

# Current Interest Rates & Caps

Effective 12/8/2017



## Symetra Edge Pro<sup>®</sup> Fixed Indexed Annuity

### 7 Year Surrender Charge Schedule

Purchase Payment	Initial Interest Rate	Initial Cap			
	Fixed Account	S&P 500 <sup>®</sup> Point-to-Point Indexed Account	S&P 500 <sup>®</sup> Monthly Average Indexed Account	MSCI EAFE Point-to-Point Indexed Account	MSCI EAFE Monthly Average Indexed Account
\$10,000-99,999	1.80%	4.00%	5.00%	4.50%	4.75%
\$100,000 or more	2.30%	5.00%	7.50%	5.00%	6.50%

#### Fixed Account Guaranteed Minimum Interest Rates and Guaranteed Minimum Indexed Interest Caps

The Guaranteed Minimum Interest Rate for the Fixed Account is 1.50% during the surrender charge period and 1.00% thereafter. The Guaranteed Minimum Indexed Interest Cap is 3.00% during the surrender charge period and 2.00% thereafter. The surrender charge schedule is 9, 8, 7, 7, 6, 5, 4, 0% in most states. In CA the surrender charge schedule is 9, 8, 7, 6, 5, 4, 3, 0%.

### 5 Year Surrender Charge Schedule

Purchase Payment	Initial Interest Rate	Initial Cap			
	Fixed Account	S&P 500 <sup>®</sup> Point-to-Point Indexed Account	S&P 500 <sup>®</sup> Monthly Average Indexed Account	MSCI EAFE Point-to-Point Indexed Account	MSCI EAFE Monthly Average Indexed Account
\$10,000-99,999	1.70%	3.50%	4.25%	3.50%	4.25%
\$100,000 or more	2.20%	4.50%	6.25%	4.50%	5.75%

#### Fixed Account Guaranteed Minimum Interest Rates and Guaranteed Minimum Indexed Interest Caps

The Guaranteed Minimum Interest Rate for the Fixed Account is 1.25% during the surrender charge period and 1.00% thereafter. The Guaranteed Minimum Indexed Interest Cap is 2.00% during the surrender charge period and 2.00% thereafter. The surrender charge schedule is 9, 8, 7, 7, 6, 0% in most states. In CA the surrender charge schedule is 9, 8, 7, 6, 5, 0%.

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

**Symetra Custom 7 Fixed Annuity**

*With Guaranteed Return of Purchase Payment*

<b>7 Year</b> Guaranteed Period	1st Year Interest Rate <sup>1</sup>	Base Interest Rate (Years 2-7)	Effective 7-Year Interest Rate <sup>2</sup>
\$10,000-49,999	2.15%	1.65%	1.72%
\$50,000-99,999	2.75%	2.25%	2.32%
\$100,000-249,999	3.10%	2.60%	2.67%
\$250,000 or more	3.10%	2.60%	2.67%

<b>7 Year</b> Guaranteed Period	1st Year Interest Rate <sup>1</sup>	Base Interest Rate (Years 2-7)	Effective 7-Year Interest Rate <sup>2</sup>
\$10,000-49,999	2.10%	1.60%	1.67%
\$50,000-99,999	2.40%	1.90%	1.97%
\$100,000-249,999	2.85%	2.35%	2.42%
\$250,000 or more	2.85%	2.35%	2.42%

<b>5 Year</b> Guaranteed Period	1st Year Interest Rate <sup>1</sup>	Base Interest Rate (Years 2-5)	Effective 7-Year Interest Rate <sup>2</sup>
\$10,000-49,999	2.25%	1.75%	1.75%
\$50,000-99,999	3.00%	2.50%	2.28%
\$100,000-249,999	3.35%	2.85%	2.53%
\$250,000 or more	3.35%	2.85%	2.53%

<b>5 Year</b> Guaranteed Period	1st Year Interest Rate <sup>1</sup>	Base Interest Rate (Years 2-5)	Effective 7-Year Interest Rate <sup>2</sup>
\$10,000-49,999	2.15%	1.65%	1.68%
\$50,000-99,999	2.50%	2.00%	1.93%
\$100,000-249,999	3.00%	2.50%	2.28%
\$250,000 or more	3.00%	2.50%	2.28%

<b>3 Year</b> Guaranteed Period	1st Year Interest Rate <sup>1</sup>	Base Interest Rate (Years 2-3)	Effective 7-Year Interest Rate <sup>2</sup>
\$10,000-49,999	2.35%	1.85%	1.72%
\$50,000-99,999	3.30%	2.80%	2.13%
\$100,000-249,999	4.00%	3.50%	2.42%
\$250,000 or more	4.00%	3.50%	2.42%

<b>3 Year</b> Guaranteed Period	1st Year Interest Rate <sup>1</sup>	Base Interest Rate (Years 2-3)	Effective 7-Year Interest Rate <sup>2</sup>
\$10,000-49,999	2.20%	1.70%	1.66%
\$50,000-99,999	2.75%	2.25%	1.89%
\$100,000-249,999	3.50%	3.00%	2.21%
\$250,000 or more	3.50%	3.00%	2.21%

**Guaranteed Minimum Interest Rates**

The Guaranteed Minimum Interest Rate is 1.50% during the surrender charge period and 1.00% thereafter. When the initial guaranteed interest rate period ends, the client should generally anticipate the interest rate to reset at or near the Guaranteed Minimum Interest Rate(s) stated in the contract. Withdrawal amounts above 10% of the contract value per contract year are subject to a surrender charge based on a seven-year decreasing surrender charge schedule of 8%, 8%, 7%, 7%, 6%, 5%, 4% and then 0%.

**Symetra Custom 5 Fixed Annuity**

*With Guaranteed Return of Purchase Payment*

<b>5 Year</b> Guaranteed Period	Base Interest Rate (Years 1-5)	Effective 5-Year Interest Rate <sup>2</sup>
\$25,000-49,999	1.65%	1.65%
\$50,000-99,999	2.25%	2.25%
\$100,000-249,999	2.55%	2.55%
\$250,000 or more	2.55%	2.55%

<b>5 Year</b> Guaranteed Period	Base Interest Rate (Years 1-5)	Effective 5-Year Interest Rate <sup>2</sup>
\$25,000-49,999	1.40%	1.40%
\$50,000-99,999	1.80%	1.80%
\$100,000-249,999	2.25%	2.25%
\$250,000 or more	2.25%	2.25%

<b>3 Year</b> Guaranteed Period	Base Interest Rate (Years 1-3)	Effective 5-Year Interest Rate <sup>2</sup>
\$25,000-49,999	1.90%	1.34%
\$50,000-99,999	2.50%	1.70%
\$100,000-249,999	2.85%	1.90%
\$250,000 or more	2.85%	1.90%

<b>3 Year</b> Guaranteed Period	Base Interest Rate (Years 1-3)	Effective 5-Year Interest Rate <sup>2</sup>
\$25,000-49,999	1.50%	1.10%
\$50,000-99,999	2.00%	1.40%
\$100,000-249,999	2.40%	1.64%
\$250,000 or more	2.40%	1.64%

**Guaranteed Minimum Interest Rates**

The Guaranteed Minimum Interest Rate is 0.50% during the surrender charge period and 0.50% thereafter. When the initial guaranteed interest rate period ends, the client should generally anticipate the interest rate to reset at or near the Guaranteed Minimum Interest Rate(s) stated in the contract. Withdrawal amounts above 10% of the contract value per contract year are subject to a surrender charge based on a five-year decreasing surrender charge schedule of 7%, 7%, 7%, 6%, 5%, and then 0%.

For more information on how Symetra Life Insurance Company can help you increase your sales, contact the Life and Retirement Sales Desk at 1-800-706-0700 or e-mail [invest@symetra.com](mailto:invest@symetra.com).

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

Symetra Custom 7 Fixed Annuity and Symetra Custom 5 Fixed Annuity are modified single premium fixed deferred annuities. Contract form numbers in most states are ICC11\_RC1 and ICC11\_RC1/AI.

Symetra Edge Pro Fixed Indexed Annuity is an individual single premium fixed indexed deferred annuity with a market value adjustment feature. In Oregon, Symetra Edge Pro Indexed Fixed Annuity is issued as an individual single premium indexed fixed deferred annuity with a market value adjustment feature. Contract form number is RSC-0415 1/14 in most states. In Oregon, Contract form number is RSC-0415/OR/NQ2 1/14.

Market value adjustment feature does not apply in all states. See the fact sheet for details.

Annuity contracts have terms and limitations for keeping them in force.

Guarantees and benefits are subject to the claims-paying ability of Symetra Life Insurance Company.

Symetra Edge Pro Fixed Indexed Annuity has fixed and indexed accounts. Interest credits for indexed accounts are affected by the value of outside indices. Values based on the performance of any index are not guaranteed and may increase or decrease. The contract does not directly participate in any outside investment.

Interest in the indexed accounts may not be credited due to the method used to calculate and credit interest.

If the contract is being funded with multiple purchase payments i.e. 1035 exchanges, funds will be held and the contract will not be issued until all purchase payments have been received. Interest is not credited between the dates the purchase payments are received and the date the contract is issued.

It is not possible to invest in an index.

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The Product referred to herein is not sponsored, endorsed, issued, sold or promoted by MSCI, and MSCI bears no liability with respect to any such Product or any index on which such Product is based. The Product contract contains a more detailed description of the limited relationship MSCI has with Symetra Life Insurance Company and any relation Products.

Symetra reserves the right to add or remove any index or indexed interest crediting method options. If any index is discontinued or if the calculation of any index is changed substantially, Symetra reserves the right to substitute a comparable index.

Indexed interest cap rates and fixed account interest rates may be reset at the end of each interest term.

The fixed account interest rate will never be less than the fixed account guaranteed minimum interest rate. After the initial guaranteed interest rate period, the interest rate can be reset at the end of each interest term, but will never be lower than the Guaranteed Minimum Interest Rate (GMIR) stated in the contract. Customers should anticipate renewal interest rates at the Guaranteed Minimum Interest Rate regardless of future economic conditions.

Subsequent indexed interest caps may be higher or lower than the initial indexed interest cap but will never be less than the guaranteed minimum indexed interest cap.

The indexed interest floor is the minimum indexed interest rate that can be credited to the indexed account value in any interest term.

Indexed interest is calculated and credited (if applicable) at the end of an annual interest term. This means amounts withdrawn from the indexed account before the end of an annual interest term will not receive indexed interest for that term.

If the index is discontinued or if the calculation of the index is changed substantially, Symetra reserves the right to substitute a comparable index.

A Market Value Adjustment feature (MVA) is a positive or negative adjustment that may apply when all or a portion of the contract value is withdrawn. A MVA will apply to a withdrawal of more than 10% of the contract value in a contract year during the surrender charge period. It may also apply upon death or annuitization but only if it results in a cash surrender value higher than the contract value that would otherwise be paid. A negative MVA can never cause the cash surrender value to be less than the guaranteed minimum value. After the surrender charge period, no MVA applies.

Tax-qualified accounts such as IRAs, 401(k)s, etc. are tax-deferred regardless of whether or not they are funded with an annuity. If you are considering funding a tax-qualified retirement plan or account with an annuity, you should know that an annuity does not provide any additional tax-deferred treatment of earnings beyond the tax-qualified plan or program itself. However, annuities do provide other features and benefits, such as death benefits and annuity payment options.

Interest rates and indexed interest caps are subject to change without notice.

Interest rates may vary on any subsequent purchase payment(s).

Withdrawals may be subject to federal income taxes and a 10% IRS early withdrawal tax penalty may also apply for amounts taken prior to age 59½. Consult your attorney or tax advisor for more information.

The Symetra Edge Pro guaranteed minimum value (GMV) upon surrender, annuitization, or death is 100% of purchase payments accumulated at the nonforfeiture rate each year, less any prior withdrawals or partial annuitization accumulated at the nonforfeiture rate each year, minus any applicable surrender charges. Prior withdrawals are after the effect of any surrender charge and market value adjustment (if applicable). Nonforfeiture rate varies by contract issue date and is not redetermined after issue. Current nonforfeiture rate: 1.00%. Rates are subject to change without notice.

<sup>1</sup>First Year Interest Rate is the Base Interest Rate + 0.50% Additional Interest.

<sup>2</sup>Effective interest rates are based on the current interest rates and the specified length of time. It is assumed that the Guaranteed Minimum Interest Rate is credited after the initial guaranteed interest rate period.



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