

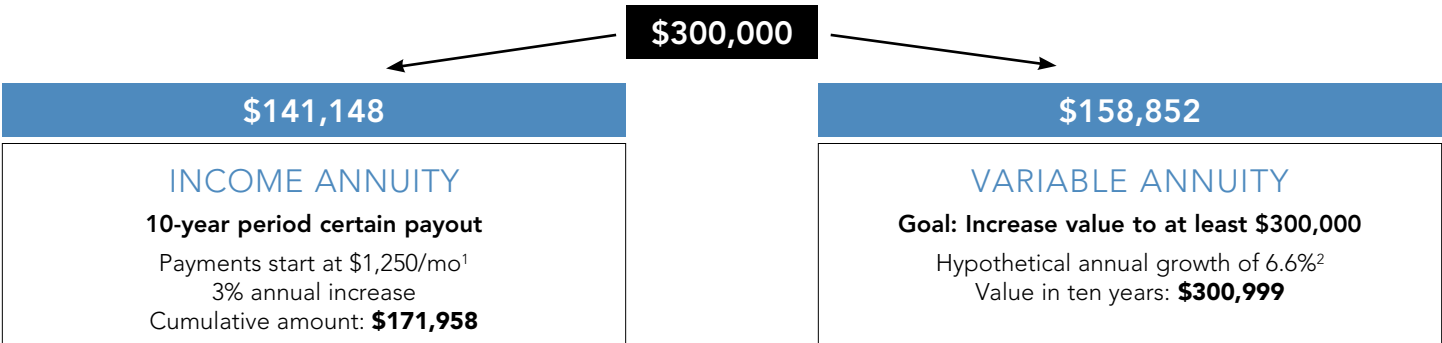


CREATE A STRONG RETIREMENT INCOME STRATEGY

Many retirees strive to build a plan that not only provides income, but preserves principal and provides growth opportunities.

RETIREE:	Bill, age 65, with \$300,000 in investable assets
INCOME OBJECTIVE:	<ul style="list-style-type: none"> • \$1,250 per month • Maintain principal
CONCERNS:	<ul style="list-style-type: none"> • Effects of inflation on his income over time
OPTIONS:	<ul style="list-style-type: none"> • Putting money into an interest bearing account • Withdrawing a percentage of a growth investment each year

ISSUES:	<ul style="list-style-type: none"> • Neither option guarantees Bill a set monthly income • Neither option guarantees a protection against inflation
SOLUTION:	Split Bill's assets between an income annuity – an insurance contract that guarantees a set monthly income – and a variable annuity. This may help Bill achieve guaranteed income and create the opportunity to help protect him against inflation and grow his retirement income.



By splitting his assets Bill achieves:

- Guaranteed income
- Protection against inflation
- Principal preservation and growth
- Flexibility and control
- “Tax-favored” income through income annuity exclusion ratio³

Call 1-800-706-0700 to learn more about retirement income planning.

- 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



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¹ Quote is for Symetra Advantage Income Immediate Annuity based on rates in effect as of June 16, 2008.

² When evaluating your investment options, keep in mind that past performance will not guarantee future results.

³ Clients should consult their tax advisor for additional information.