

SYMETRA FREEDOM INCOME ANNUITY

Single Premium Deferred Payout Annuity

Minimum Purchase Payment

\$10,000

Market

Nonqualified: 1035 exchange, transfer, cash.
Qualified: transfer, rollover.
Roth transfers not allowed.

Payment Start Date

Minimum: 13 months from the contract purchase date.
Maximum: Annuitant's age of 94 or 45 years deferral, whichever occurs first.¹

Free Look Period

30 days

Ownership

- For qualified, the owner must be the annuitant and joint owners are not allowed.
- For nonqualified there may be a joint owner. Joint owners must be spouses.²
 - If the owner is a natural person, the owner must be the annuitant.
 - A joint owner must also be a joint annuitant.

Contract Specifics

- Annuity payment schedule is locked in at purchase.
- Annuity has no cash or surrender value, and withdrawals are not allowed.
- Annuity payments begin only if owner/annuitant is living on the payment start date.

Tax Treatment³

- Earnings are taxed only as received; exclusion ratio applies.
- 10% penalty may apply to payments received prior to age 59½.

Death Prior to Payment Start Date

An optional death benefit may be included at the time of purchase (at additional cost). If selected, and the owner/annuitant dies prior to the payment start date, the beneficiary will receive the greater of:

- 90% of the purchase payment compounded at 3% per contract year, or
- 100% of the purchase payment⁴

If the optional death benefit is not elected⁵, there is no death benefit and no annuity payments will be made if death occurs prior to the payment start date. Spouses who are joint owners or sole designated beneficiaries may continue the contract in force following the owner's death.

- 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

**Death On or After
Payment Start Date**

If elected at purchase in the form of an installment refund or guaranteed period, all remaining guaranteed annuity payments will continue to the beneficiary in the same manner payments were being made.

**Commutation
to Beneficiary Option⁶**

If elected at purchase, the beneficiary may convert remaining guaranteed payments into a lump sum⁷ rather than continue to receive periodic payments.

Payout Options

- Payments can be made monthly, quarterly, semiannually or annually.
- Annual payment increase option up to 6.5% per contract year.

Payment Types

- Period Certain (minimum of five years).
- Single Life, with or without Period Certain.
- Joint and Survivor Life, with or without Period Certain.
- Installment Refund is available with Single or Joint Life plans, and guarantees that the total annuity payout will be no less than the purchase payment.



Symetra Life Insurance Company
777 108th Avenue NE, Suite 1200
Bellevue, WA 98004
www.symetra.com

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Symetra Freedom Income Annuity, a single-premium deferred-payout annuity is issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. Contract form numbers in most states are LIA-76 2/08, LIA-80 3/08, or a state variation and LIA-80/OR 3/08 in Oregon.

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

¹ 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.

² Joint owners may be civil union partners in states that have passed legislation legalizing civil union partnerships. This is not required in Pennsylvania.

³ Consult your tax advisor for more information.

⁴ Less any prior distributions.

⁵ Not available in Oregon.

⁶ Not available in Oregon. In Maryland, required with any Period Certain option.

⁷ Based on present value.