



SYMETRA FREEDOM INCOME ANNUITY

Sarah Savealot

About Sarah	Sarah is a 68-year-old widow who has been retired for two years. She is amazed at how quickly she is spending her savings. Social Security and her small pension aren't stretching as far as she hoped, which is a problem because she expects to live a long life (her parents are still alive in their 90s).	
Nest Egg	\$500,000	
Income Needs	Current Income Needs: \$3,750 per month Income at age 85: \$6,200 per month (100% replacement at 3% increase per year)	
Retirement Goal	Sarah wants to make sure she won't outlive her savings and not end up a burden on her children.	
Income Strategy	<ul style="list-style-type: none"> • Sarah uses 10% (\$50,000) of her savings to purchase Symetra Freedom Income Annuity, a form of "longevity insurance."¹ • She has \$450,000 remaining. 	
Sarah's Monthly Retirement Income	At age 68: <ul style="list-style-type: none"> • \$1,645² (Social Security) • \$1,325 (Traditional Pension) • \$1,000 (systematic withdrawals from remaining 450,000 nest egg. Remainder earning average of 6.5% per year it will have grown to \$912,000 by age 85.) TOTAL: \$3,970 per month	At age 85: <ul style="list-style-type: none"> • \$2,814³ (longevity policy begins paying guaranteed, lifetime income) • \$2,422⁴ (Social Security, assumes a 2.5% average annual cost of living adjustment) • \$1,325 (Traditional Pension) TOTAL: \$6,561 per month

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
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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.

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

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

² Financial Planning Toolkit: <http://www.finance.cch.com/sohoApplets/SocialSecurity.html>. Assumes 68-year-old woman with 2006 income of \$45,000 retired in 2007.

³ Quote is based on female age 68, single life payout, without guaranteed payment period, payment increase and death benefit options purchased on June 24, 2009, with \$50,000 in the Symetra Freedom Income Annuity with future income to begin at age 85.

⁴ Social Security Administration, Cost of Living Adjustment and Average Wage Index increases under the intermediate assumptions of the 2008 Trustees Report, 2008: <http://www.symetra.com/financial/salestools/quotes.asp>