

# Symetra

## Fixed Deferred Annuities



	Symetra Custom 7	Symetra Custom 5																																
<b>Client profile</b>	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.																																
<b>Markets nonqualified and qualified</b>	IRA, Roth IRA, SEP, SIMPLE	IRA, Roth IRA, SEP, SIMPLE																																
<b>Issue age</b>	0-85 0-90 (if guaranteed return of purchase payment is selected)	0-85 0-90 (if guaranteed return of purchase payment is selected)																																
<b>Product type</b>	Modified single premium	Modified single premium																																
<b>Minimum purchase payment</b>	\$10,000, all markets	\$25,000, all markets																																
<b>Minimum subsequent purchase payments</b>	\$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.																																
<b>Guaranteed interest rate period(s)</b>	3, 5 or 7 years	3 or 5 years																																
<b>Current interest rate</b>	For current interest rate information, call 1-800-706-0700 or visit <a href="http://www.symetra.com/FinancialProfessionals">www.symetra.com/FinancialProfessionals</a>																																	
<b>Guaranteed minimum interest rate (after surrender charge period ends)</b>	1.00%	1.00%																																
<b>Contract-based surrender charges</b>	7-year decreasing schedule: <table border="1" style="margin-top: 5px;"> <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" style="margin-top: 5px;"> <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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<b>Free withdrawal options</b>	<ul style="list-style-type: none"> <li>10% of the contract value per contract year</li> <li>Nursing Home and Hospitalization Waiver</li> <li>Systematic withdrawal</li> </ul>	<ul style="list-style-type: none"> <li>10% of the contract value per contract year</li> <li>Nursing Home and Hospitalization Waiver</li> <li>Systematic withdrawal options</li> </ul>																																
<b>Annuitization</b>	<ul style="list-style-type: none"> <li>Annuitization (Fixed income payments); other guaranteed income options may be available</li> </ul>	<ul style="list-style-type: none"> <li>Annuitization (Fixed income payments); other guaranteed income options may be available</li> </ul>																																

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 Life Insurance Company  
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[www.symetra.com](http://www.symetra.com)

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Symetra Custom 5 and Symetra Custom 7 Fixed Annuities are individual 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](mailto:invest@symetra.com).