

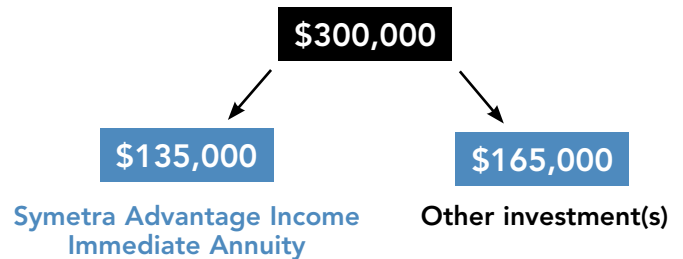
SPLIT FOR INCOME STRATEGY

Introducing the **Split for Income Strategy** from Symetra Life Insurance Company. Split for Income focuses on growth and income, investing a portion of assets in an income annuity and the remaining assets in other investment(s) designed for growth.

The Opportunity

Many of your clients are faced with tough obstacles as they start to think about retirement. Increasing life expectancies, greater financial responsibilities and ongoing inflation are just a few of the difficulties that many people are dealing with.

Give your clients a head start on retirement by introducing the Split for Income Strategy to their portfolio.



The Split for Income Strategy provides

Peace of mind

Income annuities from Symetra provide reliable, guaranteed monthly income for your clients, regardless of what is happening in the market.

Flexibility and control

Your clients choose their desired monthly income and have the freedom to invest the remaining portion of their funds in whatever investments they see fit.

Reduced fees and expenses

By diversifying your clients' investments and allocating only a portion of their funds into investments that may be subject to fees and expenses, you can help to lessen their overall costs.

Tax-favored income

Annuity payments are taxed as they are received so your clients' current tax burden is reduced and instead spread out over time. Clients should consult their tax advisor for more information.

For more information on these products or the Split for Income Strategy, please call 1-800-706-0700.

To make your job even easier, use Symetra Express, an online quote and application tool that makes it so simple to quote your client an income stream and apply for an annuity — in less than 10 minutes! Visit www.symetra.com/express to learn more about this fast and convenient tool.

Here's a hypothetical example of how a Split for Income Strategy can potentially provide inflation-adjusted income for life.

INCOME ANNUITIES

OTHER INVESTMENT(S)

Male, Age 65
Total investment amount: \$300,000
NonQualified

Objective: Income

Exclusion Ratio
79%
4.27% IRR

	Income 45% \$135,000		Growth 55% \$165,000		
	Advantage Income 10-Year Period Certain with 3% Annual Increase	Year	Scenario 1: 7%	Scenario 2: 9%	Scenario 3: 11%
	\$14,864	1	\$176,550	\$179,850	\$183,150
	\$15,310	2	\$188,909	\$196,037	\$203,297
	\$15,769	3	\$202,132	\$213,680	\$225,659
	\$16,242	4	\$216,281	\$232,911	\$250,482
	\$16,729	5	\$231,421	\$253,873	\$278,035
	\$17,231	6	\$247,621	\$276,722	\$308,618
	\$17,748	7	\$264,954	\$301,626	\$342,566
	\$18,281	8	\$283,501	\$328,773	\$380,249
	\$18,829	9	\$303,346	\$358,362	\$422,076
	\$19,393	10	\$324,580	\$390,615	\$468,504
Summary	\$170,396		\$324,580*	\$390,615	\$468,504

Male, Age 75
Total investment amount: \$324,580
NonQualified

Objective: Income

4.29% IRR

	Income 56% \$181,406		Growth 44% \$143,174		
	Advantage Income 10-Year Period Certain with 3% Annual Increase	Year	Scenario 1: 7%	Scenario 2: 9%	Scenario 3: 11%
	\$20,000	11	\$153,196	\$156,060	\$158,923
	\$20,600	12	\$163,920	\$170,105	\$176,405
	\$21,218	13	\$175,394	\$185,414	\$195,809
	\$21,855	14	\$187,672	\$202,102	\$217,348
	\$22,510	15	\$200,809	\$220,291	\$241,257
	\$23,185	16	\$214,866	\$240,117	\$267,795
	\$23,881	17	\$229,906	\$261,728	\$297,252
	\$24,597	18	\$246,000	\$285,283	\$329,950
	\$25,335	19	\$263,220	\$310,959	\$366,244
	\$26,095	20	\$281,645	\$338,945	\$406,531
Summary	\$229,276		\$281,645*	\$338,945	\$406,531

Male, Age 85
Total investment amount \$281,645
NonQualified

Objective: Income

4.31% IRR

	Income 85% \$240,131		Growth 15% \$41,514		
	Advantage Income 10-Year Period Certain with 3% Annual Increase	Year	Scenario 1: 7%	Scenario 2: 9%	Scenario 3: 11%
	\$26,500	21	\$44,420	\$45,250	\$46,081
	\$27,295	22	\$47,529	\$49,323	\$51,149
	\$28,114	23	\$50,856	\$53,762	\$56,776
	\$28,957	24	\$54,416	\$58,600	\$63,021
	\$29,826	25	\$58,226	\$63,874	\$69,954
	\$30,721	26	\$62,301	\$69,623	\$77,648
	\$31,642	27	\$66,662	\$75,889	\$86,190
	\$32,592	28	\$71,329	\$82,719	\$95,671
	\$33,569	29	\$76,322	\$90,164	\$106,194
	\$34,576	30	\$81,664	\$98,279	\$117,876
Summary	\$303,792		\$81,664	\$98,279	\$117,876

Cumulative Withdrawals \$703,464

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* Value serves as hypothetical and total investment amount for subsequent ten-year period.

Symetra Advantage Income Immediate Annuity quotes based on rates in effect as of January 18, 2007.

Income Annuities are issued by Symetra Life Insurance Company and are not available in all U.S. states or any U.S. territory.