MidCap Stock Init	VA		—	7.11	11.71	8.16	10.75	7.57	★★	+Avg	-Avg
Benchmark: S&P MidCap 400 TR				4.59	14.14	11.10	12.20	10.08			
Category: Mid-Cap Blend				5.63	13.50	10.72	11.25	8.00			
Fidelity® VIP Mid Cap Service 2	VA		—	5.84	14.18	10.71	10.86	10.75	★★★	+Avg	Avg
Benchmark: S&P MidCap 400 TR				4.59	14.14	11.10	12.20	10.11			
Category: Mid-Cap Blend				5.63	13.50	10.72	11.25	7.93			
Mid-Cap Growth											
Franklin Small Mid Cap Growth VIP 2	VA		—	-7.28	16.40	15.17	12.17	8.66	★★★	Avg	Avg
Benchmark: Russell Mid Cap Growth TR USD				-0.89	14.81	15.10	13.52	8.78			
Category: Mid-Cap Growth				-4.00	15.34	14.79	12.63	7.91			
Invesco V.I. Discovery Mid Cap Growth I	VA		—	-2.33	17.60	16.66	13.92	10.19	★★★★	Avg	+Avg
Benchmark: Russell Mid Cap Growth TR USD				-0.89	14.81	15.10	13.52	—			
Category: Mid-Cap Growth				-4.00	15.34	14.79	12.63	10.44			
Invesco V.I. Discovery Mid Cap Growth II	VA		—	-2.58	17.27	16.35	13.62	4.07	★★★★	Avg	+Avg
Benchmark: Russell Mid Cap Growth TR USD				-0.89	14.81	15.10	13.52	7.33			
Category: Mid-Cap Growth				-4.00	15.34	14.79	12.63	6.11			
Pioneer Select Mid Cap Growth VCT I	VA		—	-8.38	12.84	14.38	12.47	11.41	★★★	+Avg	Avg
Benchmark: Russell 2000 Growth TR USD				-14.33	9.88	10.33	11.21	7.98			
Category: Mid-Cap Growth				-4.00	15.34	14.79	12.63	9.81			

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Table 1: Variable Return Investments

Investment Option	Type of Option	Morningstar Style Box EQ	Morningstar Style Box FI	Average Annual Total Return % as of 03-31-22 1-Yr	3-Yr	5-Yr	10-Yr	Since Inception	Morningstar Rating	Morningstar Risk	Morningstar Return
Mid-Cap Value											
JPMorgan Insurance Tr Mid Cap Value 1	VA		—	11.42	12.55	9.61	11.70	10.84	★★★★	-Avg	+Avg
Benchmark: Russell Mid Cap Value TR USD				11.45	13.69	9.99	12.01	10.76			
Category: Mid-Cap Value				10.87	13.61	9.74	10.91	9.21			
Pioneer Mid Cap Value VCT I	VA		—	14.47	14.23	8.44	9.91	9.54	★★★	-Avg	-Avg
Benchmark: Russell Mid Cap Value TR USD				11.45	13.69	9.99	12.01	11.43			
Category: Mid-Cap Value				10.87	13.61	9.74	10.91	10.30			
Money Market-Taxable											
Fidelity® VIP Government Money Mkt Svc 2	VA	—	—	0.01	0.51	0.76	0.39	1.46	—	—	—
Benchmark: ICE BofA US 3M Trsy Bill TR USD				0.06	0.81	1.13	0.63	1.63			
Category: Money Market-Taxable				0.02	0.54	0.81	0.42	1.33			
Multisector Bond											
Pioneer Strategic Income VCT II	VA	—	—	-1.73	3.25	2.86	3.26	5.17	★★★	Avg	Avg
Benchmark: Bloomberg US Universal TR USD				-4.23	1.85	2.31	2.57	3.89			
Category: Multisector Bond				-1.82	2.64	2.93	3.53	4.57			
Small Value											
Franklin Small Cap Value VIP 2	VA		—	1.72	13.32	9.38	10.64	9.62	★★★★	-Avg	Avg
Benchmark: Russell 2500 Value TR USD				7.73	12.98	9.19	11.04	9.60			
Category: Small Value				6.19	13.19	8.46	9.92	9.19			
Tactical Allocation											
Federated Hermes Managed Volatility II P	VA			6.41	7.59	6.70	6.74	5.87	★★★★	+Avg	+Avg
Benchmark: S&P 500 TR USD				15.65	18.92	15.99	14.64	10.51			
Category: Tactical Allocation				2.66	8.25	6.83	5.58	5.66			
PIMCO VIT All Asset Adv	VA			6.96	9.10	6.93	5.06	5.85	★★★	Avg	Avg
Benchmark: Bloomberg US Trsy Infl Note 1-10Y TR USD				3.78	5.45	3.88	2.24	3.77			
Category: Tactical Allocation				2.66	8.25	6.83	5.58	4.51			
Technology											
BNY Mellon IP Technology Growth Init	VA		—	-7.87	18.86	19.49	15.45	7.30	★★★	Avg	Avg
Benchmark: S&P 500 TR USD				15.65	18.92	15.99	14.64	7.63			
Category: Technology				-3.47	21.09	20.29	17.22	7.39			
World Allocation											
DWS Global Income Builder VIP A	VA		—	3.34	7.83	7.27	7.11	8.32	★★★★	-Avg	+Avg
Benchmark: Russell 1000 TR USD				13.27	18.71	15.82	14.53	12.31			
Category: World Allocation				4.03	7.38	6.28	5.59	9.16			
World Bond											
Templeton Global Bond VIP 2	VA	—		-1.34	-3.16	-1.61	0.57	5.29	★★	Avg	-Avg
Benchmark: JPM GBI Global Traded TR USD				-7.07	0.04	1.30	0.51	3.37			
Category: World Bond				-6.00	0.42	1.20	0.57	3.59			
World Large-Stock Value											
Templeton Growth VIP 2	VA		—	-1.97	4.75	3.36	5.90	4.77	★★	Avg	-Avg
Benchmark: MSCI World NR USD				10.12	14.98	12.42	10.88	6.19			
Category: World Large-Stock Value				6.56	9.73	7.84	7.84	6.80			
Voya Global High Dividend Low Vol Port S	VA		—	11.07	8.44	8.05	7.65	4.38	★★★	Avg	Avg
Benchmark: S&P North American Natural Resources TR				51.58	14.07	7.56	3.48	2.78			
Category: World Large-Stock Value				6.56	9.73	7.84	7.84	5.97			

Group Variable Annuity Investment Options

Table 2: Fixed Return Investments

Investment Option	Type of Option	Return+	Term	Other
Fixed Account	Fixed	Current Rate: 1.50% Guaranteed Rate: 1.50%*	6 months	For current interest rates, please call 1-800-796-3872 or go to https://www.symetra.com/customer-service/how-can-we-help-you/customer-service/#Annuities-and-retirement-plans Representatives are available Monday through Friday from 6:00 AM to 4:30 PM Pacific Time. In addition, you may reference your most recent quarterly participant statement for the guaranteed minimum interest rate (GMIR) and the specific interest rate credited to your account.

Symetra® Life Insurance Company reserves the right to adjust the interest rate prospectively once the Term stated above is over. Adjusted rates will apply for at least 6 months, when the rate can be adjusted again.

*If your Contract's Guaranteed Minimum Interest Rate (GMIR) is higher than the Guaranteed Rate shown in this table, your Guaranteed Rate will be equal to your Contract's GMIR.

+Rates as of 6/30/2021

Symetra® Life Insurance Company is a registered service mark of Symetra Life Insurance Company.

Group Variable Annuity Investment Options

Table 3: Fees and Expenses

Investment Option	Type of Option	Total Annual Operating Expense (%)	Total Annual Operating Expense Per $1000	Shareholder-type Fees
Allocation--30% to 50% Equity				
Franklin Income VIP 2	VA	0.73	7.30	Please see notes below.
Allocation--50% to 70% Equity				
American Century VP Balanced I	VA	0.90	9.00	Please see notes below.
Fidelity® VIP Asset Manager Initial	VA	0.60	6.00	Please see notes below.
Allocation--85%+ Equity				
Franklin Mutual Shares VIP 2	VA	0.98	9.80	Please see notes below.
Commodities Broad Basket				
PIMCO VIT CommodityRealReturn® Strat Adm	VA	1.38	13.80	Please see notes below.
Diversified Emerging Mkts				
Templeton Developing Markets VIP 2	VA	1.44	14.40	Please see notes below.
VY® JPMorgan Emerging Markets Equity I	VA	1.25	12.50	Please see notes below.
Foreign Large Growth				
American Century VP International I	VA	1.07	10.70	Please see notes below.
Invesco VI International Growth I	VA	0.92	9.20	Please see notes below.
Invesco VI International Growth II	VA	1.17	11.70	Please see notes below.
Foreign Large Value				
DWS CROCI International VIP A	VA	0.99	9.90	Please see notes below.
Global Real Estate				
Invesco VI Global Real Estate I	VA	1.04	10.40	Please see notes below.
Health				
Invesco VI Health Care I	VA	0.98	9.80	Please see notes below.
High Yield Bond				
Federated Hermes High Income Bond II P	VA	0.84	8.40	Please see notes below.
Pioneer High Yield VCT II	VA	1.36	13.60	Please see notes below.
Inflation-Protected Bond				
American Century VP Inflation Prot II	VA	0.72	7.20	Please see notes below.
Intermediate Core-Plus Bond				
Pioneer Bond VCT I	VA	0.65	6.50	Please see notes below.
Intermediate Government				
Franklin US Government Securities VIP 2	VA	0.78	7.80	Please see notes below.
Large Blend				
BNY Mellon Stock Index Service	VA	0.52	5.20	Please see notes below.
BNY Mellon Sustainable US Eq Port Initl	VA	0.68	6.80	Please see notes below.
BNY Mellon VIF Apprec Port Initl	VA	0.81	8.10	Please see notes below.
JPMorgan Insurance Tr US Equity 1	VA	0.76	7.60	Please see notes below.
Pioneer VCT I	VA	0.79	7.90	Please see notes below.
Large Growth				
American Century VP Ultra® I	VA	0.90	9.00	Please see notes below.
American Century VP Ultra® II	VA	1.05	10.50	Please see notes below.
Fidelity® VIP Contrafund Initial	VA	0.61	6.10	Please see notes below.

Group Variable Annuity Investment Options

Table 3: Fees and Expenses

Investment Option	Type of Option	Total Annual Operating Expense (%)	Total Annual Operating Expense Per $1000	Shareholder-type Fees
Fidelity® VIP Growth Opportunities Init	VA	0.64	6.40	Please see notes below.
Fidelity® VIP Growth Initial	VA	0.62	6.20	Please see notes below.
Franklin DynaTech VIP Fund - Class 2	VA	0.94	9.40	Please see notes below.
Invesco VI American Franchise I	VA	0.86	8.60	Please see notes below.
Invesco VI American Franchise II	VA	1.11	11.10	Please see notes below.
Large Value				
American Century VP Large Company Val II	VA	0.99	9.90	Please see notes below.
American Century VP Value I	VA	0.83	8.30	Please see notes below.
Fidelity® VIP Equity-Income Initial	VA	0.53	5.30	Please see notes below.
Fidelity® VIP Growth & Income Initial	VA	0.54	5.40	Please see notes below.
Pioneer Equity Income VCT II	VA	1.05	10.50	Please see notes below.
Mid-Cap Blend				
BNY Mellon IP MidCap Stock Init	VA	0.87	8.70	Please see notes below.
Fidelity® VIP Mid Cap Service 2	VA	0.87	8.70	Please see notes below.
Mid-Cap Growth				
Franklin Small Mid Cap Growth VIP 2	VA	1.11	11.10	Please see notes below.
Invesco V.I. Discovery Mid Cap Growth I	VA	0.86	8.60	Please see notes below.
Invesco V.I. Discovery Mid Cap Growth II	VA	1.11	11.10	Please see notes below.
Pioneer Select Mid Cap Growth VCT I	VA	0.89	8.90	Please see notes below.
Mid-Cap Value				
JPMorgan Insurance Tr Mid Cap Value 1	VA	0.77	7.70	Please see notes below.
Pioneer Mid Cap Value VCT I	VA	0.74	7.40	Please see notes below.
Money Market-Taxable				
Fidelity® VIP Government Money Mkt Svc 2	VA	0.49	4.90	Please see notes below.
Multisector Bond				
Pioneer Strategic Income VCT II	VA	1.60	16.00	Please see notes below.
Small Value				
Franklin Small Cap Value VIP 2	VA	0.93	9.30	Please see notes below.
Tactical Allocation				
Federated Hermes Managed Volatility II P	VA	0.96	9.60	Please see notes below.
PIMCO VIT All Asset Adv	VA	1.48	14.75	Please see notes below.
Technology				
BNY Mellon IP Technology Growth Init	VA	0.78	7.80	Please see notes below.
World Allocation				
DWS Global Income Builder VIP A	VA	0.64	6.40	Please see notes below.
World Bond				
Templeton Global Bond VIP 2	VA	0.79	7.90	Please see notes below.
World Large-Stock Value				
Templeton Growth VIP 2	VA	1.16	11.60	Please see notes below.
Voya Global High Dividend Low Vol Port S	VA	0.91	9.10	Please see notes below.

Group Variable Annuity Investment Options

Table 3: Fees and Expenses

Investment Option	Type of Option	Total Annual Operating Expense (%)	Total Annual Operating Expense Per $1000	Shareholder-type Fees

These charges are based on each Participant's balance invested in the product, and paid directly by each Participant.

Annual Administrative Maintenance Fee: $30 each calendar year not to exceed $35 (currently waived).

Withdrawal Charge: $25 for each withdrawal after the first in a certificate year (currently waived).

Transfer Charge: $10 for any transfer after the first 12 transfers in a calendar year (currently waived).

Asset Charge: The charge is 1.40% of the daily net asset value of the accumulation unit for each "Portfolio" under the contract on an annual basis. The charge may be reimbursed in part to participant accounts. Contact your sales agent or us for details. (This charge does not apply to investments in the Fixed account.) In some contracts, the Asset Charge is comprised of a Mortality and Expense Risk charge equal on an annual basis to 1.25% of the daily net asset value of the sub-account and the Asset Related Administration Charge equal on an annual basis to .15% of the average daily net asset value of the Separate Account. Check your Contract for details.

Market Value Adjustment (MVA): equal to net investment loss. The adjustment applies to Transfers and Withdrawals in excess of 10% of the Contract holder's and participant's Fixed Account value per Certificate Year, when the current interest rate (credited to new Purchase Payments) is more than the interest rate being credited to the funds transferred or withdrawn. There is no market value adjustment for participant-initiated events such as termination of employment, in-service distributions, loans, financial hardship, disability or death. For a complete list of participant-initiated events, please see your contract. (The MVA applies only to investments in the Symetra Fixed Account.)

Contingent Deferred Sales Charge (CDSC): The charge is a declining percentage over a specified period of years of the amount withdrawn from the participant's accumulation account or Contract holder's accumulation account. This charge may vary or may not be applicable to your Contract. See your Contract for details. Notwithstanding whether your Contract was sold with a CDSC schedule, your Plan and participants have no further CDSC charges for withdrawals because your Contract's anniversary is past the last Contract year in which Symetra Life would charge a CDSC under the terms of your Contract.

Please reference your quarterly participant statement for an explanation of fees specifically charged to your account.

Table 4: Annuity Options

Investment Option	Objectives/ Goals	Pricing Factors	Restrictions/ Fees
Group Variable Annuity https://www.symetra.com/customer-service/how-can-we-help-you/customer-service/#Annuities-and-retirement-plans	To provide a guaranteed stream of income for a period of time based on your participant account value. This option is available through a variable annuity contract your employer has with Symetra Life Insurance Company. You do not need to exercise this option and can receive a distribution equal to your account value.	You have the right to elect annuity payments in the form of a life annuity, life annuity with monthly payments guaranteed, and joint and survivor life annuity. You can choose to have fixed or variable payments, or both. The payment amount will be based on many factors including the guarantees, if any, under the annuity option you choose, the frequency of annuity payments, the investment performance, if you choose variable annuity payments, and the annuitant's age at the time you elect to annuitize your contract. There is no additional cost to begin receiving annuity payments under the contract. Table 3 lists the Total Annual Operating expenses of the investment options as well as the charges paid directly by each participant. In addition, there is no additional cost for the death benefit available under the contract your employer has with us and payable to your named beneficiary. This benefit is generally the return of all deposits less subsequent withdrawals. Your death benefit does not continue after you have elected an annuity payment option.	If the amount applied to an annuity option is less than $5000 we may pay you in a lump sum cash distribution where permitted by state law. If annuity payments are less than $250, we may decrease the frequency so that each payment is at least $250. Once you begin receiving annuity payments, the option you chose cannot be stopped or changed. Annual Administration Maintenance Charge continues to be deducted annually once you begin receiving annuity payments (currently waived). Employees should consult with their Plan Sponsor prior to electing an annuity option.