

FIRST SYMETRA INCOME BUILDER ANNUITY

Single Premium Immediate Annuity

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| Minimum Premium | \$20,000 |
| Maximum Purchase Age | 95 |
| Market | Nonqualified: 1035 exchange, transfer, cash Qualified: transfer, rollover |
| Free Look | 30 days |
| Payout Option | <ul style="list-style-type: none">• 10-year period certain.• At the beginning of payment year six, there is a one-time increase in annuity payments based on a built-in formula within the product.• Annuity payment amount is established at the time of purchase.• Payments can be made monthly, quarterly, semiannually or annually. |
| Tax Treatment¹ | <ul style="list-style-type: none">• Earnings are taxed only as received; exclusion ratio applies in nonqualified contracts.• May bypass probate at death.• 10% penalty may apply to payments received prior to age 59½. |
| Commutation Endorsement | Beneficiary can convert remaining guaranteed payments into a lump sum ² 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



FIRST SYMETRA NATIONAL
LIFE INSURANCE COMPANY
OF NEW YORK

New York, NY

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¹ Consult your tax advisor for more information.

² Based on present value.

Guarantees and benefits are subject to the claims-paying ability of the underlying insurance company of New York, New York, NY. Annuity is issued by First Symetra National Life Insurance Company of New York, New York, N.Y. Contract form number is LIA-61/NY 3/07.