

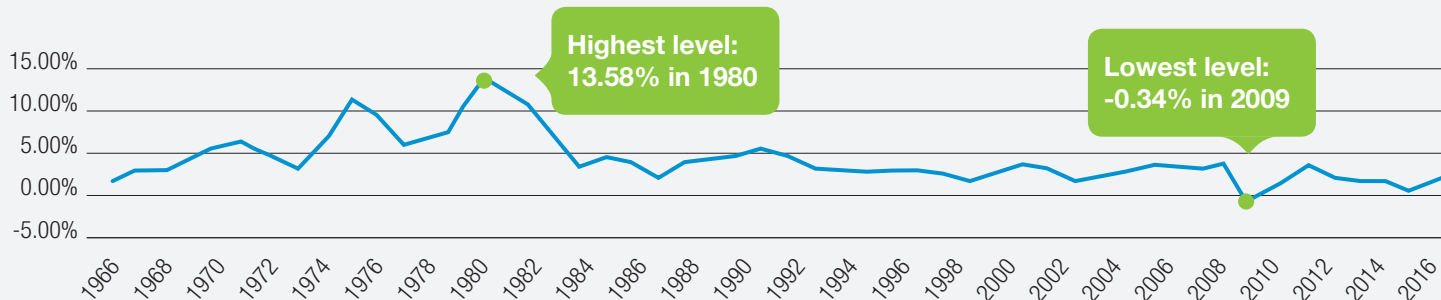
Inflation: The Quiet Erosion

Symetra's fixed indexed annuities may be able to help.

What is inflation?¹

Inflation is the rate at which the general level of prices for goods and services is rising, and consumer purchasing power is subsequently falling. If inflation rises, every dollar will buy a smaller percentage of a good. For example, if the annual inflation rate is 2%, a \$1 pack of gum will cost \$1.02 the following year.

50 Years of Average Annual Inflation Rates: 1966 - 2016²



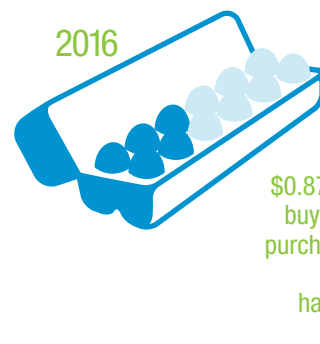
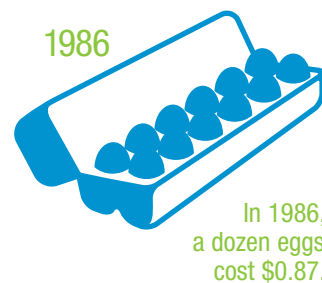
Inflation rate 2016
1.26%

Average inflation rate 2001-2016
2.17%

Average inflation rate 1966-2016
4.06%

How does inflation affect prices?

Many experts suggest that you should plan to save enough to spend 30 years in retirement. Let's consider how inflation has affected the price of eggs over the last 30 years.³



A 48% decrease in purchasing power over 30 years may seem like a lot, but the decrease is less than that implied by historical average inflation rates.

Also note that all items may not increase at the same rate of inflation over periods of time. For example, a pound of coffee cost \$3.43 in 1986, but cost \$4.39 in 2016. Your purchasing power for coffee decreased 22% over the same time period. Whereas, the purchase price for white bread was over two times what it cost in 1986—\$0.57 versus \$1.37—representing a 59% decrease in purchasing power.

Not a bank or credit union deposit, obligation or guarantee	May lose value
Not FDIC or NCUA/NCUSIF insured	Not insured by any federal government agency

[continued >](#)

Why does the inflation rate matter to you?

Splitting the difference between the approximate average 4% inflation over the last 50 years and the approximate average 2% inflation over the first 16 years of this century, let's assume inflation averages 3% per year over the next 10, 20 and 30 years.

Under that assumption, a basket of goods and services that costs \$50,000 today would cost \$67,196 in 10 years, \$90,306 in 20 years, and so on.

If the return on your retirement portfolio doesn't at least equal the inflation rate, you could be losing ground.

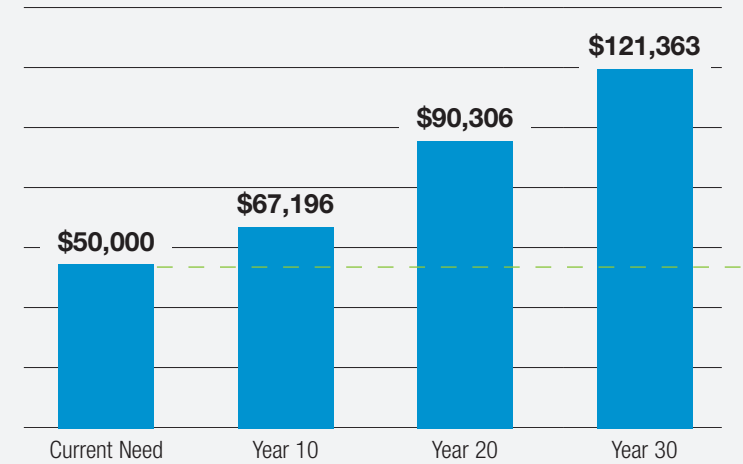
Why take action now?

A financial strategy that accounts for inflation can help prevent erosion of your purchasing power and help your retirement savings last as long as possible.

Symetra fixed indexed annuities may help by providing more growth potential than many fixed income products, without downside risk, if held to the end of the surrender charge period with no withdrawals.

Income Needed to Keep Pace with 3% Annual Inflation

142% more income needed



Hypothetical results are for illustrative purposes only and are not intended to represent the past or to predict the future inflation rate. This illustration assumes a 3% annualized rate of inflation, and amounts needed to keep pace with that rate of inflation over 10, 20, and 30 year periods.

Ask your financial professional or insurance producer if a strategy using fixed indexed annuities might be right for you.

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Annuity contracts have terms and limitations for keeping them in force. Please call your insurance producer or advisor for complete details.

Guarantees and benefits are subject to the claims-paying ability of Symetra Life Insurance Company.

This material is not intended to provide investment, tax or legal advice.

¹ Definition of Inflation. Investopedia. <http://www.investopedia.com/terms/i/inflation.asp>. Accessed on April 9, 2017.

² Historical Inflation Rate. http://inflationdata.com/Inflation/Inflation_Rate/HistoricalInflation.aspx. Accessed March 28, 2017.

³ Bureau of Labor Statistics, Consumer Price Index—Average Price Data, December 2016. <http://data.bls.gov/cgi-bin/surveymost>. Accessed March 28, 2017.



Symetra Life Insurance Company
777 108th Avenue NE, Suite 1200
Bellevue, WA 98004-5135
www.symetra.com

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