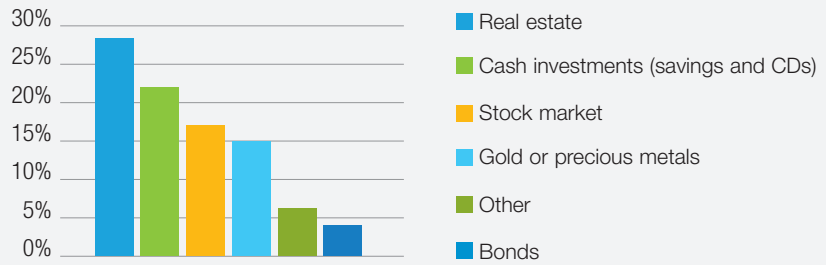


Could your cash be doing more?

If you are holding significant amounts of cash, you may want to consider a fixed indexed deferred annuity for long-term retirement savings.

According to a national survey by Bankrate.com, people ranked cash as the second best way to invest money not needed for more than 10 years. However, if your retirement savings portfolio is currently heavily weighted in cash, there could be a cost to delaying the purchase of assets or products with greater return potential.

Bankrate.com Survey Results



Source: Bankrate's Financial Security Index, July 6-9, 2017 – <http://bankrate.com/investing/financial-security-0717>. Accessed April 6, 2018.

The slow growth of cash

Say you have \$100,000 in retirement savings. You have a variety of options for potentially growing that money, but with the average savings accounts earning 0.07% or Certificates of Deposit (“CDs”) earning 0.38% and 1.02% for the one- or five-year periods,¹ keeping it in cash may not grow it very quickly. If the interest rate stayed at this level over the next 7, 10 and 20 years, the interest you would earn is only \$491 over seven years and \$1,409 over 20 years.



Before buying a fixed indexed deferred annuity, please ask your financial professional or insurance producer for the Contract Summary for a complete product description. Fixed indexed deferred annuities are not a substitute for cash. Consider the product benefits and charges before purchasing.

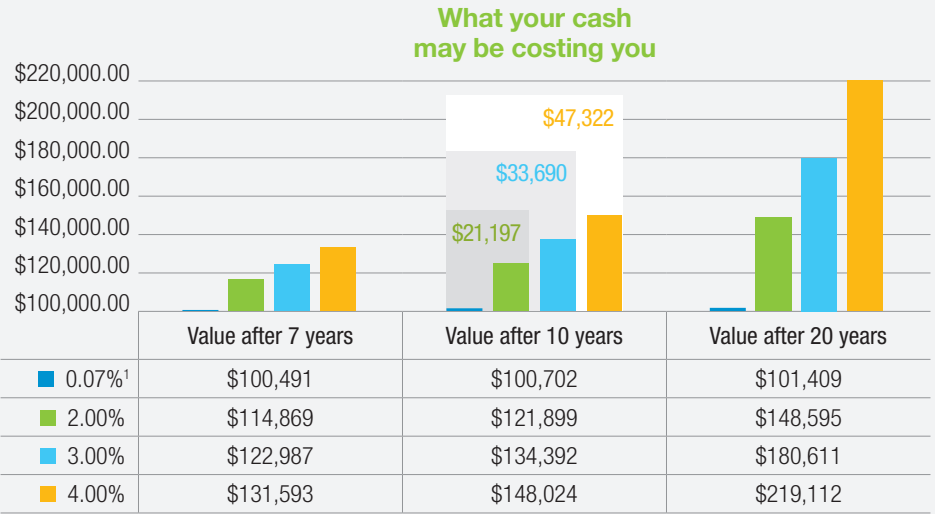
Not a bank or credit union deposit, obligation or guarantee	May lose value
Not FDIC or NCUA/NCUSIF insured	Not insured by any federal government agency

continued >

Your cash may be costing you

Like cash, a fixed indexed deferred annuity offers protection from market swings. Unlike cash today, it has the potential to grow enough to make a difference. The hypothetical 2–4% returns shown below are not guaranteed, but they are within the range of reasonable hypothetical outcomes for those who own fixed indexed annuities. With a fixed indexed annuity, even a modest return of 2% on your \$100,000 grows to a much more substantial \$148,595 over a period of 20 years. The more you earn, the more your money can grow. The difference in what you earn on current cash investments and what you earn in a fixed indexed annuity may be the cost of overweighting in cash. Of course, this difference will depend on a variety of factors over time, including interest rates on cash equivalents and the interest rate credited to your fixed indexed deferred annuity.

Hypothetical Growth of \$100,000



Hypothetical interest results are for illustrative purposes only and are not intended to represent past performance, or to predict the future performance of any specific investment or savings account rate, nor is it reflective of the effects of charges that a specific investment, product or savings account might incur, which would have lowered performance had those costs been included. The rate shown for today's savings account rate is likely to change over the projected time frame.

What about inflation?

These are nominal figures. Inflation is a factor you should consider. If your portfolio is earning less than the rate of inflation, it may lose purchasing power in the future compared to a portfolio earning more.

Why take action now?

Over-weighting your retirement savings in cash may give you a sense of stability, but that perceived comfort also carries certain risks—including the eroding purchasing power of inflation—which may have a direct impact on how long your savings will last in retirement. While not a substitute for cash, a fixed indexed deferred annuity from Symetra Life Insurance Company offers long-term retirement savings and may offer more opportunity for long-term growth. The longer you wait to explore these options, the more money your cash may be costing you.

Contact your financial professional or insurance producer about a strategy that works for you.



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

¹ Source for savings and certificates of deposit national rates: <https://www.fdic.gov/regulations/resources/rates/>. Accessed on April 6, 2018.