

Resource B 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

Table 1

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 Resource B 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 4 times per certificate year free of a transfer charge. The minimum amount you can transfer out of an investment option is \$1000 or the entire value of the investment option if less. You must transfer the entire amount out of the investment option if, after the transfer, the remaining balance would be less than \$500.

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.

Please visit <https://www.symetra.com/glossary> for a glossary of investment terms.

Resource B Variable Annuity Investment Options

Table 1: Variable Return Investments

Investment Option	Type of Option	Morningstar Style Box		Average Annual Total Return % as of 03-31-22					Morningstar Rating	Morningstar Risk	Morningstar Return
				1-Yr	3-Yr	5-Yr	10-Yr	Since Inception			
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			
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			
Large Blend											
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			
Mid-Cap Growth											
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			
Mid-Cap Value											
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: FTSE Treasury Bill 3 Mon USD				0.06	0.76	1.09	0.60	1.55			
Category: Money Market-Taxable				0.02	0.54	0.81	0.42	1.33			
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			

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Table 2: Fixed Return Investments

Investment Option	Type of Option	Return+	Term	Other
NA	—	—	—	—

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This product is no longer available for sale.

Resource B Variable Annuity Investment Options

Table 3: Fees and Expenses

Investment Option	Type of Option	Total Annual Operating Expense		Shareholder-type Fees
		(%)	Per \$1000	
Foreign Large Value				
DWS CROCI International VIP A	VA	0.99	9.90	Please see notes below.
Intermediate Core-Plus Bond				
Pioneer Bond VCT I	VA	0.65	6.50	Please see notes below.
Large Blend				
Pioneer VCT I	VA	0.79	7.90	Please see notes below.
Mid-Cap Growth				
Pioneer Select Mid Cap Growth VCT I	VA	0.89	8.90	Please see notes below.
Mid-Cap Value				
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.
World Allocation				
DWS Global Income Builder VIP A	VA	0.64	6.40	Please see notes below.

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

Annual Administrative Fee: \$30 each certificate year not to exceed \$35.

Contingent Deferred Sales Charge: 8 Year Decreasing (CDSC): 9, 9, 8, 7, 6, 5, 4, 2% in excess of 10% withdrawn per certificate year. The charge is a percentage of the amount withdrawn.

Mortality & Expense Risk Premium: Equal on an annual basis to 1.25% of the average daily net assets of each Sub-account.

Transfer Charge: \$10 for each transfer after the first four transfers in a certificate year.

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

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Table 4: Annuity Options

Investment Option	Objectives/ Goals	Pricing Factors	Restrictions/ Fees
<p>Resource B Variable Annuity https://www.symetra.com/customer-service/how-can-we-help-you/customer-service/#Annuities-and-retirement-plans</p>	<p>To provide a guaranteed stream of income for a period of time based on your account value. This option is available through a variable annuity contract your employer has with Symetra Life Insurance Company.</p> <p>You do not need to exercise this option and can receive a distribution equal to your certificate value.</p>	<p>You have the right to elect annuity payments in the form of a life annuity, life annuity with guaranteed period, joint and survivor life annuity, and Systematic Withdrawal Income Plan (SWIP). 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, the annuitant's age at the time you elect to annuitize your contract, and under some contracts, the annuitant's sex. 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.</p> <p>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.</p>	<p>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.</p> <p>Once you begin receiving annuity payments, the option you chose cannot be stopped or changed.</p> <p>Annual Administration Charge is still deducted for the SWIP option (currently waived). No other charges apply.</p> <p>Employees should consult with their Plan Sponsor prior to electing an annuity option.</p>