

Current Interest Rates

Effective 12/10/2018



Symetra Spinnaker® Variable Annuity Fixed Account¹

Interest Guaranteed Period	Base Interest Rate	1st Year Rate (\$100,000+ only)
1 Year	2.00%	3.00%

Symetra Spinnaker Advisor Variable Annuity Fixed Account¹

Enhanced Option	4 Year Guaranteed Interest Period	6 Month Dollar Cost Averaging Option	12 Month Dollar Cost Averaging Option
2.00%	1.50%	3.00%	3.00%

Symetra Group Variable Annuity Fixed Account¹

Interest Rate
1.50%

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

Securities are offered through Symetra Securities, Inc. (SSI). Variable annuities are issued by Symetra Life Insurance Company (SLIC) and are not available in all U.S. states or any U.S. territory. SSI and SLIC are affiliates and both are located at 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004-5135. Each company is responsible for its own financial obligations.

Symetra Group Variable Annuity is a non-registered deferred variable annuity. Contract form numbers in most states are LPC-1289 2/01 (allocated) and LPC-1292 2/01 (unallocated).

Spinnaker Variable Annuity is a flexible premium variable deferred annuity. Contract form number is LPC-1175 2/04 for most states and LPC-1175/OR 5/05 in Oregon.

Spinnaker Advisor Variable Annuity is an individual flexible premium deferred variable annuity. Contract form numbers in most states are LPC-1509 11/09.

Annuity contracts have terms and limitations for keeping them in force. Please contact your registered representative 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Withdrawals may be subject to federal income tax and a 10% IRS early withdrawal tax penalty may also apply to amounts withdrawn prior to age 59 ½.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. Consult your attorney or tax advisor for more information.

¹Symetra Group Variable Annuity, Spinnaker Variable Annuity and Spinnaker Advisor Variable Annuity are no longer available for new business. The Fixed Account 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

Symetra® and Spinnaker® are registered service marks of Symetra Life Insurance Company.