

SYMETRA CUSTOM 7 FIXED ANNUITY

Symetra Custom 7 Fixed Annuity, a deferred fixed annuity, offers your client better control of their financial future with a choice of interest rate guarantees.

TALKING POINTS

- Tax deferred retirement savings.
- Choice of one-, three-, or five-year interest rate guarantees help keep clients in control of capital.
- Guaranteed return of purchase payments, minus any withdrawals.
- A choice of annuitization and withdrawal programs including income guaranteed for life.
- Clients earn additional first-year interest:
 One-year guaranteed interest period:
 +2% \$10,000 – \$99,999
 +3% \$100,000+
- Three-year and five-year guaranteed interest period:
 +0.50% \$10,000+

FEATURES

Purchase Payment	Minimum \$10,000 \$1,000 subsequent payment minimum within the first 12 months
Maximum Issue Age	90
Market	Nonqualified, IRA, Roth IRA, TSA ¹ , 1035 exchange, transfer or rollover
Guaranteed Minimum Interest Rate	2% for the first seven years, 1.5% for years 8+

BENEFITS

- Guaranteed Minimum Interest Rate — During the first seven years the guaranteed minimum interest rate will be 2%. Thereafter the rate will never be less than 1.5%.
- Clients can choose to lock in an interest rate for one-, three-, or five-years.
- Beneficiaries receive proceeds without going through probate.
- Clients can continue to defer taxes on earnings with their nonqualified plans through age 100, at which time withdrawals are required to begin.
- Earnings on deferred annuities, until withdrawn, will not impact income tax brackets or total income.
- Clients may earn additional interest on all purchase payments through the end of the first contract year.

- 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

INCOME OPTIONS

At Symetra, we offer numerous income options for your clients to access their annuity assets. Distributions consist of non-taxable, and taxable contributions and taxable earnings, spreading taxable income evenly over a number of years and potentially minimizing the total tax consequences. Whether your clients need money just one time, or would like to receive repetitive payments for life, we have a program to fit their needs. Many can also be quoted online at www.symetra.com/express, allowing you to instantly show your clients the differences in each withdrawal program, and the impact it has on their annuity's value.

Withdrawals

Withdrawals in excess of 10% per contract year have the following fee schedule:

Contract Year	1	2	3	4	5	6	7	8+
Charge	8%	7%	6%	5%	4%	3%	2%	0%

A \$25 annual systematic withdrawal charge will apply if electronic funds transfer is not used and your client receives more than one payment per contract year. It is waived for systematic withdrawals and full surrender of the contract. A 10% federal tax penalty may also apply to amounts withdrawn prior to age 59^{1/2}.

If clients are admitted to a hospital or nursing home for more than 30 days our waiver allows them to easily access their contract value without charges up to 60 days after being released.

You can quote and complete state specific Symetra Custom 7 applications in just a few minutes at www.symetra.com/express. Then print or e-mail to your client the completed proposal and application at the end of the process for signatures.

Call the Sales Center at 1-800-706-0700 for assistance with the quote software or other sales material.

SYMETRA[®]

FINANCIAL

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¹ Subject to state approval.

Symetra Custom 7 is a fixed deferred annuity issued by Symetra Life Insurance Company and is not available in all U.S. states or any U.S. territories. Contract form number in most states is LPC-1536 8/04 and LPC-1536/OR 3/05 in Oregon.