

Symetra

Fixed Deferred Annuities



	Symetra Custom 7	Symetra Custom 5																																
Client Profile	Wants to lock in a fixed interest rate for a certain number of years.	Wants to lock in a fixed interest rate for a certain number of years.																																
Markets Nonqualified and Qualified	IRA, Roth IRA, SEP, SIMPLE	IRA, Roth IRA, SEP, SIMPLE																																
Issue Age	0-85 0-90 (if Guaranteed Return of Purchase Payment is selected)	0-85 0-90 (if Guaranteed Return of Purchase Payment is selected)																																
Product Type	Modified Single Premium	Modified Single Premium																																
Minimum Purchase Payment	\$10,000, all markets	\$25,000, all markets																																
Minimum Subsequent Purchase Payments	\$1,000, all markets Additional purchase payments accepted for the first 12 months.	\$1,000, all markets Additional purchase payments accepted for the first 12 months.																																
Guaranteed Interest Rate Period(s)	3, 5 or 7 years	3 or 5 years																																
Current Interest Rate	For current interest rate information, call 1-800-706-0700 or visit www.symetra.com/FinancialProfessionals																																	
Guaranteed Minimum Interest Rate (after surrender charge period ends)	1.00%	.50%																																
Contract-Based Surrender Charges	7-year decreasing schedule: <table border="1"> <thead> <tr> <th>Contract Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8+</th> </tr> </thead> <tbody> <tr> <td>Charge</td> <td>8%</td> <td>8%</td> <td>7%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>0%</td> </tr> </tbody> </table>	Contract Year	1	2	3	4	5	6	7	8+	Charge	8%	8%	7%	7%	6%	5%	4%	0%	5-year decreasing schedule: <table border="1"> <thead> <tr> <th>Contract Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6+</th> </tr> </thead> <tbody> <tr> <td>Charge</td> <td>7%</td> <td>7%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>0%</td> </tr> </tbody> </table>	Contract Year	1	2	3	4	5	6+	Charge	7%	7%	7%	6%	5%	0%
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Free Withdrawal Options	<ul style="list-style-type: none"> 10% of the contract value per contract year Nursing Home and Hospitalization Waiver Systematic Withdrawal 	<ul style="list-style-type: none"> 10% of the contract value per contract year Nursing Home and Hospitalization Waiver Systematic Withdrawal Options 																																
Annuitization	<ul style="list-style-type: none"> Annuitization (Fixed income payments); other guaranteed income options may be available 	<ul style="list-style-type: none"> Annuitization (Fixed income payments); other guaranteed income options may be available 																																

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



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Symetra® is a registered service mark of
Symetra Life Insurance Company.

Symetra Custom 5 and Symetra Custom 7 Fixed Annuities are modified single-premium fixed deferred annuities issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. Contract form numbers for most states are ICC11_RC1 or ICC11_RC1/AI. Not available in all U.S. states or any U.S. territory.

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

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. Clients should consult their attorney or tax advisor for more information.

For availability and sales support, contact the Symetra Sales Desk at 1-800-706-0700 or invest@symetra.com.