

## SYMETRA CUSTOM 7 FIXED ANNUITY

In the long run, consistency pays. Even in a down market, your fixed deferred annuity should give you the highest possible long-term returns on premiums — not just the contract's minimum guarantee. That's why you should look for a contract that offers guaranteed minimum interest rates *and* competitive renewals.

### LOW RENEWAL INTEREST RATES COULD DRAG DOWN EARNINGS OVER TIME

#### Company A

Practice is to renew at a higher rate than the Initial Guaranteed Minimum Interest Rate.

Year	Rate	Expected Value
1	6.50%	\$106,500
2	3.00%	\$109,695
3	3.00%	\$112,985
4	3.00%	\$116,375
5	3.00%	\$119,866
6	3.00%	\$123,462
7	3.00%	\$127,166

#### Company B

Practice is to renew at the Initial Guaranteed Minimum Interest Rate.

Year	Rate	Expected Value
1	6.50%	\$106,500
2	2.00%	\$108,630
3	2.00%	\$110,802
4	2.00%	\$113,018
5	2.00%	\$115,279
6	2.00%	\$117,584
7	2.00%	\$119,936

Symetra offers solid renewal interest rates to help clients better reach their long-term goals. It is important to evaluate how renewal interest rates can impact fixed annuity returns over the long run. This example shows how Symetra approaches renewal interest rates.

Contract Date	Guaranteed Minimum Crediting Rate	2004	2005	2006	2007	2008
4/01/2004	1.50%	<b>3.00%</b>	3.00%	3.00%	3.00%	3.00%
7/01/2004	1.50%	<b>3.95%</b>	3.95%	3.85%	3.85%	—
10/01/2004	1.50%	<b>3.25%</b>	3.25%	3.15%	3.00%	—
1/01/2005*	1.50%		<b>3.75%</b>	3.15%	3.05%	3.00%
4/01/2005*	1.50%		<b>4.10%</b>	3.50%	3.40%	3.00%
7/01/2005*	2.00%		<b>3.65%</b>	3.05%	2.95%	—
10/01/2005*	2.00%		<b>3.70%</b>	3.10%	3.00%	—
1/01/2006*	3.00%			<b>4.20%</b>	3.60%	3.10%
4/01/2006*	3.00%			<b>4.35%</b>	3.75%	3.25%
7/01/2006	3.00%			<b>4.20%</b>	3.90%	—
10/01/2006	3.00%			<b>4.00%</b>	3.50%	—
1/01/2007	3.00%				<b>3.80%</b>	3.30%
4/01/2007	3.00%				<b>3.75%</b>	3.25%

**Bold** numbers indicate the initial base interest rate (new money rate), guaranteed for the first year only. Seven-year surrender charge schedule (8%, 7%, 6%, 5%, 4%, 3% and 2%).

\* Promotional 0.50 percent interest added to the first year base rate 2005 through April 2006.

## SYMETRA<sup>®</sup>

FINANCIAL

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- Not guaranteed by any bank or credit union
- May lose value

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