

Symetra Freedom

Income Annuity



Single Premium Deferred Payout Annuity

Freedom Income provides guaranteed income you can't outlive.

Minimum Purchase Payment	\$10,000
Market	Nonqualified: 1035 exchange, transfer, cash Qualified: transfer, rollover Roth transfers are allowed
Payment Start Date	Minimum: 13 months from the contract purchase date. Maximum: Annuitant's age of 95 or 45 years deferral, whichever occurs first. ¹
Free Look Period	30 days
Ownership	<ul style="list-style-type: none"> • For qualified, the owner must be the annuitant. Joint owners are not allowed. • For nonqualified there may be a joint owner. Joint owners must be spouses.² <ul style="list-style-type: none"> - If the owner is a natural person, the owner must be the annuitant. - A joint owner must also be a joint annuitant.
Contract Specifics	<ul style="list-style-type: none"> • Annuity payment schedule is locked in at purchase. • Annuity has no cash or surrender value, and withdrawals are not allowed. • Annuity payment amount established at purchase and payments begin only if owner/annuitant is living on the payment start date. • Payments can be made monthly, quarterly, semiannually or annually. • Annual payment increase option up to 6.5% per contract year.
Tax Treatment³	<ul style="list-style-type: none"> • Earnings are taxed only as received; exclusion ratio applies to nonqualified contracts. • 10% penalty may apply to payments received prior to age 59½.
Death Prior to Payment Start Date	<p>An optional death benefit may be included at the time of purchase. Please note that choosing this option lowers the annuity payments, although the purchase payment remains the same. If selected, and the owner/annuitant dies prior to the payment start date, the beneficiary will receive the greater of:</p> <ul style="list-style-type: none"> • 90% of the purchase payment compounded at 3% per contract year, or • 100% of the purchase payment⁴ <p>If the optional death benefit is not elected, there is no death benefit and no annuity payments will be made if death occurs prior to the payment start date. Spouses who are joint owners or sole designated beneficiaries may continue the contract in force following the owner's death.</p>

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

Payout Options

Period Certain, Single Life with Period Certain, Joint and Survivor Life with Period Certain, Single Life, Joint and Survivor Life and Single Life or Joint and Survivor Life with Installment Refund or Cash Refund.

Optional Refund Features

- Installment Refund ensures that payments are made to beneficiaries and that the total annuity payout will not be less than the purchase payment.⁵
 - Cash Refund gives beneficiaries a lump sum, equal to the unrecovered purchase payment.⁵
 - If elected at purchase, the Commutation to Beneficiary Option⁶ gives beneficiaries the option to convert remaining guaranteed payments into a lump sum,⁷ rather than continue to receive periodic payments.
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Symetra Life Insurance Company and First Symetra National Life Insurance Company of New York (collectively "Symetra") are subsidiaries of Symetra Financial Corporation. Both subsidiaries are separately responsible for their own financial obligations.

Symetra Freedom Income Annuity is a single-premium deferred-payout annuity issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. In New York, First Symetra Freedom Income Annuity is issued by First Symetra National Life Insurance Company of New York, New York, NY. Mailing address: P.O. Box 34690, Seattle, WA 98124.

Contract form numbers in most states are LIA-76 2/08, LIA-80 3/08. In Oregon the contract numbers are LIA-76/OR 8/10 and LIA-80/OR 3/08 and in New York the contract form numbers are LIA-76/NY 10/09 and LIA-80/NY 10/09. Not available in all U.S. states or any U.S. territory.

There is no cash surrender value with this contract and no withdrawals are permitted in the deferral period.

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. Consult your attorney or tax advisor for more information.

Products and services vary by distributor

¹ Qualified contracts with payment start dates later than age 70½ are subject to IRS Required Minimum Distribution (RMD) rules. If RMDs are taken from this annuity, as opposed to other funds, annuity payments and any optional death benefit under this annuity will be reduced. Consult your tax advisor.

² Joint owners may be civil union partners in states that have passed legislation legalizing civil union partnerships. This is not required in Pennsylvania.

³ Consult your tax advisor for more information.

⁴ Less any prior distributions.

⁵ Available with lifetime plans.

⁶ Not available in Oregon or Washington or with Cash Refund or Life only. In Maryland, required with any Period Certain option.

⁷ Based on present value.



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