

For married couples, there's an 85% chance at least one spouse will live beyond age 85.¹

Will your money keep up?

A long life could become one your biggest retirement challenges. And with inflation eroding each dollar's buying power at a rate of about 3% a year,² funding your longer retirement requires a smart solution.

To keep up, gain from:

- ▶ The growth potential of equities.
- ▶ Tax-deferral.
- ▶ Lower fees and expenses.
- ▶ Diversification.

First Symetra Focus Variable Annuity gives you all this, and more.

INVESTMENT OPTIONS

Fidelity Variable Insurance Products

- Fidelity VIP Index 500 Portfolio – Initial Class
- Fidelity VIP Money Market Portfolio – Initial Class

Financial Investors Variable Insurance Trust

- Ibbotson Aggressive Growth ETF Asset Allocation Portfolio – Class I
- Ibbotson Balanced ETF Asset Allocation Portfolio – Class I
- Ibbotson Conservative ETF Asset Allocation Portfolio – Class I
- Ibbotson Growth ETF Asset Allocation Portfolio – Class I
- Ibbotson Income and Growth ETF Asset Allocation Portfolio – Class I

Vanguard® Variable Insurance Funds Portfolios

- Vanguard VIF – Balanced Portfolio
- Vanguard VIF – High Yield Bond Portfolio
- Vanguard VIF – International Portfolio
- Vanguard VIF – Mid-Cap Index Portfolio
- Vanguard VIF – REIT Index Portfolio
- Vanguard VIF – Total Bond Market Index Portfolio
- Vanguard VIF – Total Stock Market Index Portfolio

DWS Scudder

- DWS Small Cap Index VIP – Class A

Before investing, carefully consider the investment objectives, risks, charges and expenses. This and other information is contained in the contract prospectus and the underlying portfolio prospectuses. Please call or write your Registered Representative or First Symetra for free copies of the prospectuses and read them carefully before investing.

Guarantees and benefits are subject to the claims-paying ability of the underlying insurance company.

Variable annuities, which are suitable for long-term investing, are subject to market risks, including the potential loss of principal invested.

Past performance is no guarantee of future returns. The investment return and principal value of an investment will fluctuate; and units, when redeemed, may be worth more or less than their original cost.

An investment in the money market portfolio is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the money market portfolio seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the money market portfolio.

The Ibbotson allocation funds are subject to the risks of their underlying funds, including the volatility of the financial markets in the U.S. and abroad, as well as the additional risks associated with investing in high yield, small cap and foreign securities.

Tax-deferred investments such as variable annuities can have fees associated with them such as fund charges, sales charges and administrative fees that should also be taken into consideration. In addition, withdrawals from a tax-deferred account may be subject to ordinary income tax and a 10 percent federal tax penalty may also apply to amounts withdrawn prior to age 59½. In addition, a surrender charge may apply if the withdrawal is made during the early years of the account.

Asset allocation does not assure a profit or prevent a loss.

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¹ Based on the Annuity 2000 Mortality Table with improvements.

² "Average Annual Inflation by Decade," InflationData.com, July 2006.

³ Investment Company Institute, 2007 Investment Company Fact Book, 2007.

⁴ Millicent Holmes, "Improved Study Finds Index Management Usually Outperforms Active Management," Journal of Financial Planning, January 2007.

⁵ 2008 Annuity Fact Book, NAVA, via Morningstar Inc. Figures are based on the 2007 industry average variable annuity.

⁶ Not available in all states

First Symetra Focus is a variable deferred annuity issued by First Symetra National Life Insurance Company of New York, New York, NY. Contract form number for Focus is RSC-0007/NY 7/06. Securities are offered through Symetra Securities, Inc., member SIPC, located at 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004-5135.

SIMPLE. EFFECTIVE. FOCUSED.



FIRST SYMETRA FOCUS VARIABLE 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

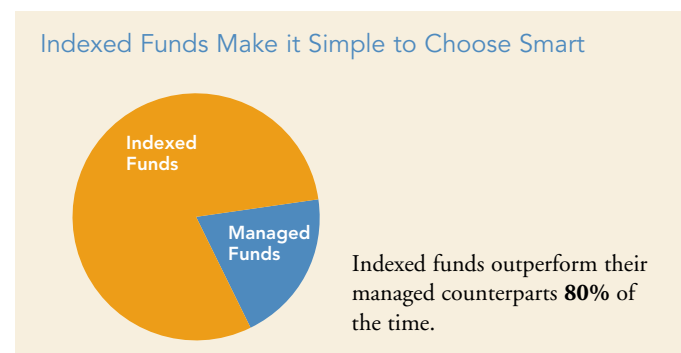
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If you're looking for a more **focused** approach, it's here.

WHY?

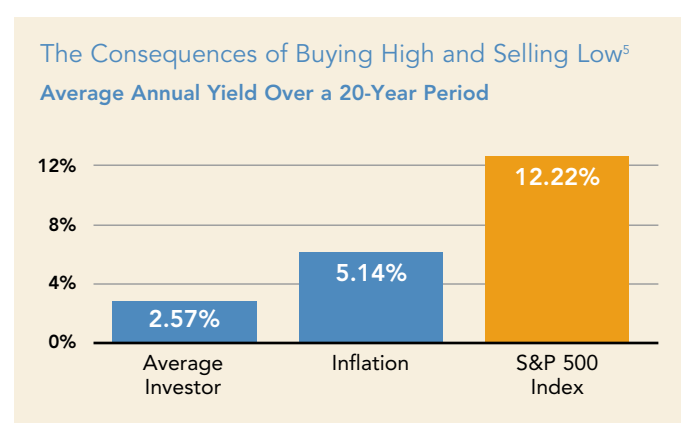
1 Too many funds make choosing difficult.

There are more than 8,500 funds on the market,³ and growing. Too many choices can be daunting, even paralyzing.



2 Emotion-based investing may slow you down.

Chasing hot funds and fleeing poor performers is probably one of the biggest (and most irresistible) mistakes investors make.



3 High fees and expenses slow your progress.

If your nest egg is leaking dollars, it can be a lot harder to reach your goals.



With First Symetra Focus, we've made it easy to make smart choices by carefully selecting 15 lower fee, high quality investments from names you know and trust.



SOLUTION: FOCUS VARIABLE ANNUITY

1 An easier path to smart investing

You can choose index-style portfolios from respected firms like Vanguard and Fidelity Investments. Index-style investments are not only easy to follow — because they mirror a market index — but research shows they also outperform 80 percent of their managed counterparts.⁴

2 Simple, sophisticated strategies

With First Symetra Focus you have access to strategies from the grandfather of asset allocation: Ibbotson Associates.

3 Value pricing

Our average total fees are 33 percent below the industry average.³

Flexibility and access

Focus gives you three simple ways to access your money when you need it:

- 1 Take annual withdrawals* of up to 10 percent of the contract value, without surrender charges.
- 2 Get full access to your money if you're confined to a nursing home or hospital for 30 days or longer, without a surrender charge.⁶
- 3 Convert your assets into a monthly, quarterly or yearly annuity payment that gives you guaranteed retirement income for life.

* Withdrawals may be subject to income tax and a 10 percent penalty may also apply to amounts withdrawn prior to age 59½. Guarantees are subject to the claims-paying ability of the issuing insurance company.

Declining fees

First Symetra wants to be a helpful partner as you work toward your retirement goals. That's why we reduce your administration fees as your annuity grows.

Asset-Related Administration Charge**

Contract Value Charge	Charge
\$0-\$99,999.99	0.40%
\$100,000.00-\$249,999.99	0.35%
\$250,000.00-\$499,999.99	0.25%
\$500,000.00-\$999,999.99	0.15%
\$1 million and above	0.05%

** The asset-related administration charge is based on your contract value as of the start of each contract year.

Protection for your beneficiaries

Beneficiaries receive a minimum death benefit equal to the current contract value or purchase payments, less withdrawals, whichever is greater. This benefit is available through age 74 but can be extended through age 95 for an additional charge. At age 75-plus the death benefit will equal the current contract value.

Purchase Payment Year Based 7-year Surrender Charge

Withdrawals and accompanying surrender charges will reduce policy cash value and death benefit.

0	1	2	3	4	5	6	7
7%	7%	7%	6%	6%	5%	4%	0%