

Fact Sheet

Symetra Custom 5

Fixed Deferred Annuity

With optional guaranteed return of purchase payment

Symetra Life Insurance Company's Custom 5 provides tax-deferred growth with a guaranteed interest rate for the first three or five years.

Minimum purchase payment	\$25,000 You can add purchase payments of \$1,000 or more throughout the first year of your contract.
Purchase ages	0–85 0–90 (if guaranteed return of purchase payment is selected)
Market	Nonqualified Qualified: IRA, Roth IRA
Guaranteed interest rate periods	Choose from 3 or 5 years.
Initial guaranteed minimum interest rate (GMIR)	At the end of your initial guaranteed interest rate period, the interest rate can be reset annually, but it will never be less than the guaranteed minimum interest rate stated in your contract. ¹
Guaranteed return of purchase payment	If selected at the time of purchase, we guarantee that you will never receive less than you contributed to your annuity, minus any prior withdrawals.
Guaranteed lifetime income option	Anytime after the first contract year and before your 101st birthday, you can convert your annuity's accumulated value to a lifetime income stream. ²
Nursing Home and Hospitalization Waiver	Surrender charges are waived after 30 days of confinement in a nursing home or hospital and up to 90 days after release. ³ If you are confined to a nursing home or hospital on the contract date, you are not eligible for this waiver of surrender charges until after the first contract year.
Free 10% annual withdrawals	Withdrawals of up to 10% of the contract value per contract year are free of surrender charges. Amounts in excess of 10% are subject to charges based on the following schedule:

Year	1	2	3	4	5	6+
Charge	7%	7%	7%	6%	5%	0%

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 Life Insurance Company.

Symetra Custom 5 Fixed Annuity is an individual modified single-premium fixed deferred annuity issued by Symetra Life Insurance Company, 777 108th Ave 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.

Annuity contracts have terms and limitations for keeping them in force. Contact your financial professional or insurance producer for complete details.

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. Consult your attorney or tax professional for more information.

¹ For current interest rate information, please consult your financial professional or insurance producer.

² Contact your financial professional or insurance producer for other available income options.

³ May vary by state. Please see contract for details.