

SYMETRA SELECT 3 FIXED ANNUITY

Individual Modified Single-Premium Deferred Annuity

Symetra Select 3 combines stability, growth and flexibility into one simple product.

Minimum Purchase Payment

\$50,000

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

Purchase Ages

0–90

Market

Nonqualified

Qualified: IRA, Roth IRA

Guaranteed Interest Rate Period

3 years

Guaranteed Minimum Interest Rate

After the 3-year guaranteed interest rate period, the interest rate can be reset annually but will not be lower than 1.00%.¹

Additional Interest

+0.30% for each of the first 3 contract years

Guaranteed Return of Purchase Payments

If selected at the time of purchase, 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 Waiver³

Surrender charges are waived after 30 days of confinement in a nursing home or hospital, and up to 60 days after release. If you are confined to a hospital or nursing home on the contract date, you are not eligible for this waiver of surrender charges until after the first contract year.

10% Free Withdrawals

Withdrawals up to 10% of the contract value per contract year are free of surrender charges. Amounts in excess of 10% are subject to a charge based on the following schedule:

Contract Year	1	2	3	4
Charge	5%	5%	5%	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

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Symetra Select 3 Fixed Annuity is a fixed deferred annuity issued by Symetra Life Insurance Company. Contract form number is RSC-0017 FP 1/07 for most states and RSC-0017/OR 5/09 in Oregon and is not available in all U.S. states or any U.S. territory.

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A 10% federal tax penalty may also apply to amounts withdrawn prior to age 59½.

¹ For current interest rate information contact your agent or advisor.

² Other income options are also available.

³ Not available in Massachusetts.