

# SYMETRA CUSTOM 5 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 **one, 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 Periods

Choose from 1, 3 or 5 years

### Guaranteed Minimum Interest Rate

Years 1-5: The guaranteed minimum interest rate is 3%.<sup>1</sup>  
Years 6+: The guaranteed minimum interest rate is 1.5%.

### Additional First Year Interest (added to base rate)

+0.50% for first year

### 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.<sup>2</sup>

### Nursing Home and Hospitalization Waiver<sup>3</sup>

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 Available Immediately

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+
Charge	7%	7%	7%	6%	5%	0%



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

Symetra® and the Symetra Financial logo are registered service marks of Symetra Life Insurance Company.

- 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

<sup>1</sup> For current interest rate information contact your agent or advisor or visit [www.symetra.com](http://www.symetra.com).

<sup>2</sup> Other income options are also available.

<sup>3</sup> Not available in Massachusetts.

A 10% federal tax penalty may also apply to amounts withdrawn prior to age 59 ½. Guarantees and benefits are subject to the claims-paying ability of Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. Symetra Custom 5 Fixed Annuity is a fixed deferred annuity issued by Symetra Life Insurance Company and is not available in all US states or any U.S. territories. Contract form number is RSC-0017 FP 1/07 in most states and RSC-0017/OR 1/07 in Oregon.