

FIRST 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

Initial Guaranteed Minimum Interest Rate

Years 1-7: The initial guaranteed minimum interest rate is 2.15%.
Years 8+: The guaranteed minimum interest rate will never be less than 1.0%.

Additional First Year Interest (added to the base rate)

+ 2% for the first contract year

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 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 Waiver

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

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New York, NY

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- 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

First Symetra Flex Premium Plus Fixed Annuity is a fixed deferred annuity issued by First Symetra National Life Insurance Company of New York, New York, NY. Contract form number is LPC-1605/NY 12/05.

Guarantees and benefits are subject to the claims-paying ability of First Symetra National Life Insurance Company of New York. Mailing address: P.O. Box 34690, Seattle, WA 98124.

A 10% federal tax penalty may also apply to amounts withdrawn prior to age 59 ½.

¹ Contact your agent or advisor for current interest rate information.

² Other income options are also available.