

SYMETRA CUSTOM 7 FIXED ANNUITY

Individual Modified Single-Premium Deferred Annuity

Minimum Purchase Payment

Choose the interest rate period that works best for you.
Lock in a guaranteed base interest rate for **three** or **five** years.

\$10,000
You can add purchase payment of \$1,000 or more throughout the first year of your contract.

Purchase Ages

0–90

Market

Nonqualified
Qualified: IRA, Roth IRA

Interest Rate Period

Choose from 3 or 5 years

Minimum Crediting Rate

Declared quarterly and based on the application signed date. See current rate sheet for details.¹

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 base rate)

Three-year and five-year guaranteed interest periods:
+0.50% \$10,000+

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 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	8%	7%	6%	5%	4%	3%	2%	0%

- 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[®]
FINANCIAL

Symetra Life Insurance Company
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Symetra Custom 7 Fixed Annuity is a fixed deferred annuity 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-1536 8/04 for most states and LPC-1536/OR 3/05 in Oregon.

Guarantees and benefits are subject to the claims-paying ability of Symetra Life Insurance Company, 777 108th Avenue 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A 10% federal tax penalty may also apply to amounts withdrawn prior to age 59 ½.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.