

# Resource B Variable Annuity Investment Options

## Overview

### Document Summary

This document includes important information that may help you compare the different investment options (if available) under your retirement plan. For additional information about your investment options, visit the Internet Web site address shown in the Tables below, contact your Plan Administrator or Trustee or call us at 1-800-796-3872 as representatives are available Monday through Friday from 6:00 AM to 4:30 PM Pacific Time to assist you. You can also receive a free paper copy of the information available on the Web site or additional information about your annuity product, by contacting your Plan Administrator or Trustee or call us at 1-800-796-3872.

This document has 3 parts. Part I has a telephone number where you can call for your fixed interest rates. Part II shows you the fees and expenses. Part III contains information about the annuity options available in the product under your retirement plan.

Please visit [www.symetra.com/IndividualsFamilies/Products/glossary/](http://www.symetra.com/IndividualsFamilies/Products/glossary/) for a glossary of investment terms relevant to the investment options under this plan. This glossary is intended to help you better understand your options.

### Part 1: Performance Information

#### Table 1

Table 1 focuses on the performance of investment options that do not have a fixed or stated rate of return. Table 1 shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an option's principal risks is available by going to <https://www.symetra.com/IndividualsFamilies/Products/Annuities/> and selecting Resource B Variable Annuity from the first drop-down box and Performance and Portfolios from the second drop-down box. To provide investment instructions, please contact us at 1-800-796-3872. You can transfer money among the investment options 4 times per certificate year free of a transfer charge. The minimum amount you can transfer out of an investment option is \$1000 or the entire value of the investment option if less. You must transfer the entire amount out of the investment option if, after the transfer, the remaining balance would be less than \$500.

You have the right to exercise voting, tender and similar rights related to the variable investments offered under your retirement plan. You will receive information regarding such rights and how to exercise them at the time of a vote, tender or other event.

#### Table 2

Table 2 focuses on the performance of investment options that have a fixed or stated rate of return. Table 2 shows the annual rate of return of each such option, the term or length of time that you will earn this rate of return, and other information relevant to performance.

### Part 2: Fee and Expense Information

#### Table 3

Table 3 shows fee and expense information for the investment options listed in Table 1 and Table 2. Table 3 shows the Total Annual Operating Expenses of the options in Table 1. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option. Table 3 also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site for an example showing the long-term effect of fees and expenses at [http://www.dol.gov/ebsa/publications/401k\\_employee.html](http://www.dol.gov/ebsa/publications/401k_employee.html). Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

### Part 3: Annuity Information

#### Table 4

Table 4 focuses on the annuity options under your plan. Annuities are insurance contracts that allow you to receive a guaranteed stream of payments at some future date, usually when you retire. The annuity in your plan is a deferred annuity meaning that you accumulate an account balance that can later be converted (at your choice) into an income stream. Annuities are issued by insurance companies. Guarantees of an insurance company are subject to its long-term financial strength and claims-paying ability.

Please visit <http://www.symetra.com/IndividualsFamilies/Products/Pages/Glossary.aspx#> for a glossary of investment terms.

# Resource B Variable Annuity Investment Options

## Table 1: Variable Return Investments

| Investment Option                        | Type of Option | Morningstar Style Box<br>EQ FI | Average Annual Total Return % as of 06-30-18 |       |       |       |       | Since Inception | Morningstar Rating | Morningstar Risk | Morningstar Return |
|--|----------------|--------------------------------|--|-------|-------|-------|-------|-----------------|--------------------|------------------|--------------------|
|  |                |                                | 1-Yr   | 3-Yr  | 5-Yr  | 10-Yr |       |                 |                    |                  |                    |
| <b>Foreign Large Blend</b>               |                |                                |  |       |       |       |       |                 |                    |                  |                    |
| DWS CROCI International VIP A            | VA             |                                | 2.63   | 1.77  | 2.94  | -1.03 | 5.03  | ★               | Avg                | Low              |                    |
| Benchmark: MSCI EAFE NR USD              |                |                                | 6.84   | 4.90  | 6.44  | 2.84  | 4.97  |                 |                    |                  |                    |
| Category: Foreign Large Blend            |                |                                | 6.08   | 4.56  | 5.92  | 2.61  | 4.15  |                 |                    |                  |                    |
| <b>Intermediate-Term Bond</b>            |                |                                |  |       |       |       |       |                 |                    |                  |                    |
| Pioneer Bond VCT I                       | VA             |                                | 0.21   | 2.17  | 2.91  | 5.15  | 5.98  | ★★★★★           | -Avg               | High             |                    |
| Benchmark: BBgBarc US Agg Bond TR USD    |                |                                | -0.40  | 1.72  | 2.27  | 3.72  | 6.21  |                 |                    |                  |                    |
| Category: Intermediate-Term Bond         |                |                                | -0.36  | 1.68  | 2.20  | 3.89  | 5.58  |                 |                    |                  |                    |
| <b>Large Blend</b>                       |                |                                |  |       |       |       |       |                 |                    |                  |                    |
| Pioneer VCT I                            | VA             |                                | 13.55  | 10.51 | 12.06 | 8.45  | 7.05  | ★★★             | Avg                | Avg              |                    |
| Benchmark: S&P 500 TR                    |                |                                | 14.37  | 11.93 | 13.42 | 10.17 | 7.42  |                 |                    |                  |                    |
| Category: Large Blend                    |                |                                | 12.58  | 9.93  | 11.73 | 9.08  | 6.15  |                 |                    |                  |                    |
| <b>Mid-Cap Growth</b>                    |                |                                |  |       |       |       |       |                 |                    |                  |                    |
| Pioneer Select Mid Cap Growth VCT I      | VA             |                                | 23.79  | 11.80 | 14.30 | 11.51 | 11.39 | ★★★★★           | Avg                | +Avg             |                    |
| Benchmark: Russell 2000 Growth TR USD    |                |                                | 21.86  | 10.60 | 13.65 | 11.24 | 8.14  |                 |                    |                  |                    |
| Category: Mid-Cap Growth                 |                |                                | 18.06  | 9.68  | 12.31 | 9.45  | 9.37  |                 |                    |                  |                    |
| <b>Mid-Cap Value</b>                     |                |                                |  |       |       |       |       |                 |                    |                  |                    |
| Pioneer Mid Cap Value VCT I              | VA             |                                | 4.73   | 5.99  | 9.67  | 7.25  | 9.42  | ★★              | Avg                | -Avg             |                    |
| Benchmark: Russell Mid Cap Value TR USD  |                |                                | 7.60   | 8.80  | 11.27 | 10.06 | 11.51 |                 |                    |                  |                    |
| Category: Mid-Cap Value                  |                |                                | 8.86   | 7.99  | 10.12 | 9.16  | 10.34 |                 |                    |                  |                    |
| <b>Money Market Taxable</b>              |                |                                |  |       |       |       |       |                 |                    |                  |                    |
| Fidelity® VIP Government Money Mkt Svc 2 | VA             |                                | 0.76   | 0.30  | 0.18  | 0.27  | 1.60  | —               | —                  | —                |                    |
| Benchmark: Citi Treasury Bill 3 Mon USD  |                |                                | 1.33   | 0.64  | 0.39  | 0.31  | 1.65  |                 |                    |                  |                    |
| Category: Money Market-Taxable           |                |                                | 0.92   | 0.39  | 0.24  | 0.20  | 1.45  |                 |                    |                  |                    |
| <b>Tactical Allocation</b>               |                |                                |  |       |       |       |       |                 |                    |                  |                    |
| DWS Global Income Builder VIP A          | VA             |                                | 6.39   | 5.46  | 6.81  | 5.42  | 8.44  | ★★★★★           | Avg                | +Avg             |                    |
| Benchmark: Russell 1000 TR USD           |                |                                | 14.54  | 11.64 | 13.37 | 10.20 | 11.90 |                 |                    |                  |                    |
| Category: Tactical Allocation            |                |                                | 6.16   | 4.14  | 4.83  | 4.29  | 8.94  |                 |                    |                  |                    |

# Resource B Variable Annuity Investment Options

## Table 2: Fixed Return Investments

| Investment Option | Type of Option | Fixed Return/Term | Other |
|-------------------|----------------|-------------------|-------|
| NA                | —              | —/—               | —     |

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# Resource B Variable Annuity Investment Options

## Table 3: Fees and Expenses

| Investment Option                        | Type of Option | Total Annual Operating Expense |            | Shareholder-type Fees   |
|--|----------------|--------------------------------|------------|-------------------------|
|  |                | (%)                            | Per \$1000 |                         |
| <b>Foreign Large Blend</b>               |                |                                |            |                         |
| DWS CROCI International VIP A            | VA             | 1.10                           | 11.00      | Please see notes below. |
| <b>Intermediate-Term Bond</b>            |                |                                |            |                         |
| Pioneer Bond VCT I                       | VA             | 0.64                           | 6.40       | Please see notes below. |
| <b>Large Blend</b>                       |                |                                |            |                         |
| Pioneer VCT I                            | VA             | 0.77                           | 7.70       | Please see notes below. |
| <b>Mid-Cap Growth</b>                    |                |                                |            |                         |
| Pioneer Select Mid Cap Growth VCT I      | VA             | 0.88                           | 8.80       | Please see notes below. |
| <b>Mid-Cap Value</b>                     |                |                                |            |                         |
| Pioneer Mid Cap Value VCT I              | VA             | 0.71                           | 7.10       | Please see notes below. |
| <b>Money Market Taxable</b>              |                |                                |            |                         |
| Fidelity® VIP Government Money Mkt Svc 2 | VA             | 0.51                           | 5.10       | Please see notes below. |
| <b>Tactical Allocation</b>               |                |                                |            |                         |
| DWS Global Income Builder VIP A          | VA             | 0.67                           | 6.70       | Please see notes below. |

**These charges are based on each Participant's balance invested in the product, and paid directly by each Participant.**

Annual Administrative Fee: \$30 each certificate year not to exceed \$35.

Contingent Deferred Sales Charge: 8 year decreasing (CDSC): 9, 9, 8, 7, 6, 5, 4, 2% in excess of 10% withdrawn per certificate year. The charge is a percentage of the amount withdrawn.

Mortality & Expense Risk Premium: Equal on an annual basis to 1.25% of the average daily net assets of each Sub-account.

Transfer Charge: \$10 for each transfer after the first four transfers in a certificate year.

Please reference your quarterly participant statement for an explanation of fees specifically charged to your account.

# Resource B Variable Annuity Investment Options

## Table 4: Annuity Options

| Investment Option   | Objectives/<br>Goals   | Pricing<br>Factors   | Restrictions/<br>Fees   |
|---|--|--|---|
| <p>Resource B Variable Annuity<br/> <a href="https://www.symetra.com/IndividualsFamilies/Products/RetirementPlans">https://www.symetra.com/IndividualsFamilies/Products/RetirementPlans</a></p> | <p>To provide a guaranteed stream of income for a period of time based on your account value. This option is available through a variable annuity contract your employer has with Symetra Life Insurance Company.</p> <p>You do not need to exercise this option and can receive a distribution equal to your certificate value.</p> | <p>You have the right to elect annuity payments in the form of a life annuity, life annuity with guaranteed period, joint and survivor life annuity, and Systematic Withdrawal Income Plan (SWIP). You can choose to have fixed or variable payments, or both. The payment amount will be based on many factors including the guarantees, if any, under the annuity option you choose, the frequency of annuity payments, the investment performance, if you choose variable annuity payments, the annuitant's age at the time you elect to annuitize your contract, and under some contracts, the annuitant's sex. There is no additional cost to begin receiving annuity payments under the contract. Table 3 lists the Total Annual Operating expenses of the investment options as well as the charges paid directly by each participant.</p> <p>In addition, there is no additional cost for the death benefit available under the contract your employer has with us and payable to your named beneficiary. This benefit is generally the return of all deposits less subsequent withdrawals. Your death benefit does not continue after you have elected an annuity payment option.</p> | <p>If the amount applied to an annuity option is less than \$5000 we may pay you in a lump sum cash distribution where permitted by state law. If annuity payments are less than \$250, we may decrease the frequency so that each payment is at least \$250.</p> <p>Once you begin receiving annuity payments, the option you chose cannot be stopped or changed.</p> <p>Annual Administration Charge is still deducted for the SWIP option (currently waived). No other charges apply.</p> <p>Employees should consult with their Plan Sponsor prior to electing an annuity option.</p> |