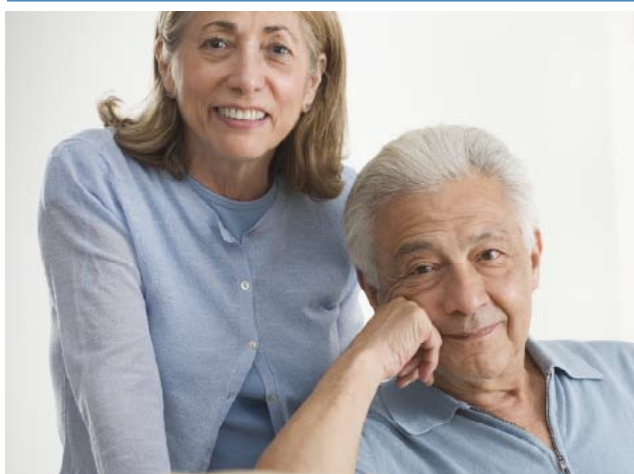


SYMETRA FREEDOM INCOME ANNUITY

Bob & Patty Costalot



About Bob & Patty	Bob is 63 and Patty is 58. Bob plans to retire in two years. Between Social Security, Bob's pension, and their personal retirement nest egg of \$1 million, they feel confident about retirement.	
Nest Egg	\$1 million	
Income Needs	Current Income: \$8,333/month At Bob's age 65: \$7,950/month (90% replacement with 3% increase) At Bob's age 80: \$11,020/month (80% replacement with 3% increase)	
Retirement Goal	They want to make certain that inflation and rising health costs don't drastically erode their purchasing power late in retirement. And, because Bob has been the breadwinner, he wants to make sure that Patty will be financially secure if he dies.	
Income Strategy	<ul style="list-style-type: none"> • They use 10% (\$100,000) of their nest egg to purchase Symetra Freedom Income Annuity, a form of "longevity insurance."¹ • Income of \$2,202 will begin when Bob turns 80. To help offset inflation, payments will increase 3% each year. • Because it is a joint policy, the income will continue throughout both their lives. • With an average annual return of 6.5%, their remaining \$900,000 will grow to 1,020,000 when Bob turns 65. 	
Bob & Patty's Monthly Retirement Income	At Bob's age 65: <ul style="list-style-type: none"> • \$1,932² (Social Security) • \$4,800 (Traditional Pension) • \$1,250 (monthly withdrawals from remaining \$1,020,000 nest egg. Remainder earning average of 6.5% per year will have grown to \$2,252,000 by age 80.) TOTAL: \$7,982 per month	At Bob's age 80: <ul style="list-style-type: none"> • \$2,202³ (Symetra Freedom begins paying guaranteed, joint lifetime income, increasing at 3% per year) • \$2,798⁴ (Social Security, assumes a 2.5% average annual cost of living adjustment) • \$4,800 (Traditional Pension) • \$1,250 (monthly withdrawals from remaining \$2,252,000 nest egg) TOTAL: \$11,050 per month

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¹ Longevity insurance is a concept, not the name of a product. Some states define longevity insurance as an annuity with payout option only with no death benefit.

² Social Security Quick Calculator (<http://www.ssa.gov/OACT/quickcalc/index.html>). Assumes 65-year-old man with 2008 income of \$100,000 retiring in 2010.

³ Hypothetical illustration \$100,000 deferred for 17 years with no guaranteed payment period, or death benefit. Assumes 3% payment increase and 66 2/3 joint life payout.

⁴ Social Security Administration, "COLAs & AWI increases under the intermediate assumptions of the 2008 Trustees Report," 2008

There is no cash surrender value with this contract and no withdrawals are permitted in the deferral period. If optional death benefit is not elected at purchase, no annuity payments will be made if annuitant dies prior to the payment start date.

Guarantees and benefits are subject to the claims-paying ability of the underlying insurance company. Symetra Freedom Income Annuity is a single premium deferred payout annuity issued by Symetra Life Insurance Company. Contract form numbers 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.