

# LONGEVITY INSURANCE FOR A LONG LIFE



## SYMETRA FREEDOM INCOME ANNUITY

- Not a bank or credit union deposit or obligation
- Not FDIC or NCUA/NCUSIF insured
- Not insured by any federal government agency
- Not guaranteed by any bank or credit union
- May lose value

**SYMETRA**<sup>®</sup>  
FINANCIAL



## Recession-Proof Your Retirement

Schedule guaranteed income to start later in life and eliminate one of the biggest unknowns in your retirement plan: ***Will your money last?***

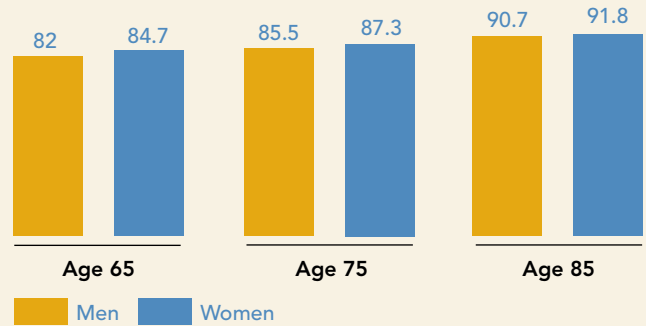


# WHAT ARE YOUR BIGGEST RETIREMENT CONCERNS?

## 1 LIVING LONGER THAN EXPECTED

The average life expectancy may be longer than you thought - now at an all time high of 77.8 years.\* And every birthday adds months to your life expectancy.

The Longer You Live, the Longer You Can Expect To Live

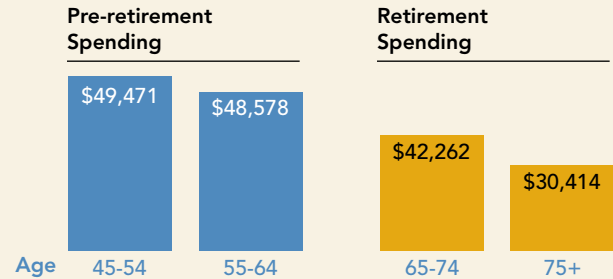


\* National Center for Health Statistics, "Deaths: Final Data for 2006, Table 7."

## 2 HAVING MORE MONEY FOR MY ACTIVE YEARS

Between our working years and age 75, spending drops by 38 percent. Retirees want the freedom to spend more during their active years, without the worry of jeopardizing financial security later in life.\*\*

As We Age, We Spend Less

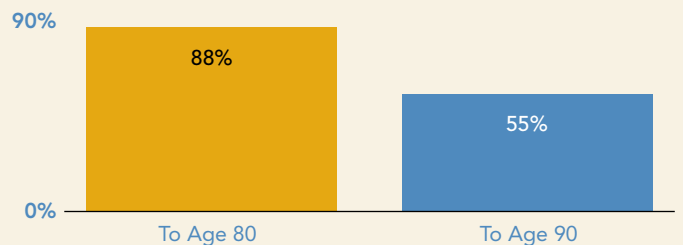


\*\* "Table 4: Agent of reference person: Average annual expenditures and characteristics," U.S. Department of Labor, Bureau of Labor Statistics, Consumer Expenditure Survey 2007. Expenses shown do not include medical costs.

## 3 MAKING SURE MY MONEY LASTS

While nearly nine out of 10 pre-retirees believe their financial resources will last to age 80, far fewer are confident their savings will stretch to age 90.\*\*\*

I Feel Confident My Money Will Last



\*\*\* LIMRA International. "Retirement Planning: Is it Happening?" 2006.

# A SOLUTION: SYMETRA FREEDOM INCOME ANNUITY

## THE FREEDOM TO ENJOY RETIREMENT

You've worked hard to save for retirement. Wouldn't you feel better knowing you won't run out of retirement income?

### WITHOUT A DEATH BENEFIT OPTION\*

### HOW DOES "LONGEVITY INSURANCE"<sup>1</sup> WORK?

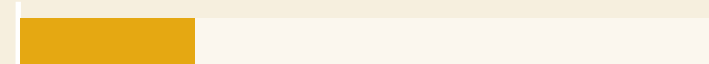
Living a long life sounds pretty good. But what if your money runs out before you do? Now there's financial protection from the "risk" of living a long life - longevity insurance. You can choose a payment start date as late as your 95th birthday, putting time on your side by giving you a guaranteed future income stream.

### BUY FUTURE INCOME AT TODAY'S PRICES

Use a small portion of your savings — usually 10 to 15 percent, to guarantee lifetime retirement income.

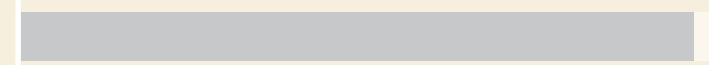
Purchasing now to generate \$2,500 in lifetime monthly income may be a better option rather than waiting until you're 80:

Male, Purchase at Age 55



OPTION 1: Symetra Freedom Income Annuity requires \$77,749 Purchase Payment

Male, Purchase at Age 80



OPTION 2: Symetra Single Premium Immediate Annuity requires \$291,383 Purchase Payment

\$0 \$50K \$100K \$150K \$200K \$250K \$300K

Option 1: Quote is based on male age 55, single life payout, without a death benefit option purchased for \$77,749 in the Symetra Freedom Income Annuity with future income to begin at age 80. Quote as of March 26, 2009.

Option 2: Quote is based on male age 80, single life payout purchased for \$291,383 in the Symetra Advantage Income Immediate Annuity with income to begin immediately. Quote as of March 26, 2009.

\* Not available in Oregon.

### WITH A DEATH BENEFIT OPTION

(Although the purchase payment remains the same, choosing this option lowers the annuity payments.)

Male, Purchase at Age 55



OPTION 1: Symetra Freedom Income Annuity requires \$119,903 Purchase Payment

Male, Purchase at Age 80



OPTION 2: Symetra Single Premium Immediate Annuity requires \$291,383 Purchase Payment

\$0 \$50K \$100K \$150K \$200K \$250K \$300K

Option 1: Quote is based on male age 55, single life payout, with a death benefit option, purchased for \$119,903 in the Symetra Freedom Income Annuity with future income to begin at age 80. Quote as of March 26, 2009.

Option 2: Quote is based on male age 80, single-life payout purchased for \$291,383 in the Symetra Advantage Income Immediate annuity with income to begin immediately. Quote as of March 26, 2009.

# A SOLUTION: SYMETRA FREEDOM INCOME ANNUITY

## REASONS TO CONSIDER FREEDOM INCOME

### ► Income You Can't Outlive

Ensure that you don't outlive your retirement. Choose a future date - up to age 95<sup>2</sup> - to begin collecting income. Have payments deposited directly to your account monthly, quarterly, semiannually, or annually.

### ► Protect Your Lifestyle

At purchase, you can choose to have your payments increase by up to 6.5 percent annually. Increases begin a year after your payments start. This helps future income keep pace with — or even outpace — inflation.<sup>3</sup>

### ► Give Your Heirs Peace of Mind

If you die **after your scheduled payments begin**, an installment refund option, elected at purchase, guarantees payments will continue to your heirs until your original purchase payment has been refunded. An optional commutation to beneficiary<sup>4</sup> election allows your beneficiaries the choice to continue receiving any remaining guaranteed payments or to take them as a lump sum.<sup>5</sup>

If you die **before your scheduled payments begin**, no annuity payments will be made. However, an optional death benefit ensures that your heirs will receive a lump sum at least equal to the purchase payment.<sup>6</sup>



# INCOME OPTIONS

Freedom Income offers an extensive selection of income options to help meet your and your family's financial needs.

## Period Certain

Annuity payments continue for a certain period — of at least five years — that you choose at the time of purchase. This provides guaranteed payments to cover planned costs, such as your mortgage.

## Lifetime with Period Certain

Annuity payments continue for a certain period of time or your lifetime, whichever is longer. If you die before the period ends, the remaining payments are paid to your beneficiary.

## Joint and Survivor with Period Certain<sup>7</sup>

Annuity payments continue for a certain period, your lifetime, or the lifetime of your joint annuitant, whichever is longer. If you and your joint annuitant die before the period ends, the remaining payments are paid to your beneficiary.

## Lifetime

Annuity payments continue for your life and end upon your death. No payments are made to your beneficiary. This gives you the highest lifetime annual payout.

## Joint and Survivor<sup>7</sup>

Annuity payments continue for your lifetime or the lifetime of your joint annuitant, whichever is longer. No payments are made to your beneficiary.

## Life with Installment Refund

Annuity payments continue for your lifetime or the lifetime of your joint annuitant, if applicable. You are guaranteed to receive no less in annuity payments than your purchase payment. If you and your joint annuitant die before your total purchase payment is returned, the remaining payments are paid to your beneficiary.

## SYMETRA FINANCIAL

Symetra Financial Corporation and its subsidiaries provide employee benefits, annuities and life insurance through a national network of benefit consultants, financial institutions and independent agents and advisors. Headquartered in Bellevue, Washington, Symetra and its subsidiaries have approximately \$19 billion in assets.\* Symetra is owned by an investor group led by White Mountains Insurance Group, Ltd., and Berkshire Hathaway Inc.

For more information, visit [www.symetra.com](http://www.symetra.com).

\* Total GAAP assets and combined liabilities and stockholders' equity at December 31, 2008.

Symetra Freedom Income Annuity is a single-premium deferred-payout annuity issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004.



Symetra Life Insurance Company  
777 108th Avenue NE, Suite 1200  
Bellevue, WA 98004  
[www.symetra.com](http://www.symetra.com)

Symetra® and the Symetra Financial logo are registered service marks of Symetra Life Insurance Company.

Contract form numbers in most states are LIA-76 2/08 and LIA-80 3/08. Not available in all U.S. states or any U.S. territory. Not approved for use in New York.

Guarantees and benefits are subject to the claims-paying ability of Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004.

<sup>1</sup> The term "longevity insurance" refers to a concept, not the name of an insurance product. Some states define longevity insurance as an annuity with payout option only and with no death benefit.

<sup>2</sup> Qualified contracts with payment start dates later than age 70½ are subject to IRS Required Minimum Distribution (RMD) rules. If RMDs are taken from this annuity, as opposed to other funds, annuity payments and any optional death benefit under this annuity will be reduced. Consult your tax advisor.

<sup>3</sup> Increase amount is not based on the Consumer Price Index.

<sup>4</sup> Not available in Oregon. In Maryland, required with any Period Certain option.

<sup>5</sup> Based on present value.

<sup>6</sup> Less any prior distributions.

<sup>7</sup> For nonqualified contracts, joint owners must be spouses or civil union partners, in states that have passed civil union partnership legislation. This is not required in PA. For qualified contracts, joint owners are not allowed.