

SYMETRA ADVANTAGE INCOME IMMEDIATE ANNUITY

Single Premium Immediate Annuity

| | |
|--|---|
| Minimum Purchase Payment | \$10,000 |
| Maximum Purchase Age | 95 |
| Market | Nonqualified: 1035 exchange, transfer, cash Qualified: transfer, rollover Roth transfers not allowed |
| Free Look Period | 30 days |
| Payout Options | <ul style="list-style-type: none">• Annuity payment schedule is locked in at purchase.• Payments can be made monthly, quarterly, semiannually or annually.• Annual payment increase option up to 6.5%.• Installment Refund guarantees that the total annuity payout will not be less than the purchase payment. Types: <ul style="list-style-type: none">• Period Certain – 5 year minimum.• Single Life, with or without Period Certain.• Joint and Survivor Life, with or without Period Certain. |
| Tax Treatment¹ | <ul style="list-style-type: none">• Earnings are taxed only when paid out; exclusion ratio applies in nonqualified contracts.• May satisfy required minimum distribution (RMD) rules for qualified distributions.• May be exempt from a 10% IRS tax penalty on early distributions. |
| Advance Access Feature² | <ul style="list-style-type: none">• Up to 30 percent of the value of future payments;³ \$5,000 minimum.• Available 36 months after purchase.• Can be requested as frequently as every 36 months through life expectancy. |
| Commutation to Beneficiary Option⁴ | If elected at purchase, beneficiary can convert remaining guaranteed payments into a lump sum ³ rather than continue to receive periodic payments. |



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

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

LIA-5066

- 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

¹ Consult your tax advisor for more information.

² Not available in Oregon and Washington.

³ Based on present value.

⁴ In Maryland, required with Period Certain. Not available in Oregon.

Annuity is issued by Symetra Life Insurance Company. Contract form numbers in most states are LIA-26 7/00 for qualified, LIA-27 7/00 for nonqualified; and LIA-26/OR 7/00 for qualified, LIA-27/OR 7/00 for nonqualified in Oregon. Not available in any U.S. territory. Not for use in New York.