

FIRST SYMETRA SECURE FIXED ANNUITY

Individual Modified Single-Premium Deferred Annuity

With First Symetra Secure, you'll get the **control** and **stability** you've been looking for.

Minimum Premium

\$10,000

You may add premium (purchase payment) of \$250 or more throughout the first year of your contract.

Purchase Ages

0-85

Market

Nonqualified

Qualified: IRA, Roth IRA

Initial Guaranteed Minimum Interest Rate

The Initial Guaranteed Minimum Interest Rate (IGMIR) is 2.15% for 2008. After the surrender period is over, the maximum GMIR is 3% and the minimum is 1%.

Guaranteed Return of Purchase Payments

First Symetra guarantees that you never receive less than you contributed to your annuity, minus any withdrawals

Guaranteed Lifetime Income

Anytime after the first contract year and before your 96th birthday, you can convert your annuity's accumulated value to a regular income stream.

Nursing Home and Hospitalization Waiver

Withdrawal charges waived after 30 days of confinement and within 60 days of release from nursing home or hospital.

10% Free Withdrawals

Withdrawals in excess of 10% per contract year are subject to a charge based on the following schedule:

Contract Year	1	2	3	4	30-Day Free Withdrawal Window*	5	6	7	8	9+
Charge	5%	5%	5%	5%		5%	4%	3%	2%	0%

* 30-day free withdrawal window occurs during the first 30 days of the fifth contract year.



FIRST SYMETRA NATIONAL
LIFE INSURANCE COMPANY
OF NEW YORK

New York, NY

Mailing address: P.O. Box 34690, Seattle, WA 98124

www.symetra.com

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LPS-6375/NY

- 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

Withdrawals are subject to ordinary income tax and a 10% IRS penalty may occur if taken prior to age 59½. Guarantees and benefits are subject to the claims-paying ability of the underlying insurance company. First Symetra Secure is issued by First Symetra National Life Insurance Company of New York, New York, NY. Contract form number is LPC-1376/NY 12/04.