



## The right fixed annuity can be the foundation of a well-diversified financial plan.

Whether you're accumulating assets or ready to begin receiving income, annuities from Symetra Life provide the features and flexibility to meet your needs. Read more to learn about fixed annuities and the benefits of tax-deferred, long-term savings.



### Qualified vs. Nonqualified

Fixed annuities can be purchased with qualified or nonqualified money.

#### Qualified (Tax Deductible Contributions)

Qualified money is tax deductible and is often used with traditional IRAs and retirement plans. You benefit because you are able to defer taxes on your contributed amount until it is time to start taking withdrawals from your qualified account.

Beginning at age 70½, annuities purchased as qualified contracts must begin to take distributions determined by the IRS, called Required Minimum Distributions (RMDs). The entire distribution is taxed (at your current income tax rate) at the time of the withdrawal.

#### Nonqualified (After-Tax Contributions)

Nonqualified money includes any funds that have been previously taxed. If you buy your annuity with nonqualified funds, you still accrue tax-deferred interest throughout your lifetime. The benefit to purchasing an annuity with nonqualified money is that you are never required to take distributions at a certain age, as you are with a qualified account.

When you decide to make a withdrawal, only your earnings are taxed and, like with a qualified account, it is taxed at your current income tax rate.

Symetra Life has many flexible income options to help you easily achieve your required minimum distributions or help you minimize your total tax consequences while spreading out your taxable distributions over a number of years.

### SYMETRA FINANCIAL

Symetra Financial is a family of companies with a half-century of experience providing retirement plans, employee benefits, annuities and life insurance through independent distributors nationwide.

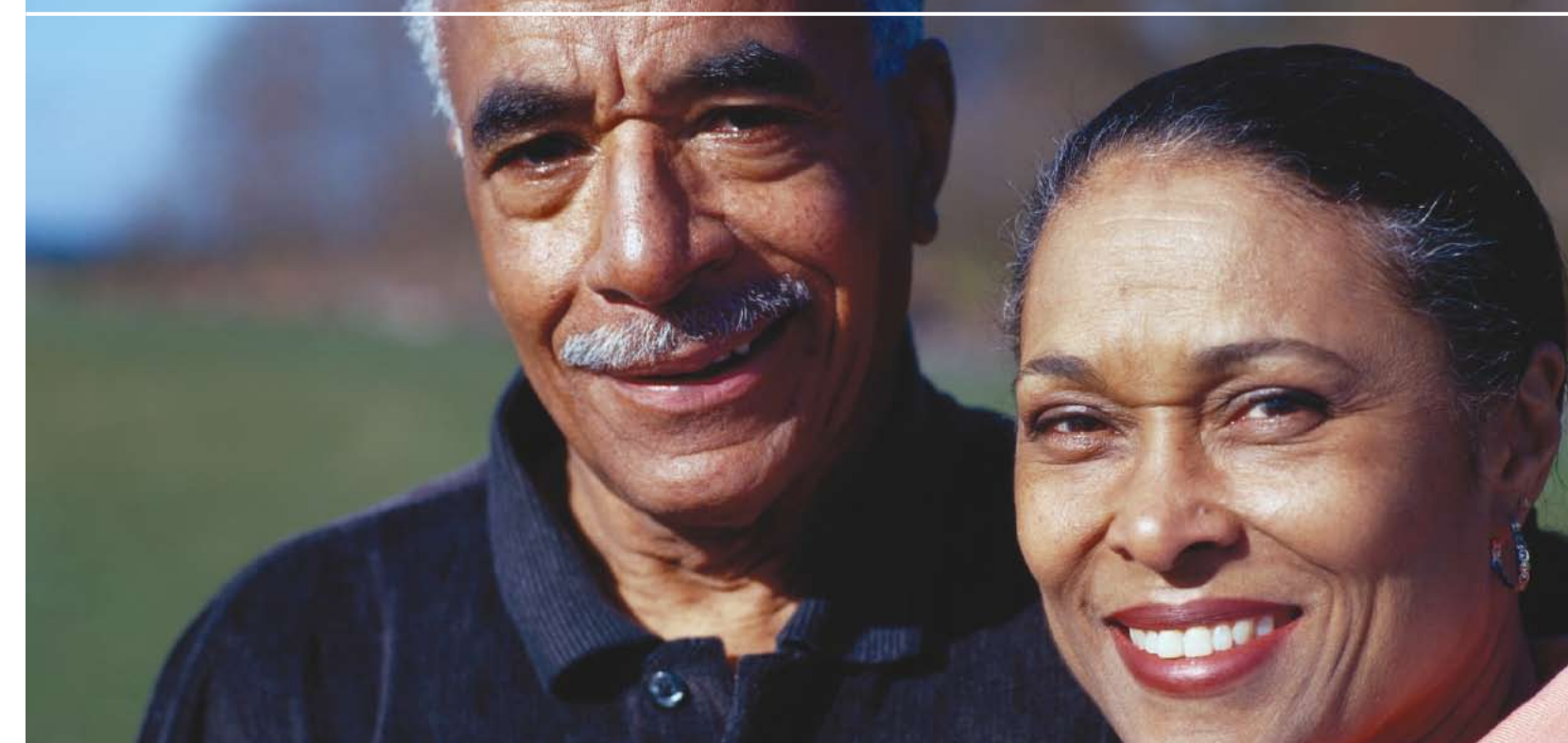


Symetra Life Insurance Company  
777 108th Avenue NE, Suite 1200  
Bellevue, WA 98004  
www.symetra.com

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A 10 percent tax penalty may apply to amounts withdrawn prior to age 59½. Guarantees and benefits are subject to the claims-paying ability of the underlying insurance company. Annuities are issued by Symetra Life Insurance Company and are not available in all U.S. states or any U.S. territory.

## SAFEGUARD YOUR RETIREMENT



### SYMETRA FIXED DEFERRED ANNUITIES

- 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



## Retirement fears . . .

- A bad stock market could delay retirement.
- My retirement savings won't be available when I need it most.
- Taxes could erode my retirement savings.

## FIXED ANNUITY CONTRACTS

A fixed deferred annuity is a contract between you and a life insurance company. It offers a guaranteed rate of return over a fixed period of time and enables you to defer the taxes on your earnings until you make a withdrawal. Unlike other tax-deferred products, there is no maximum contribution or required end date, unless purchased in an IRA, TSA or other additionally tax-sheltered program. Your contract value grows tax deferred as long as you hold it. Annuities are for long-term savings and, because of tax-deferral, are most often purchased for retirement. It is also the only financial product that can be converted into income guaranteed for life.



## FIXED ANNUITY SOLUTIONS

*A bad stock market could delay my retirement.*

### SOLUTION 1: Safety From Financial Losses

#### GUARANTEES

##### ■ Minimum Interest Rate

Your annuity will never earn less than the minimum interest rate stated in your contract. Your earnings are guaranteed, even if the stock market is down.

##### ■ Return of Premium

Symetra guarantees that at surrender, you will always receive at least the greater of your purchase amount or 3 percent growth on 90 percent of your purchase amount (less any prior distributions). If you cash out your fixed annuity at any time, even prematurely, you are guaranteed at least this return.

*My retirement savings won't be available when I need it most.*

### SOLUTION 2: Free Early Withdrawal Options

#### WITHDRAWAL OPTIONS

##### ■ Free Withdrawals

Each contract year, you can withdraw up to 10 percent of your contract value free of any withdrawal charges. Withdrawals may be subject to ordinary income tax and a 10 percent IRS tax penalty may apply to amounts withdrawn prior to age 59½.

##### ■ Nursing Home & Hospitalization Waiver

After 30 days in a nursing home or hospital, all early and partial withdrawal fees are waived. This gives you full access to your money if you need it. A request for distribution must be made within 60 days of leaving the facility.

##### ■ Lifetime Income

Annuities are the only product that offers guaranteed income. With them, you can receive income payments for the rest of your life, no matter how long you live. This flexibility provides security for you and your heirs. Symetra Life is a pioneer in income distribution planning and can provide specialized options such as cost-of-living increases or income payments for two individuals. Ask your agent about creating a customized income plan for you.

##### ■ Death Benefit

Upon your death, your entire contract value will be paid to the beneficiary named on the contract application. The contract value, depending on your state, may pass to your beneficiary immediately and avoid probate.

*Taxes could erode my retirement savings.*

### SOLUTION 3: Tax-Deferred Earnings

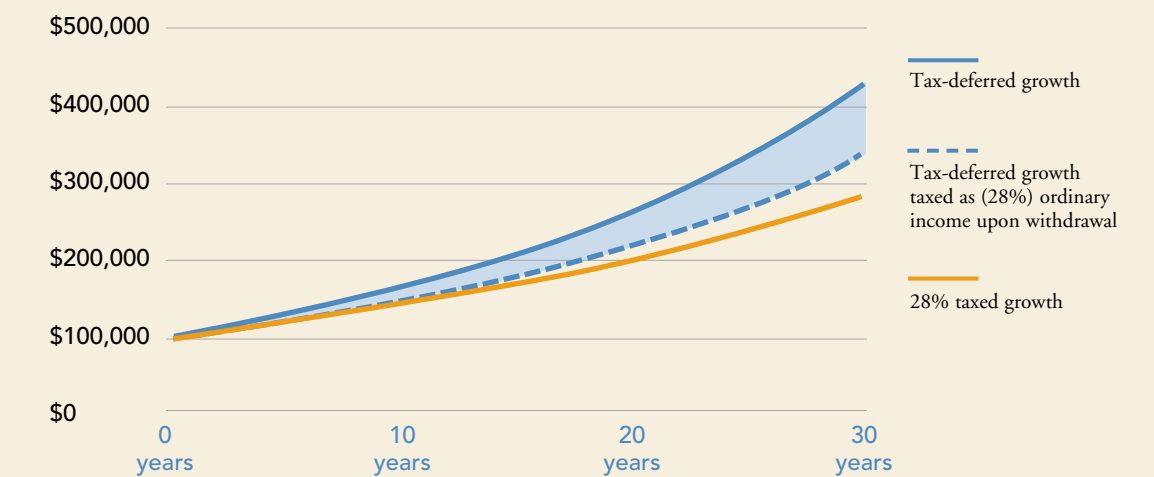
#### TAX DEFERRAL

Along with a guaranteed fixed interest rate, fixed annuities can provide peace of mind with tax-deferred growth.

With a tax-deferred annuity, your money can grow faster than it would with other financial products. Earnings on financial products are considered part of your annual income, and are taxed. With an annuity, earnings stay in your contract and are not taxed until you make a withdrawal. Over time, you will earn interest on your interest and compound your earnings.

**The result:** The tax deferral and compound interest of an annuity help maximize your savings.

#### Gain tax-deferred growth through compounding interest.



This hypothetical illustration compares taxed and tax-deferred growth of \$100,000 earning an annual effective interest rate of 5 percent for an individual in a 28 percent tax bracket. It is for illustration purposes only and is not intended to represent any particular investment.

Tax-deferred accumulations are taxed as ordinary income at withdrawal. It is possible that the contract holder may be in a lower tax bracket at the time the funds are withdrawn. A 10 percent federal tax penalty may also apply to amounts withdrawn prior to age 59½.

Contact a licensed agent to determine which Symetra annuity fits in your retirement plan.