

	Symetra Custom 7	Symetra Custom 5																																
Client Profile	Client wants to lock-in to a fixed interest rate for a certain number of years.	Client wants to lock-in to 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 Payments is selected)	0-85 0-90 (if Guaranteed Return of Purchase Payments 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 .																																	
Guaranteed Minimum Interest Rate (after surrender charge period ends)	1.0%	.50%																																
Contract-Based Surrender Charges	7-year decreasing schedule: <table border="1" data-bbox="370 1501 993 1585"> <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" data-bbox="1015 1501 1539 1585"> <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 Provisions	<ul style="list-style-type: none"> • 10% of the contract value per contract year • Nursing Home and Hospitalization Waiver • Systematic Withdrawal Programs • Annuitization (Fixed, Guaranteed Rising Income Option (GRIO); other guaranteed income options may be available.) 	<ul style="list-style-type: none"> • 10% of the contract value per contract year • Nursing Home and Hospitalization Waiver • Systematic Withdrawal Programs • Annuitization (Fixed, (GRIO); other guaranteed income options may be available.) 																																



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www.symetra.com

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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 and are not available in all U.S. states or any U.S. territory. Contract form number is ICC11_RC1 in most states.

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% 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.

Contact the Life and Retirement Sales Desk at invest@symetra.com or 1-800-706-0700 for availability and sales support.