

# FIRST SYMETRA ADVANTAGE INCOME

## Single Premium Immediate Annuity

<b>Minimum Premium</b>	\$10,000
<b>Maximum Purchase Age</b>	95
<b>Market</b>	Nonqualified: 1035 exchange, transfer, cash Qualified: transfer, rollover
<b>Free Look Period</b>	30 days
<b>Payout Options</b>	<p>Payout amount is established at the time of purchase and remains constant.</p> <p><b>Type</b></p> <ul style="list-style-type: none"><li>• Period Certain – 5 year minimum</li><li>• Single Life, with or without Period Certain</li><li>• Joint and Survivor Life, with or without Period Certain</li></ul> <p><b>Options</b></p> <ul style="list-style-type: none"><li>• Annual payment increase option up to 6.5%.</li><li>• Installment Refund guarantees that the total annuity payout will not be less than the premium payment.</li></ul> <p><b>Mode</b></p> <ul style="list-style-type: none"><li>• Monthly</li><li>• Quarterly</li><li>• Semiannually</li><li>• Annually</li></ul>
<b>Tax Treatment<sup>1</sup></b>	<ul style="list-style-type: none"><li>• Earnings are taxed only as received; exclusion ratio applies in nonqualified contracts.</li><li>• Can satisfy required minimum distribution (RMD) rules for qualified distributions.</li><li>• May be exempt from a 10% IRS tax penalty on early distributions.</li><li>• May bypass probate at death.</li></ul>
<b>Commutation Endorsement</b>	Beneficiary can convert the remaining payments into a lump sum <sup>2</sup> rather than continue to receive periodic payments.

- 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

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Guarantees and benefits are subject to the claims-paying ability of First Symetra National Life Insurance Company of New York. Advantage Income is issued by First Symetra National Life Insurance Company of New York, New York, N.Y. Mailing address: P.O. Box 34690, Seattle, WA 98004. Contract form numbers are LIA-26/NY 5/02 and LIA-27/NY 1/02.

<sup>1</sup> Consult your tax advisor for more information.

<sup>2</sup> Based on present value.