

Symetra Advantage Income

Immediate Annuity

Single Premium Immediate Annuity

Advantage Income provides guaranteed income to help meet your retirement needs.

Minimum Purchase Payment	\$10,000
Purchase Ages	Prior to 96th birthday
Market	Nonqualified: 1035 exchange, transfer, cash Qualified: Transfer, rollover Roth transfers are allowed
Free Look Period	30 days
Benefit Payout Options	<ul style="list-style-type: none"> • Payment schedule must begin within 13 months of purchase and is locked in at purchase. • Payments can be received monthly, quarterly, semiannually or annually. • Annual payment increase option from 0.1% up to 6.5%. • Single annuitant or Joint and Survivor annuitants. <p>Types</p> <ul style="list-style-type: none"> • Period Certain (five year minimum) • Life Only • Life with Period Certain • Life with Installment Refund (gives beneficiaries payments in installments to refund the unrecovered purchase payment). • Life with Cash Refund (gives beneficiaries a lump sum, equal to the unrecovered purchase payment).
Communication to Beneficiary Option¹	If elected at purchase, a beneficiary can convert remaining guaranteed payments into a lump sum ² rather than continue to receive periodic payments. Not available with Cash Refund or Life Only.
Tax Treatment³	<ul style="list-style-type: none"> • Earnings are taxed only as received; exclusion ratio applies to nonqualified contracts. • Can satisfy required minimum distribution (RMD) rules for qualified distributions. • Immediate annuity payments received prior to age 59½ may be exempt from a 10% IRS tax penalty.
Advance Access Feature⁴	<ul style="list-style-type: none"> • Up to 30 percent of the value of future guaranteed and life contingent payments;² \$5,000 minimum. • Available 36 months after purchase. • Can be requested as frequently as every 36 months.

Not a bank or credit union deposit or obligation	Not insured by any federal government agency
Not FDIC or NCUA/NCUSIF insured	Not guaranteed by any bank or credit union May lose value



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Symetra Advantage Income Annuity is a single premium immediate annuity issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. Contract form numbers are LIA-26 7/00 for qualified and LIA-27 7/00 for nonqualified for most states and LIA-26/OR 7/00 for qualified and LIA-27/OR 7/00 for nonqualified in Oregon. Not available in any U.S. territory. Symetra Life Insurance Company and Symetra Financial Corporation do not solicit business in the state of New York and are not authorized to do so.

First Symetra Advantage Income Annuity is a single-premium immediate annuity issued by First Symetra National Life Insurance Company of New York, New York, NY. Mailing address is P.O. Box 34690, Seattle, WA 98124. Contract form numbers are LIA-26/NY 12/09 for qualified and LIA-27/NY 12/09 for nonqualified.

Annuity contracts have terms and limitations for keeping them in force. Please call your insurance producer or advisor for complete details. Guarantees and benefits are subject to the claims-paying ability of the issuing life insurance company.

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

Products and services vary by distributor.

¹ In Maryland, required with Period Certain. Not available in Oregon.

² Based on present value.

³ Consult your tax advisor for more information.

⁴ Not available in Oregon, Washington or New York.