

THE POWER OF TAX DEFERRAL

Losing interest
in your taxable
investments?

It's possible your money isn't working as hard as it should.

If your money is in taxable investments, you may be losing money every year to taxes, which can significantly decrease your after-tax return. Use this chart to determine what you are really earning on your taxable investments.

AFTER-TAX INTEREST RATE

1	Find your 2009 federal tax bracket:	15%	25%	28%	33%	35%
	Joint Return:	\$16,700 to \$67,900	\$67,900 to \$137,050	\$137,050 to \$208,850	\$208,850 to \$372,950	over \$372,950
	Single Return:	\$8,350 to \$33,950	\$33,950 to \$82,250	\$82,250 to \$171,550	\$171,550 to \$372,950	over \$372,950
2	Find your taxable investment interest rate:	3 Where the two intersect is your annual rate of return after earnings are reduced by taxes.				
	1.00%	0.85%	0.75%	0.72%	0.67%	0.65%
	1.50%	1.28%	1.13%	1.08%	1.01%	0.98%
	2.00%	1.70%	1.50%	1.44%	1.34%	1.30%
	2.50%	2.13%	1.88%	1.80%	1.68%	1.63%
	3.00%	2.55%	2.25%	2.16%	2.01%	1.95%
	3.50%	2.98%	2.63%	2.52%	2.35%	2.28%
	4.00%	3.40%	3.00%	2.88%	2.68%	2.60%
	4.50%	3.83%	3.38%	3.24%	3.02%	2.93%
	5.00%	4.25%	3.75%	3.60%	3.35%	3.25%
	5.50%	4.68%	4.13%	3.96%	3.69%	3.58%
	6.00%	5.10%	4.50%	4.32%	4.02%	3.90%
	6.50%	5.53%	4.88%	4.68%	4.36%	4.23%

Turn the page and find out how to put your money to work
with the tax-deferred growth of a fixed annuity!

- 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

Take advantage of the benefits of tax deferral.

With fixed deferred annuities, you pay no taxes on earnings until you withdraw funds. Not only do you earn interest on principal, you earn interest on interest – money that would have gone to the IRS.

Use this chart to find the annual rate of return you would need to earn in a taxable investment to equal the earning power of a tax-deferred annuity.

TAX-EQUIVALENT INTEREST RATE						
1	Find your 2009 federal tax bracket:	15%	25%	28%	33%	35%
	Joint Return:	\$16,700 to \$67,900	\$67,900 to \$137,050	\$137,050 to \$208,850	\$208,850 to \$372,950	over \$372,950
	Single Return:	\$8,350 to \$33,950	\$33,950 to \$82,250	\$82,250 to \$171,550	\$171,550 to \$372,950	over \$372,950
2	Find your tax-deferred fixed annuity interest rate:	3	Where the two intersect is the annual rate of return you would need to match the earning power of a tax-deferred fixed annuity.			
	1.00%	1.18%	1.33%	1.39%	1.49%	1.54%
	1.50%	1.76%	2.00%	2.08%	2.24%	2.31%
	2.00%	2.35%	2.67%	2.78%	2.99%	3.08%
	2.50%	2.94%	3.33%	3.47%	3.73%	3.85%
	3.00%	3.53%	4.00%	4.17%	4.48%	4.62%
	3.50%	4.12%	4.67%	4.86%	5.22%	5.38%
	4.00%	4.71%	5.33%	5.56%	5.97%	6.15%
	4.50%	5.29%	6.00%	6.25%	6.72%	6.92%
	5.00%	5.88%	6.67%	6.94%	7.46%	7.69%
	5.50%	6.47%	7.33%	7.64%	8.21%	8.46%
	6.00%	7.06%	8.00%	8.33%	8.96%	9.23%
	6.50%	7.65%	8.67%	9.03%	9.70%	10.00%

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Charts are for illustration purposes only.

Investors should consider their personal investment horizon and income tax brackets, both current and anticipated, when making an investment decision as these may further impact the results of the comparison. Actual interest rates may be more or less than the figures shown. Consult your attorney or tax advisor for more information.

Withdrawals from an annuity are subject to ordinary income tax and a 10% federal tax penalty may occur if taken prior to age 59½. In addition, a withdrawal charge may apply if made during the withdrawal charge period.