Spinnaker® 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/ 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 Spinnaker 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 12 times per contract year free of charge. The minimum amount you can transfer out of an investment option is $500, or the entire investment option if less. If a transfer will result in the remaining balance in an investment option being less than $500, you must transfer the entire amount out of the investment option. The minimum amount you can transfer into an investment option is $50. In addition, transfers out of the Fixed Account are limited to 10% of the Fixed Account value per Contract Year.

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. 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.

Spinnaker® Variable Annuity Investment Options

Table 1: Variable Return Investments

Investment Option	Type of Option	Morningstar Style Box EQ	Morningstar Style Box FI	Average Annual Total Return % as of 03-31-18 1-Yr	3-Yr	5-Yr	10-Yr	Since Inception	Morningstar Rating	Morningstar Risk	Morningstar Return
Allocation--15% to 30% Equity											
Morningstar Cnsrv ETF Asset Allc II	VA			3.31	2.48	2.52	3.01	3.18	★★	-Avg	-Avg
Benchmark: DJ US Conservative TR USD				3.14	2.28	3.42	5.05	4.91			
Category: Allocation--15% to 30% Equity				2.99	2.52	2.80	4.07	3.39			
Allocation--30% to 50% Equity											
Morningstar Inc & Gr ETF Asset Allc II	VA			5.79	3.96	4.21	3.97	3.69	★★★	-Avg	-Avg
Benchmark: DJ US Moderately Conservative TR USD				5.97	4.45	6.17	6.55	5.88			
Category: Allocation--30% to 50% Equity				5.40	3.70	4.65	5.00	3.95			
Fidelity® VIP Asset Manager Initial	VA			8.83	4.05	6.63	5.71	7.43	★★★★	High	+Avg
Benchmark: S&P 500 TR				13.99	10.78	13.31	9.50	—			
Category: Allocation--30% to 50% Equity				5.40	3.70	4.65	5.00	5.93			
Franklin Income VIP 2	VA			3.79	4.23	5.22	5.88	6.96	★★★	High	+Avg
Benchmark: S&P 500 TR				13.99	10.78	13.31	9.50	5.86			
Category: Allocation--30% to 50% Equity				5.40	3.70	4.65	5.00	4.13			
Allocation--50% to 70% Equity											
Morningstar Balanced ETF Asset Allc II	VA			8.06	5.32	5.96	4.95	4.29	★★	Avg	-Avg
Benchmark: DJ US Moderate TR USD				8.49	6.14	8.37	7.90	6.71			
Category: Allocation--50% to 70% Equity				7.78	4.89	6.55	6.06	4.67			
Calvert VP SRI Balanced	VA		—	7.49	4.76	7.52	5.97	7.16	★★★	Avg	Avg
Benchmark: Morningstar Moderately Aggr Target Risk				12.00	7.62	8.42	6.88	—			
Category: Allocation--50% to 70% Equity				7.78	4.89	6.55	6.06	7.32			
American Century VP Balanced I	VA			8.92	5.63	7.55	6.82	7.12	★★★★	-Avg	+Avg
Benchmark: S&P 500 TR				13.99	10.78	13.31	9.50	9.70			
Category: Allocation--50% to 70% Equity				7.78	4.89	6.55	6.06	7.03			
Allocation--70% to 85% Equity											
Morningstar Growth ETF Asset Allc II	VA			10.81	6.72	7.54	5.54	4.51	★★★	Avg	Avg
Benchmark: DJ US Moderately Aggressive TR USD				10.86	7.64	10.40	9.05	7.38			
Category: Allocation--70% to 85% Equity				9.75	5.63	7.74	6.15	4.73			
Franklin Founding Funds Allocation VIP 2	VA			4.38	4.50	6.60	5.35	3.41	★★	+Avg	-Avg
Benchmark: S&P 500 TR				13.99	10.78	13.31	9.50	7.56			
Category: Allocation--70% to 85% Equity				9.75	5.63	7.74	6.15	4.55			
Allocation--85%+ Equity											
Morningstar Agrsv Gr ETF Asset Allc II	VA			12.62	7.78	8.41	5.76	4.47	★★	-Avg	-Avg
Benchmark: DJ US Aggressive TR USD				13.22	9.15	12.50	10.26	8.10			
Category: Allocation--85%+ Equity				11.51	6.66	9.40	6.95	5.19			
Franklin Mutual Shares VIP 2	VA		—	1.52	4.38	7.75	5.78	6.84	★★★	-Avg	-Avg
Benchmark: S&P 500 TR				13.99	10.78	13.31	9.50	5.86			
Category: Allocation--85%+ Equity				11.51	6.66	9.40	6.95	5.89			
Foreign Large Blend											
Deutsche CROCI International VIP-A	VA		—	12.74	3.71	3.61	-0.44	5.19	★	+Avg	Low
Benchmark: MSCI EAFE NR USD				14.80	5.55	6.50	2.74	5.05			
Category: Foreign Large Blend				15.20	5.75	6.21	2.64	4.26			
Calvert VP EAFE International Index I	VA		—	14.99	5.14	5.83	2.00	6.61	★★	Avg	-Avg
Benchmark: MSCI EAFE NR USD				14.80	5.55	6.50	2.74	7.82			
Category: Foreign Large Blend				15.20	5.75	6.21	2.64	7.23			
Foreign Large Growth											
Fidelity® VIP Overseas Service 2	VA		—	18.07	6.10	7.38	2.82	2.85	★★	+Avg	-Avg
Benchmark: MSCI EAFE NR USD				14.80	5.55	6.50	2.74	3.47			
Category: Foreign Large Growth				20.06	7.35	7.62	3.90	2.87			

Spinnaker® Variable Annuity Investment Options

Table 1: Variable Return Investments

Investment Option	Type of Option	Morningstar Style Box EQ	FI	Average Annual Total Return % as of 03-31-18 1-Yr	3-Yr	5-Yr	10-Yr	Since Inception	Morningstar Rating	Morningstar Risk	Morningstar Return
American Century VP International I	VA		—	24.50	7.13	7.32	3.83	6.17	★★★	+Avg	Avg
Benchmark: MSCI EAFE NR USD				14.80	5.55	6.50	2.74	5.10			
Category: Foreign Large Growth				20.06	7.35	7.62	3.90	5.40			
High Yield Bond											
Federated High Income Bond II Primary	VA	—		2.85	4.70	4.75	7.65	6.71	★★★★	Avg	+Avg
Benchmark: BBgBarc US HY 2% Issuer Cap TR USD				3.78	5.18	5.00	8.32	7.26			
Category: High Yield Bond				3.20	3.88	3.82	6.66	5.82			
Inflation-Protected Bond											
American Century VP Inflation Prot II	VA	—		0.97	0.94	-0.29	2.63	3.54	★★★	Avg	Avg
Benchmark: BBgBarc US Treasury US TIPS TR USD				0.92	1.30	0.05	2.93	4.31			
Category: Inflation-Protected Bond				0.77	1.03	-0.22	2.41	3.43			
Intermediate Government											
Franklin US Government Securities VIP 2	VA	—		-0.16	0.22	0.52	2.29	3.69	★★	-Avg	-Avg
Benchmark: BBgBarc US Govt Interm TR USD				-0.14	0.46	0.75	2.21	3.81			
Category: Intermediate Government				-0.06	0.30	0.83	2.78	3.61			
Intermediate-Term Bond											
Dreyfus VIF Quality Bond Init	VA	—		1.78	0.43	1.22	3.73	5.69	★★	Avg	-Avg
Benchmark: BBgBarc US Agg Bond TR USD				1.20	1.20	1.82	3.63	5.96			
Category: Intermediate-Term Bond				1.31	1.27	1.73	3.80	5.41			
Calvert VP Investment Grade Bd Idx Port	VA	—	—	1.08	0.97	1.51	3.42	3.64	★★	Avg	-Avg
Benchmark: BBgBarc US Agg Bond TR USD				1.20	1.20	1.82	3.63	3.95			
Category: Intermediate-Term Bond				1.31	1.27	1.73	3.80	3.63			
Large Blend											
Dreyfus Sustainable US Equity Port Init	VA		—	8.52	6.42	10.70	9.00	7.96	★★★	-Avg	-Avg
Benchmark: S&P 500 TR				13.99	10.78	13.31	9.50	9.54			
Category: Large Blend				12.82	8.89	11.72	8.58	8.03			
Dreyfus VIF Appreciation Initial	VA		—	15.70	9.63	9.90	8.26	9.09	★★★	-Avg	Avg
Benchmark: S&P 500 TR				13.99	10.78	13.31	9.50	9.56			
Category: Large Blend				12.82	8.89	11.72	8.58	8.11			
Fidelity® VIP Growth & Income Initial	VA		—	8.94	8.45	11.31	8.03	7.49	★★	+Avg	-Avg
Benchmark: S&P 500 TR				13.99	10.78	13.31	9.50	8.18			
Category: Large Blend				12.82	8.89	11.72	8.58	6.86			
Dreyfus Stock Index Svc	VA		—	13.41	10.23	12.74	8.98	5.66	★★★★	Avg	Avg
Benchmark: S&P 500 TR				13.99	10.78	13.31	9.50	6.36			
Category: Large Blend				12.82	8.89	11.72	8.58	5.23			
Large Growth											
Fidelity® VIP Growth Initial	VA		—	24.86	13.03	16.19	9.87	10.29	★★★★	Avg	+Avg
Benchmark: Russell 3000 Growth TR USD				21.06	12.57	15.32	11.31	10.14			
Category: Large Growth				20.41	10.64	13.81	9.87	9.22			
Calvert VP Nasdaq 100 Index	VA		—	21.78	15.66	19.25	14.49	3.74	★★★★★	High	High
Benchmark: NASDAQ 100 PR USD				21.06	14.94	18.48	13.96	3.28			
Category: Large Growth				20.41	10.64	13.81	9.87	3.52			
Fidelity® VIP Growth Opportunities Init	VA		—	24.33	12.63	15.85	10.62	8.41	★★★★	High	+Avg
Benchmark: Russell 1000 Growth TR USD				21.25	12.90	15.53	11.34	9.64			
Category: Large Growth				20.41	10.64	13.81	9.87	8.78			
American Century VP Ultra® I	VA		—	24.28	13.38	16.35	10.72	6.54	★★★★	Avg	+Avg
Benchmark: Russell 1000 Growth TR USD				21.25	12.90	15.53	11.34	6.59			
Category: Large Growth				20.41	10.64	13.81	9.87	5.35			
Fidelity® VIP Contrafund Initial	VA		—	13.69	9.10	12.47	8.67	11.15	★★	Avg	-Avg
Benchmark: S&P 500 TR				13.99	10.78	13.31	9.50	9.91			
Category: Large Growth				20.41	10.64	13.81	9.87	8.78			

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Table 1: Variable Return Investments

Investment Option	Type of Option	Morningstar Style Box EQ	FI	Average Annual Total Return % as of 03-31-18 1-Yr	3-Yr	5-Yr	10-Yr	Since Inception	Morningstar Rating	Morningstar Risk	Morningstar Return
American Century VP Ultra® II	VA		—	24.16	13.19	16.19	10.56	7.40	★★★★	Avg	+Avg
Benchmark: Russell 1000 Growth TR USD				21.25	12.90	15.53	11.34	8.62			
Category: Large Growth				20.41	10.64	13.81	9.87	7.20			
Deutsche Capital Growth VIP-B	VA		—	17.91	10.77	14.83	9.64	7.11	★★★	Avg	Avg
Benchmark: Russell 1000 Growth TR USD				21.25	12.90	15.53	11.34	7.39			
Category: Large Growth				20.41	10.64	13.81	9.87	6.94			
Franklin Flex Cap Growth VIP 2	VA		—	23.69	9.16	13.03	8.90	7.75	★★	+Avg	-Avg
Benchmark: Russell 3000 Growth TR USD				21.06	12.57	15.32	11.31	9.83			
Category: Large Growth				20.41	10.64	13.81	9.87	8.24			
Large Value											
Fidelity® VIP Equity-Income Initial	VA		—	4.92	6.88	8.97	6.76	9.08	★★	Avg	-Avg
Benchmark: Russell 3000 Value TR USD				6.81	7.87	10.71	7.84	10.37			
Category: Large Value				9.07	7.65	10.32	7.66	8.98			
American Century VP Value I	VA		—	3.68	7.15	10.24	8.38	8.74	★★★★	Avg	+Avg
Benchmark: Russell 3000 Value TR USD				6.81	7.87	10.71	7.84	8.78			
Category: Large Value				9.07	7.65	10.32	7.66	7.35			
American Century VP Large Company Val II	VA		—	3.49	5.67	9.69	6.53	6.46	★★	Avg	-Avg
Benchmark: Russell 1000 Value TR USD				6.95	7.88	10.78	7.78	7.79			
Category: Large Value				9.07	7.65	10.32	7.66	7.02			
Mid-Cap Blend											
Calvert VP S&P MidCap 400 Index F	VA		—	10.37	8.28	11.21	10.08	8.16	★★★★	Avg	Avg
Benchmark: S&P MidCap 400 TR				10.97	8.96	11.97	10.90	8.96			
Category: Mid-Cap Blend				10.13	6.51	10.43	8.88	6.52			
Dreyfus IP MidCap Stock Init	VA		—	8.94	6.76	11.18	10.00	7.49	★★★	Avg	Avg
Benchmark: S&P MidCap 400 TR				10.97	8.96	11.97	10.90	9.86			
Category: Mid-Cap Blend				10.13	6.51	10.43	8.88	7.54			
Mid-Cap Growth											
Franklin Small Mid Cap Growth VIP 2	VA		—	16.67	5.84	11.11	9.32	7.42	★★★	Avg	Avg
Benchmark: Russell Mid Cap Growth TR USD				19.74	9.17	13.31	10.61	7.73			
Category: Mid-Cap Growth				18.34	8.28	11.94	9.39	6.86			
Fidelity® VIP Mid Cap Service 2	VA		—	14.72	8.15	11.59	8.94	10.98	★★★	Avg	Avg
Benchmark: S&P MidCap 400 TR				10.97	8.96	11.97	10.90	9.89			
Category: Mid-Cap Growth				18.34	8.28	11.94	9.39	4.99			
Money Market-Taxable											
Fidelity® VIP Government Money Mkt Svc 2	VA	—	—	0.55	0.20	0.12	0.30	1.61	—	—	—
Benchmark: BofAML US Treasury Bill 3 Mon				1.11	0.53	0.34	0.34	1.73			
Category: Money Market-Taxable				0.67	0.27	0.17	0.21	1.45			
Small Blend											
Calvert VP Russell 2000 Small Cap Idx F	VA		—	11.22	7.67	10.62	8.97	7.51	★★★	+Avg	Avg
Benchmark: Russell 2000 TR USD				11.79	8.39	11.47	9.84	8.38			
Category: Small Blend				9.68	7.21	10.29	9.15	7.46			
Small Value											
Franklin Small Cap Value VIP 2	VA		—	8.98	9.20	10.21	8.95	9.65	★★★	Avg	Avg
Benchmark: Russell 2500 Value TR USD				5.72	7.26	9.88	9.34	9.50			
Category: Small Value				5.71	6.67	9.10	8.74	9.23			
Tactical Allocation											
Deutsche Global Income Builder VIP-A	VA		—	9.33	5.79	6.76	5.52	8.50	★★★★	Avg	+Avg
Benchmark: Russell 1000 TR USD				13.98	10.39	13.17	9.61	11.88			
Category: Tactical Allocation				7.49	3.31	4.17	4.21	8.99			

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Investment Option	Type of Option	Morningstar Style Box EQ	Morningstar Style Box FI	Average Annual Total Return % as of 03-31-18 1-Yr	3-Yr	5-Yr	10-Yr	Since Inception	Morningstar Rating	Morningstar Risk	Morningstar Return
Federated Managed Volatility II	VA			8.39	4.11	5.79	7.28	5.81	★★★★	+Avg	+Avg
Benchmark: S&P 500 TR				13.99	10.78	13.31	9.50	9.55			
Category: Tactical Allocation				7.49	3.31	4.17	4.21	5.66			
Target-Date 2000-2010											
Fidelity VIP Freedom® 2010 SC2	VA			7.35	4.58	5.79	5.34	5.72	★★★★	+Avg	+Avg
Benchmark: BBgBarc US Agg Bond TR USD				1.20	1.20	1.82	3.63	3.99			
Category: Target-Date 2000-2010				5.94	4.11	5.06	4.77	4.69			
Target-Date 2015											
Fidelity VIP Freedom® 2015 SC2	VA			8.58	5.25	6.40	5.58	6.12	★★★★	+Avg	+Avg
Benchmark: S&P 500 TR				13.99	10.78	13.31	9.50	8.90			
Category: Target-Date 2015				6.87	4.43	5.55	5.06	4.92			
Target-Date 2020											
Fidelity VIP Freedom® 2020 SC2	VA			9.54	5.73	6.95	5.70	6.31	★★★★	High	+Avg
Benchmark: S&P 500 TR				13.99	10.78	13.31	9.50	8.90			
Category: Target-Date 2020				7.60	4.65	5.74	5.16	5.36			
Target-Date 2025											
Fidelity VIP Freedom® 2025 SC2	VA			10.32	6.11	7.76	6.26	6.83	★★★★	+Avg	+Avg
Benchmark: S&P 500 TR				13.99	10.78	13.31	9.50	8.90			
Category: Target-Date 2025				9.10	5.42	6.69	5.74	5.87			
Target-Date 2030											
Fidelity VIP Freedom® 2030 SC2	VA			12.09	7.04	8.61	6.34	6.98	★★★★	High	+Avg
Benchmark: S&P 500 TR				13.99	10.78	13.31	9.50	8.90			
Category: Target-Date 2030				10.37	6.07	7.36	5.86	5.98			
Target-Date Retirement											
Fidelity VIP Freedom® Income SC2	VA			4.67	3.08	3.56	3.83	4.14	★★★	-Avg	Avg
Benchmark: BBgBarc US Agg Bond TR USD				1.20	1.20	1.82	3.63	3.99			
Category: Target-Date Retirement				4.95	3.22	3.83	4.31	4.36			
Technology											
Dreyfus IP Technology Growth Init	VA		—	32.62	17.82	18.32	13.81	5.43	★★★	Avg	Avg
Benchmark: S&P 500 TR				13.99	10.78	13.31	9.50	5.82			
Category: Technology				27.75	17.56	19.08	12.81	5.30			
World Large Stock											
Deutsche International Growth VIP B	VA		—	13.24	6.42	7.70	3.50	6.91	★★	+Avg	-Avg
Benchmark: MSCI World NR USD				13.59	7.97	9.70	5.90	7.54			
Category: World Large Stock				14.93	7.77	9.21	5.76	7.57			
World Small/Mid Stock											
Deutsche Global Small Cap VIP-B	VA		—	13.02	4.40	6.96	5.46	8.39	★★	Avg	-Avg
Benchmark: S&P Developed Small TR USD				16.24	9.59	11.14	7.90	9.03			
Category: World Small/Mid Stock				17.20	9.27	9.99	6.04	8.11			

Spinnaker® Variable Annuity Investment Options

Table 2: Fixed Return Investments

Investment Option	Type of Option	Return+	Term	Other
Fixed Account	Fixed	Current: 2.00% Guaranteed 2.00%*	1 Year	For current interest rates, please call 1-800-796-3872 or go to https://www.symetra.com/IndividualsFamilies/Products/RetirementPlans. Representatives are available Monday through Friday from 6:00 AM to 4:30 PM Pacific Time. In addition, you may reference your most recent quarterly participant statement for the guaranteed minimum interest rate (GMIR) and the specific interest rate credited to your account.
		Current: 2.00% Guaranteed 2.00%*	3 Years*	
		Current: 2.00% Guaranteed 2.00%*	5 Years*	

Symetra® Life Insurance Company reserves the right to adjust the interest rate prospectively once the Term stated above is over. Adjusted rates will apply for at least 12 months, when the rate can be adjusted again.
The guaranteed rate shown above is the lowest of all such guaranteed rates that have been offered on the product. Depending on when a participant's contract was issued, this rate may be higher and will be shown on the contract's data page.
+Rates as of 5/17/2017
*The 3 and 5 year interest terms were only available for initial deposits received prior to February 1, 2017. Purchase Payments allocated to the 3 and 5 year interest terms were credited interest established for the date the Purchase Payment was received by Symetra and may be different than rates shown here.
This product is no longer available for sale.

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Spinnaker® Variable Annuity Investment Options

Table 3: Fees and Expenses

Investment Option	Type of Option	Total Annual Operating Expense (%)	Total Annual Operating Expense Per $1000	Shareholder-type Fees
Allocation--15% to 30% Equity				
Morningstar Cnsrv ETF Asset Allc II	VA	1.01	10.10	Please see notes below.
Allocation--30% to 50% Equity				
Morningstar Inc & Gr ETF Asset Allc II	VA	0.96	9.60	Please see notes below.
Fidelity® VIP Asset Manager Initial	VA	0.63	6.30	Please see notes below.
Franklin Income VIP 2	VA	0.74	7.40	Please see notes below.
Allocation--50% to 70% Equity				
Morningstar Balanced ETF Asset Allc II	VA	0.93	9.30	Please see notes below.
Calvert VP SRI Balanced	VA	0.70	7.00	Please see notes below.
American Century VP Balanced I	VA	0.91	9.10	Please see notes below.
Allocation--70% to 85% Equity				
Morningstar Growth ETF Asset Allc II	VA	0.91	9.10	Please see notes below.
Franklin Founding Funds Allocation VIP 2	VA	1.01	10.10	Please see notes below.
Allocation--85%+ Equity				
Morningstar Agrsv Gr ETF Asset Allc II	VA	0.93	9.30	Please see notes below.
Franklin Mutual Shares VIP 2	VA	0.97	9.70	Please see notes below.
Foreign Large Blend				
Deutsche CROCI International VIP-A	VA	1.12	11.20	Please see notes below.
Calvert VP EAFE International Index I	VA	0.75	7.50	Please see notes below.
Foreign Large Growth				
Fidelity® VIP Overseas Service 2	VA	1.05	10.50	Please see notes below.
American Century VP International I	VA	1.37	13.70	Please see notes below.
High Yield Bond				
Federated High Income Bond II Primary	VA	0.78	7.80	Please see notes below.
Inflation-Protected Bond				
American Century VP Inflation Prot II	VA	0.73	7.30	Please see notes below.
Intermediate Government				
Franklin US Government Securities VIP 2	VA	0.75	7.50	Please see notes below.
Intermediate-Term Bond				
Dreyfus VIF Quality Bond Init	VA	0.94	9.40	Please see notes below.
Calvert VP Investment Grade Bd Idx Port	VA	0.45	4.50	Please see notes below.
Large Blend				
Dreyfus Sustainable US Equity Port Init	VA	0.71	7.10	Please see notes below.
Dreyfus VIF Appreciation Initial	VA	0.82	8.20	Please see notes below.
Fidelity® VIP Growth & Income Initial	VA	0.56	5.60	Please see notes below.
Dreyfus Stock Index Svc	VA	0.52	5.20	Please see notes below.
Large Growth				
Fidelity® VIP Growth Initial	VA	0.64	6.40	Please see notes below.
Calvert VP Nasdaq 100 Index	VA	0.62	6.20	Please see notes below.
Fidelity® VIP Growth Opportunities Init	VA	0.68	6.80	Please see notes below.
American Century VP Ultra® I	VA	1.01	10.10	Please see notes below.

Spinnaker® Variable Annuity Investment Options

Table 3: Fees and Expenses

Investment Option	Type of Option	Total Annual Operating Expense (%)	Total Annual Operating Expense Per $1000	Shareholder-type Fees
Fidelity® VIP Contrafund Initial	VA	0.63	6.30	Please see notes below.
American Century VP Ultra® II	VA	1.16	11.60	Please see notes below.
Deutsche Capital Growth VIP-B	VA	0.76	7.60	Please see notes below.
Franklin Flex Cap Growth VIP 2	VA	1.37	13.70	Please see notes below.
Large Value				
Fidelity® VIP Equity-Income Initial	VA	0.59	5.90	Please see notes below.
American Century VP Value I	VA	0.98	9.80	Please see notes below.
American Century VP Large Company Val II	VA	1.06	10.60	Please see notes below.
Mid-Cap Blend				
Calvert VP S&P MidCap 400 Index F	VA	0.69	6.90	Please see notes below.
Dreyfus IP MidCap Stock Init	VA	0.85	8.50	Please see notes below.
Mid-Cap Growth				
Franklin Small Mid Cap Growth VIP 2	VA	1.10	11.00	Please see notes below.
Fidelity® VIP Mid Cap Service 2	VA	0.88	8.80	Please see notes below.
Money Market-Taxable				
Fidelity® VIP Government Money Mkt Svc 2	VA	0.50	5.00	Please see notes below.
Small Blend				
Calvert VP Russell 2000 Small Cap Idx F	VA	0.87	8.70	Please see notes below.
Small Value				
Franklin Small Cap Value VIP 2	VA	0.92	9.20	Please see notes below.
Tactical Allocation				
Deutsche Global Income Builder VIP-A	VA	0.66	6.60	Please see notes below.
Federated Managed Volatility II	VA	1.09	10.90	Please see notes below.
Target-Date 2000-2010				
Fidelity VIP Freedom® 2010 SC2	VA	0.79	7.90	Please see notes below.
Target-Date 2015				
Fidelity VIP Freedom® 2015 SC2	VA	0.82	8.20	Please see notes below.
Target-Date 2020				
Fidelity VIP Freedom® 2020 SC2	VA	0.85	8.50	Please see notes below.
Target-Date 2025				
Fidelity VIP Freedom® 2025 SC2	VA	0.87	8.70	Please see notes below.
Target-Date 2030				
Fidelity VIP Freedom® 2030 SC2	VA	0.91	9.10	Please see notes below.
Target-Date Retirement				
Fidelity VIP Freedom® Income SC2	VA	0.71	7.10	Please see notes below.
Technology				
Dreyfus IP Technology Growth Init	VA	0.83	8.30	Please see notes below.
World Large Stock				
Deutsche International Growth VIP B	VA	1.68	16.80	Please see notes below.

Spinnaker® Variable Annuity Investment Options

Table 3: Fees and Expenses

Investment Option	Type of Option	Total Annual Operating Expense (%)	Total Annual Operating Expense Per $1000	Shareholder-type Fees
World Small/Mid Stock				
Deutsche Global Small Cap VIP-B	VA	1.38	13.80	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 Maintenance Charge: $30 each Contract Year. The charge is waived if the Contract Value is $50,000 or more. The charge will never be more than $35 for Contracts issued before 2005 and $50 for those issued thereafter, please consult your Contract.
Contingent Deferred Sales Charge: 8 year decreasing (CDSC): 8, 7, 6, 5, 4, 3, 2, 1% in excess of 10% withdrawn per contract year. The charge is a percentage of the amount withdrawn.
Mortality & Expense Risk Charge: Equal on an annual basis to 1.25% of the average daily net asset value of each Sub-account invested in.
Asset Related Administrative charge: Equal on an annual basis to 0.15% of the average daily net asset value of each Sub-account invested in.
Withdrawal Charge: $25 or 2.0% of the amount withdrawn, whichever is less, for each withdrawal after the first in a contract year.
Transfer Charge: $10 or 2.0% of the amount transferred, whichever is less, for each transfer after the 12th transfer in a contract year.
Loan Net Interest Rate: Subject to your retirement plan's requirements, Participants may take a loan against their Contract Value. For any loan issued, the Loan Net Interest Rate is equal to 2.5% of the loan amount.
Please reference your quarterly participant statement for an explanation of fees specifically charged to your account.

Spinnaker® Variable Annuity Investment Options

Table 4: Annuity Options

Investment Option	Objectives/ Goals	Pricing Factors	Restrictions/ Fees
Spinnaker Variable Annuity https://www.symetra.com/ IndividualsFamilies/Products/RetirementPlans	To provide a guaranteed stream of income for a period of time based on your contract value. This option is available through a variable annuity contract your employer has with Symetra Life Insurance Company. You do not need to exercise this option and can receive a distribution equal to your account value.	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, joint and survivor life annuity with guaranteed period, payments based on a number of years (PBNY), and period certain. You can choose to have fixed or variable payments, or both, for all options other than period certain options. You may choose only fixed payments for period certain annuity options. 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 contract level charges deducted under the contract. In addition, there is no additional cost for the death benefit available under the contract 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.	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. Once you begin receiving annuity payments, the option you chose cannot be stopped or changed. Annual Administration Maintenance Charge is still deducted for PBNY if Contract was under $50,000 at time of election (currently waived). No other charges apply. Employees should consult with their Plan Sponsor prior to electing an annuity option.