

# LIFE BEGINS AT RETIREMENT



## SYMETRA ADVANTAGE INCOME IMMEDIATE 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



## You deserve peace of mind.

You've scrimped and saved to build your nest egg. You deserve to keep it. Now that retirement is here you're probably wondering: How can I protect my assets from downturns in the stock market? Will inflation eat away at them? Will I have enough to last the rest of my life?



# The coming generation of retirees faces an entirely different set of challenges from those in previous generations.

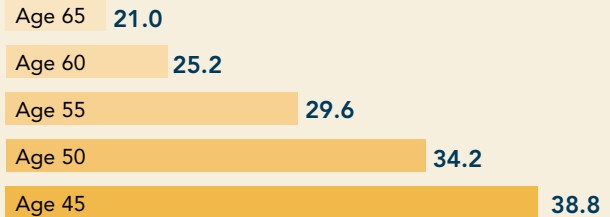
## HOW?

### 1 INCREASING LIFE EXPECTANCY

Life expectancy has increased significantly during the last century.

Are you prepared for 20, 30, or even 40 years of retirement?

#### Average Life Expectancy (years)



Developed by Symetra using information gathered from the Single Life Expectancy Table "Table I" in IRS Publication 590, 2008.

### 2 INCREASED FINANCIAL RESPONSIBILITY

Rising costs for housing and health care, combined with increasing debt and insufficient social security benefits, erode retirement savings.

Will your savings last your lifetime?

#### Sources of Retirement Income



Social Security Administration (March 2007) Shares of Aggregate Income chart.

The average debt among seniors today is **\$4,041** — an **89%** increase over the past decade.

"The Senior Debt Crisis" Alexandra Todorova, 2008 Smart Money.

### 3 ONGOING INFLATION

Even an annual average inflation rate of just three percent can reduce the purchasing power of your income.

Can your annual income keep pace with inflation?

#### The Effect of Inflation

|                | 1985   | 2009   | Increase |
|----------------|--------|--------|----------|
| Loaf of Bread  | \$0.55 | \$1.41 | 156%     |
| Gallon of Gas  | \$1.15 | \$2.00 | 74%      |
| Gallon of Milk | \$1.14 | \$3.11 | 173%     |

Source: U.S. Bureau of Labor Statistics, www.bls.gov, May 2009.

## THE FACTS

- You may spend more time in retirement
- You may face more expenses
- You may need your income to keep pace with inflation

## INCOME ANNUITIES ALLOW YOU TO:

Income Annuities offer a convenient way to provide retirement income and can help free you from financial worry.

### **Enjoy guaranteed income for life or a specified length of time**

With Advantage Income, you choose how your annuity payments are made to best fit the needs of you and your family.

### **Pay anticipated expenses**

You can schedule payments to arrive monthly, quarterly, semiannually or annually. Knowing how much you'll receive and when you'll receive it makes it easier to meet your expenses.

### **Add safety to your portfolio**

It's guaranteed income. Market fluctuations won't affect it.

### **Plan for your heirs**

You can choose an income option to ensure that your beneficiaries receive income payments upon your death.

### **Manage your income tax**

With "tax-favored" income, you can limit your tax burden by spreading your income tax out over time. Because every payment is considered part income and part return of principle, distributions from nonqualified annuities are only partially taxed. Qualified contracts are generally taxed as payments are received. Consult your tax advisor for more information.

## REASONS TO CONSIDER ADVANTAGE INCOME

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### ► Inflation Protection

At purchase, elect payment increases of up to 6.5 percent annually. Increases begin a year after your payments start, allowing future income to help keep pace with (or even outpace) inflation without the risk of market volatility.

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### ► Flexibility for Beneficiaries

There's a Commutation to Beneficiary option<sup>1</sup> that you can elect at purchase. This lets your beneficiaries choose to either continue guaranteed payments or cash out the annuity for the value of any guaranteed payments remaining after your death. A beneficiary who doesn't need regular income can receive a lump sum, while another can continue income payments. If you don't elect to give them this choice, they'll receive the remaining guaranteed payments as originally scheduled.

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### ► Peace of Mind

The Installment Refund feature, available with lifetime plans, assures you that no matter what happens, the annuity will pay out an amount that is at least equivalent to your purchase payment. Payments continue to beneficiaries until benefits have equaled the purchase payment.

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### ► Control

What if your financial needs change? With the Advance Access feature, after the first three years you can take up to 30 percent of the value of your future annuity payments.<sup>2</sup> You can request funds as frequently as every 36 months. Once you reach or exceed life expectancy, Advance Access is no longer available for life contingent payments, but annuity payments will continue as long as you live.

# INCOME OPTIONS

Symetra Advantage Income Immediate Annuity offers extensive income options to help meet the needs of you and your family.

## 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 or for 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>3</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 benefits are paid to your beneficiary.

## Lifetime

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

## Joint and Survivor<sup>3</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 the total annuity payout that will not be less than the 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 Dec. 31, 2008.

Symetra Advantage Income Immediate Annuity is a single premium immediate 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)

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Contract form numbers in most states are LIA-26 7/00 and LIA-27 7/00. In Oregon, LIA-26/OR 7/00 and LIA-27/OR 7/00. Not available in 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> Not available in Oregon. In Maryland, required with any Period Certain income option.

<sup>2</sup> Based on present value. Not available in Washington or Oregon.

<sup>3</sup> For nonqualified contracts, joint owners must be spouses or civil union partners, in states which have passed civil union partnership legislation. For qualified contracts, joint owners are not allowed.