

SYMETRA FLEX PREMIUM PLUS FIXED ANNUITY

Flexible Premium Fixed Deferred Annuity

You have the freedom to make additional contributions throughout the life of the contract.

Minimum Purchase Payment

Nonqualified: \$2,000; you may add purchase payments of \$250 or \$100 for EFT. Traditional, Roth IRA: \$50; you may add purchase payments of \$50.

Purchase Ages

1-90

Market

Nonqualified
Qualified: IRA, Roth IRA

Interest Rate Period

Current interest rate will apply to each purchase payment for an initial period of 12 months from the date received.¹

Minimum Crediting Rate

Declared quarterly and based on the application signed date. See current interest rate sheet for details.

Guaranteed Minimum Interest Rate

Years 1-7: The guaranteed minimum interest rate is 2.0%.
Years 8+: The guaranteed minimum interest rate is 1.5%.

Additional First Year Interest (added to the base rate)

+ 2% for the first contract year

Guaranteed Return of Purchase Payments

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

Guaranteed Lifetime Income Option

Anytime after the first contract year and before your 101st birthday, you can convert your annuity's accumulated value to a lifetime income stream.²

Nursing Home and Hospitalization Waiver³

Withdrawal charges are waived after 30 days of confinement in a nursing home or hospital, and up to 60 days after release.

10% Free Withdrawals

Withdrawals up to 10% of the contract value per contract year are free of withdrawal charges. Amounts in excess of 10% are subject to a charge based on the following schedule:

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

SYMETRA[®]

FINANCIAL

Symetra Life Insurance Company
777 108th Avenue NE, Suite 1200
Bellevue, WA 98004
www.symetra.com

Symetra[®] and the Symetra Financial logo are registered service marks of Symetra Life Insurance Company.

- 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

Symetra Flex Premium Plus Fixed Annuity is issued by Symetra Life Insurance Company and is not available in all U.S. states or any U.S. territories. Contract form number is LPC-1605 12/05 and LPC-1605/OR 12/05 in Oregon for nonqualified and IRA.

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

A 10% federal tax penalty may also apply to amounts withdrawn prior to age 59 ½.

¹ For current interest rate information, contact your agent or advisor or visit www.symetra.com.

² Other income options are also available.

³ Not available in all states.