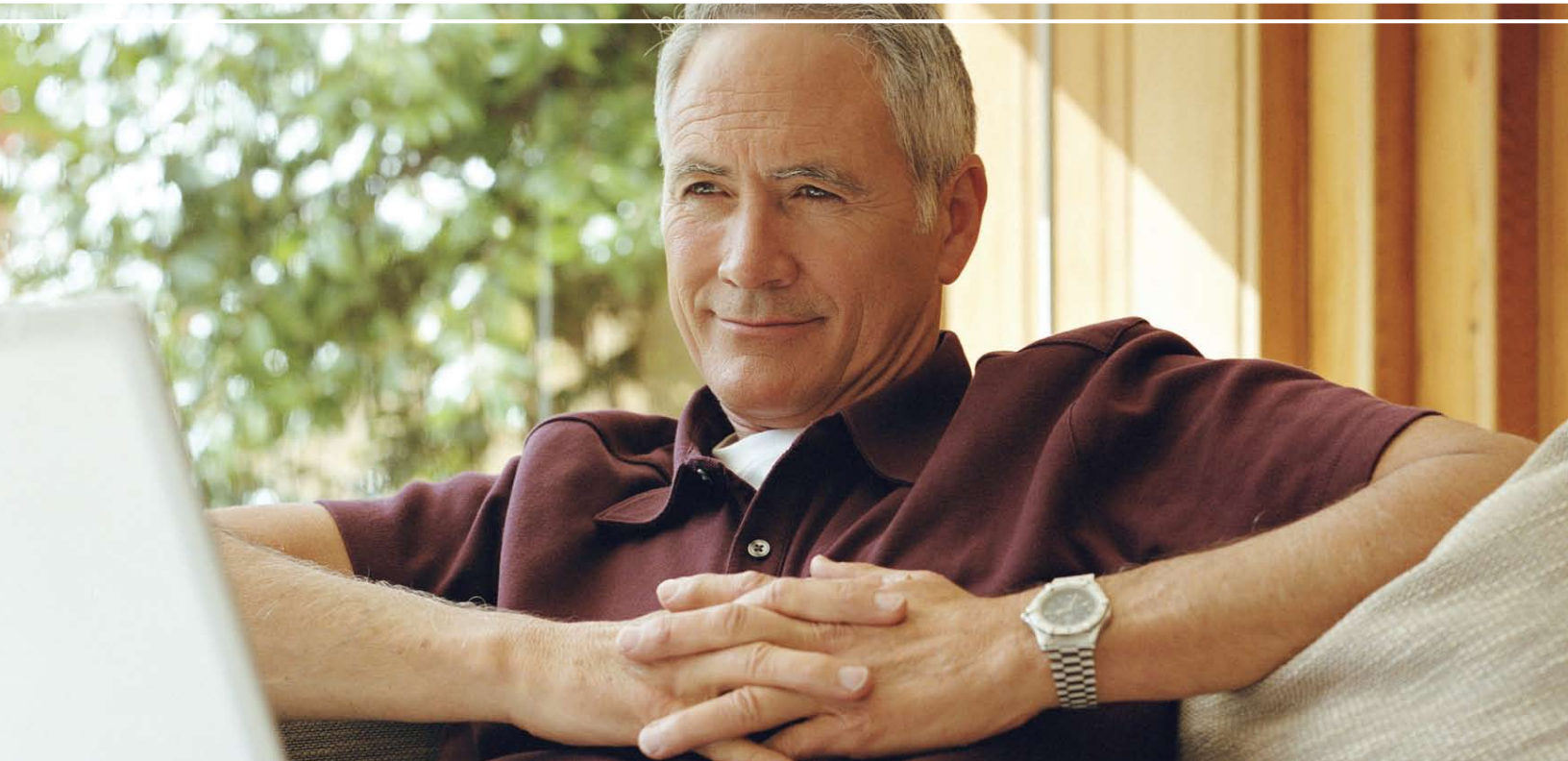


# FLEXIBLE CONTRIBUTIONS WITH FIXED GROWTH



## FIRST SYMETRA FLEX PREMIUM PLUS FIXED ANNUITY

- 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**<sup>®</sup>  
FINANCIAL

FIRST SYMETRA NATIONAL  
LIFE INSURANCE COMPANY  
OF NEW YORK



## Reach New Heights

Earn 2 percent higher interest during the first contract year and boost your earnings.





Low minimums make it easier to make consistent contributions.

The First Symetra Flex Premium Plus Fixed Annuity gives you the freedom to make additional purchase payments throughout the life of the product. The low minimums make it easier to make consistent contributions.

Plus, you may increase your contribution amount at any time, provided you don't exceed the annual limits set forth by the IRS. This allows you to save for retirement on your own terms — a little at a time, periodic large sums or a combination of both.

#### Contribution limits

	<b>TSA</b>	<b>Traditional &amp; Roth IRAs</b>	<b>Nonqualified</b>
Minimum Initial Purchase	<b>\$30</b>	<b>\$50</b>	<b>\$2,000</b>
Minimum Subsequent Purchases	<b>\$30</b>	<b>\$50</b>	<b>\$250</b>
Maximum Annual Purchase Limit <sup>1</sup>	<b>\$15,500</b>	<b>\$4,000</b>	<b>None</b>

First Symetra Flex Premium Plus is available for purchase up until your 90th birthday. Depending on the type of plan, your minimum purchase payments and the maximum annual contribution can vary as shown in the chart above.

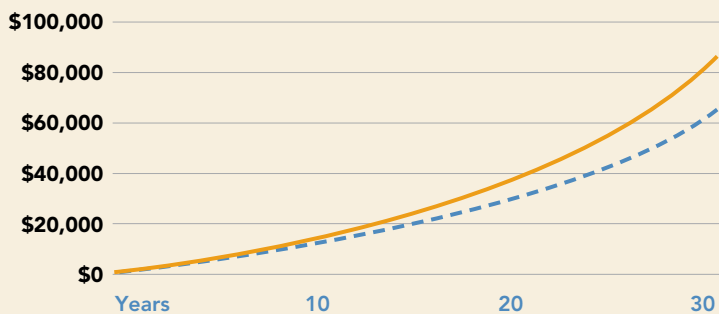
Taxes can erode your retirement savings.

## SOLUTION

▶ First Symetra Flex Premium Plus offers tax-deferral.

Fixed annuities enable you to defer the taxes on your earnings until you make a withdrawal. Your contract value grows tax-deferred as long as you hold it.

\$100 per month savings for 30 years



— Tax Deferred Account Value    - - - Taxable account Value  
Comparison of a tax-deferred vehicle versus a taxable vehicle at 5 percent interest.

A down market can delay your retirement.

## SOLUTION

▶ First Symetra Flex Premium Plus is safe with a guaranteed minimum interest rate.

Fixed Annuities offer a guaranteed interest rate over a fixed period. For the first seven years, your contract is guaranteed to renew at or above 3 percent.

Interest rate guarantee

Years 1 through 7      8+

3% guaranteed minimum interest rate

Unexpected expenses can create additional unexpected fees.

## SOLUTION

▶ First Symetra Flex Premium Plus has free early withdrawal options.

You have access to your annuity value free of distribution charges under the following circumstances:

- In the event the contract holder is confined to a hospital or nursing home care facility for at least 30 consecutive days. Penalty-free withdrawals remain available up to 60 days after leaving the facility.
- Upon annuitization.
- Upon the death of the contract owner.

Withdrawal schedule

Right away, you may withdraw up to 10 percent of the contract value per contract year for any reason. Withdrawals in excess of 10 percent are subject to a charge based on the following schedule:

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

Withdrawals made prior to age 59½ may be subject to a 10 percent IRS tax penalty. Required distribution rules apply to qualified retirement plans. Please consult your financial or tax advisor.

## ADDITIONAL BENEFITS

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### 1 First Symetra Flex Premium Plus has:

- No up front sales charges
  - No annual asset fees
  - No annual administrative fees
- 

### 2 Customized Retirement Income<sup>SM</sup>

As a pioneer in income distribution planning, we can offer you:

- Guaranteed lifetime income
  - Systematic withdrawals
  - Help with protection against inflation
- 

### 3 Guaranteed Return of Premium

If you cash out your fixed annuity at any time, even in the early years, withdrawal charges will never exceed your interest or invade your principal. First Symetra guarantees you will always receive at least what you contributed, less any prior withdrawals.

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### 4 President's Guarantee

Many of First Symetra's income distribution options are backed by our President's Guarantee. We assume total responsibility for ensuring that all retirement plan distributions are calculated to satisfy the guidelines and requirements established by the Internal Revenue Service. If we make a mistake, we pay the penalty. This assurance is based on the assumption that all information provided to us is complete and accurate.



FIRST SYMETRA NATIONAL  
LIFE INSURANCE COMPANY  
OF NEW YORK

New York, NY

Mailing address: P.O. Box 34690, Seattle, WA 98124

[www.symetra.com](http://www.symetra.com)

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Customized Retirement Income<sup>SM</sup> is a service mark of Symetra Life Insurance Company, not a licensed insurer in New York.

<sup>1</sup> Maximum contribution limit for 2007. Contributions maximums increase annually and if client is over age 50 additional catch-up contributions may be allowed.

First Symetra Flex Premium Plus 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.