

Current Interest Rates

Effective 12/10/2018



Symetra Flex Premium Plus Annuity¹

| Interest Rate |
|---------------|
| 2.00% |

Symetra Preference FP Annuity¹

| Interest Rate |
|---------------|
| 1.50% |

Employee Retirement Annuity Policy¹

| Interest Rate |
|---------------|
| 3.00% |

Symetra QPA III Annuity¹

| Interest Rate |
|---------------|
| 3.00% |

Symetra QPA IV Annuity¹

| Interest Rate |
|---------------|
| 4.34% |

| | |
|---|--|
| 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 |

Annuities are issued by Symetra Life Insurance Company, 777 108th Ave NE, Suite 1200, Bellevue, WA 98004 and are not available in all U.S. states or any U.S. territory.

Symetra Flex Premium Plus is a flexible premium fixed deferred annuity. Contract form number is LPC-1605 12/05, LPC-1608 12/05 in most states and LPC-1605/OR 12/05, or LPS-1608 12/05 in Oregon.

Symetra Preference FP is a flexible premium fixed deferred annuity. Contract form numbers for most states are LPC-905 11/97, LPC-904 11/97, LPC-908 11/97, or LPC-1023 9/98.

Symetra QPA III is a deposit administration group annuity. Contract form numbers for most states are LPC-382 4/93 or LPC-28 R4 11/88.

Symetra QPA IV is a deposit administration group annuity. Contract form number for most states is LPC-31 R4 11/88.

Employee Retirement Annuity Policy is a deposit administration group annuity. Contract form number for most states is LPC-7 R1 4/77.

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.

Interest rates are subject to change without notice.

The objective of the fixed account is to provide stability of principal and guarantee a minimum rate of return.

Withdrawals may be subject to federal income tax and a 10% IRS early withdrawal tax penalty may also apply to amounts withdrawn prior to age 59 ½. Consult your attorney or tax advisor for more information.

Generally, a distribution made from an IRS 403(b)(1) annuity contract may not be paid or made available until the annuitant/owner attains age 59 1/2, separates from service, dies, becomes disabled or encounters financial hardship. Other restrictions may apply. Clients should consult their attorney or tax advisor for more information.

¹Symetra Flex Premium Plus Annuity, Symetra Preference FP Annuity, Symetra QPA III Annuity, Symetra QPA IV Annuity, and Employee Retirement Annuity Policy are no longer available for new business. Interest rates shown are subject to the contract's Guaranteed Minimum Interest Rate.



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

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