

SYMETRA FIXED DEFERRED ANNUITIES

	Custom 7	Custom 5	Select 3	Flex Premium Plus	Secure	Preference FP
Client Profile	Client wants to lock-in to a fixed interest rate for a certain number of years.	Client wants to lock-in to a fixed interest rate for a certain number of years.	Client with a possible short-term need to access cash value.	Client building retirement savings through regular payments and interested in a high first year interest rate.	Client that appreciates the CD concept of locking into an interest rate for four years.	Client building retirement savings through regular payments.
Markets Nonqualified and Qualified	IRA, Roth IRA, 403(b), SEP, SIMPLE	IRA, Roth IRA, 403(b), SEP, SIMPLE	IRA, Roth IRA, 403(b), SEP, SIMPLE	IRA, Roth IRA, 403(b), 457, SEP, SIMPLE	IRA, Roth IRA	IRA, Roth IRA, 403(b), 457, SEP, SIMPLE
Issue Age	0–90	0–90	0–90	1–90	0–85	0–80
Product Type	Modified Single Premium	Modified Single Premium	Modified Single Premium	Flexible Premium	Modified Single Premium	Flexible Premium
Minimum Purchase Payment	\$10,000 All markets	\$10,000 All markets	\$50,000 All markets	<ul style="list-style-type: none"> •\$2,000 Nonqualified •\$50 IRA, Roth, SEP, SIMPLE •\$30 403(b), 457 	\$10,000 All markets	<ul style="list-style-type: none"> •\$2,000 Nonqualified •\$50 IRA, Roth, SEP, SIMPLE •\$30 403(b), 457
Minimum Subsequent Payments	\$1,000 All markets Additional purchase payments accepted for 12 months.	\$1,000 All markets Additional purchase payments accepted for 12 months.	\$1,000 All markets Additional purchase payments accepted for 12 months.	<ul style="list-style-type: none"> •\$250 or \$100 for EFT for Nonqualified •\$50 IRA, Roth, SEP, SIMPLE •\$30 403(b), 457 	\$250 All markets Additional purchase payments accepted for 12 months. ¹	<ul style="list-style-type: none"> •\$250 or \$100 for EFT for Nonqualified •\$50 IRA, Roth, SEP, SIMPLE •\$30 403(b), 457
Guaranteed Interest Rate Period(s)	3, 5 or 7 years	3 or 5 years	3 years	Year 1	Years 1–4 and 5–8	Year 1

Continued on reverse . . .

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Current Interest Rate	For current interest rate information call 1-800-706-0700 or visit www.symetra.com .					
Guaranteed Minimum Interest Rate	2.0%	2.0%	1.0%	Years 1-7: 2.0% Years 8+: 1.5%	1.5%	1.5%
Contract-Based Surrender Charges	7-year decreasing schedule: 8 8 7 7 6 5 4%	5-year decreasing schedule: 7 7 7 6 5%	3-year schedule: 5 5 5%	7-year decreasing schedule: 6 6 6 6 3 3 3% Texas 403(b) sales: 9 8 7 6 5 4 3%	Two, 4-year schedules: 5 5 5 5%, 0% first 30 days of year five 5 4 3 2%	7-year decreasing schedule: 6 6 6 6 3 3 3%
Free Withdrawal Provisions	<ul style="list-style-type: none"> • 10% per contract year² • Nursing Home and Hospitalization Waiver³ • Systematic Withdrawal Programs • Annuitization (Fixed, Guaranteed Rising Income Option (GRIO)) 	<ul style="list-style-type: none"> • 10% per contract year² • Nursing Home and Hospitalization Waiver³ • Systematic Withdrawal Programs • Annuitization (Fixed, GRIO) 	<ul style="list-style-type: none"> • 10% per contract year² • Nursing Home and Hospitalization Waiver³ • Systematic Withdrawal Programs • Annuitization (Fixed, GRIO) 	<ul style="list-style-type: none"> • 10% per contract year² • Nursing Home and Hospitalization Waiver • Systematic Withdrawal Programs • Annuitization (Fixed, GRIO) 	<ul style="list-style-type: none"> • 10% per contract year² • Nursing Home and Hospitalization Waiver • Systematic Withdrawal Programs • Annuitization (Fixed, GRIO) 	<ul style="list-style-type: none"> • 10% per contract year² • Nursing Home and Hospitalization Waiver • Systematic Withdrawal Programs • Annuitization (Fixed, GRIO)

SYMETRA[®]

FINANCIAL

Symetra Life Insurance Company
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Guarantees and benefits are subject to the claims-paying ability of Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004.

Contact the Symetra Sales Center at invest@symetra.com or 1-800-706-0700 for availability and sales support.

¹ In some states, additional purchase payments may only be accepted for the first six months.

² A 10 percent federal tax penalty may apply to amounts withdrawn prior to age 59½.

³ Not available in Massachusetts.