

SYMETRA FIXED DEFERRED ANNUITIES

CURRENT INTEREST AND CAP RATES

Symetra Custom 7 Fixed Annuity - Guaranteed Return of Purchase Payment

Guaranteed Period	Initial Purchase Payment	1st Year Interest Rate (Base + 0.50% Additional Interest Rate)	Base Interest Rate	Effective 7-Year Interest Rate
3 Years	\$10,000 - \$49,999	1.75%	1.25%	1.18%
	\$50,000 - \$99,999	2.35%	1.85%	1.43%
	\$100,000-\$249,999	2.65%	2.15%	1.56%
	\$250,000+	2.90%	2.40%	1.67%

Guaranteed Period	Initial Purchase Payment	1st Year Interest Rate (Base + 0.50% Additional Interest Rate)	Base Interest Rate	Effective 7-Year Interest Rate
5 Years	\$10,000 - \$49,999	1.75%	1.25%	1.25%
	\$50,000 - \$99,999	2.05%	1.55%	1.46%
	\$100,000-\$249,999	2.40%	1.90%	1.71%
	\$250,000+	2.60%	2.10%	1.86%

Guaranteed Period	Initial Purchase Payment	1st Year Interest Rate (Base + 0.50% Additional Interest Rate)	Base Interest Rate	Effective 7-Year Interest Rate
7 Years	\$10,000 - \$49,999	1.75%	1.25%	1.32%
	\$50,000 - \$99,999	1.95%	1.45%	1.52%
	\$100,000-\$249,999	2.30%	1.80%	1.87%
	\$250,000+	2.35%	1.85%	1.92%

The Guaranteed Minimum Interest Rate set forth in the contract is 1.00% for the first 7 years. After the 7-year period, the Guaranteed Minimum Interest Rate is 1.00%. When the initial guaranteed interest rate period ends, you should generally anticipate the interest rate to reset at or near the Guaranteed Minimum Interest Rate(s) stated in the contract.

Symetra Custom 7 Fixed Annuity - No Guaranteed Return of Purchase Payment

Guaranteed Period	Initial Purchase Payment	1st Year Interest Rate (Base + 0.50% Additional Interest Rate)	Base Interest Rate	Effective 7-Year Interest Rate
3 Years	\$10,000 - \$49,999	2.15%	1.65%	1.35%
	\$50,000 - \$99,999	3.05%	2.55%	1.73%
	\$100,000-\$249,999	3.35%	2.85%	1.86%
	\$250,000+	3.60%	3.10%	1.97%

Guaranteed Period	Initial Purchase Payment	1st Year Interest Rate (Base + 0.50% Additional Interest Rate)	Base Interest Rate	Effective 7-Year Interest Rate
5 Years	\$10,000 - \$49,999	2.25%	1.75%	1.61%
	\$50,000 - \$99,999	2.55%	2.05%	1.82%
	\$100,000-\$249,999	2.90%	2.40%	2.07%
	\$250,000+	3.10%	2.60%	2.21%

Guaranteed Period	Initial Purchase Payment	1st Year Interest Rate (Base + 0.50% Additional Interest Rate)	Base Interest Rate	Effective 7-Year Interest Rate
7 Years	\$10,000 - \$49,999	2.15%	1.65%	1.72%
	\$50,000 - \$99,999	2.35%	1.85%	1.92%
	\$100,000-\$249,999	2.70%	2.20%	2.27%
	\$250,000+	2.75%	2.25%	2.32%

The Guaranteed Minimum Interest Rate set forth in the contract is 1.00% for the first 7 years. After the 7-year period, the Guaranteed Minimum Interest Rate is 1.00%. When the initial guaranteed interest rate period ends, you should generally anticipate the interest rate to reset at or near the Guaranteed Minimum Interest Rate(s) stated in the contract.

FIXED DEFERRED ANNUITIES continued

Symetra Custom 5 Fixed Annuity - Guaranteed Return of Purchase Payment

Guaranteed Period	Initial Purchase Payment	1st Year Interest Rate (Base + 0.50% Additional Interest Rate)	Base Interest Rate	Effective 5-Year Interest Rate
3 Years	\$10,000 - \$49,999	1.50%	1.00%	1.10%
	\$50,000 - \$99,999	1.50%	1.00%	1.10%
	\$100,000-\$249,999	1.60%	1.10%	1.16%
	\$250,000+	1.65%	1.15%	1.19%

Guaranteed Period	Initial Purchase Payment	1st Year Interest Rate (Base + 0.50% Additional Interest Rate)	Base Interest Rate	Effective 5-Year Interest Rate
5 Years	\$10,000 - \$49,999	1.50%	1.00%	1.10%
	\$50,000 - \$99,999	1.50%	1.00%	1.10%
	\$100,000-\$249,999	1.55%	1.05%	1.15%
	\$250,000+	1.60%	1.10%	1.20%

Guaranteed Minimum Interest Rate set forth in the contract is 1.00% for the first 5 years. After the 5-year period, the Guaranteed Minimum Interest Rate is 1.00%. When the initial guaranteed interest rate period ends, you should generally anticipate the interest rate to reset at or near the Guaranteed Minimum Interest Rate(s) stated in the contract.

Symetra Edge ProSM Fixed Indexed Annuity - 5 Year Surrender Charge Schedule

May not yet be available for all distributors

Purchase Payment	Fixed Account Interest Rate	S&P 500 Point-to-Point Cap	S&P 500 Monthly Average Cap	S&P GSCI ER Point-to-Point Cap	S&P GSCI ER Monthly Average Cap
\$10,000 - \$99,999	1.00%	2.10%	2.20%	2.10%	2.20%
\$100,000 +	1.25%	2.10%	2.20%	2.10%	2.20%

The Guaranteed Minimum Interest Rate for the Fixed Account is 1.00% during the surrender charge period and 1.00% thereafter. The Guaranteed Minimum Renewal Cap for the Indexed Accounts is 1.50% during the surrender charge period and 1.50% thereafter. Business must be received within 10 business days from signed/submitted date to receive interest rate lock. The Guaranteed Minimum Value will be calculated using the nonforfeiture rate of 1.00%.

Symetra Custom 5 Fixed Annuity - No Guaranteed Return of Purchase Payment

Guaranteed Period	Initial Purchase Payment	1st Year Interest Rate (Base + 0.50% Additional Interest Rate)	Base Interest Rate	Effective 5-Year Interest Rate
3 Years	\$10,000 - \$49,999	1.50%	1.00%	1.10%
	\$50,000 - \$99,999	1.95%	1.45%	1.37%
	\$100,000-\$249,999	2.05%	1.55%	1.43%
	\$250,000+	2.10%	1.60%	1.46%

Guaranteed Period	Initial Purchase Payment	1st Year Interest Rate (Base + 0.50% Additional Interest Rate)	Base Interest Rate	Effective 5-Year Interest Rate
5 Years	\$10,000 - \$49,999	1.50%	1.00%	1.10%
	\$50,000 - \$99,999	1.70%	1.20%	1.30%
	\$100,000-\$249,999	1.95%	1.45%	1.55%
	\$250,000+	2.00%	1.50%	1.60%

Guaranteed Minimum Interest Rate set forth in the contract is 1.00% for the first 5 years. After the 5-year period, the Guaranteed Minimum Interest Rate is 1.00%. When the initial guaranteed interest rate period ends, you should generally anticipate the interest rate to reset at or near the Guaranteed Minimum Interest Rate(s) stated in the contract.

Symetra Edge ProSM Fixed Indexed Annuity - 7 Year Surrender Charge Schedule

May not yet be available for all distributors

Purchase Payment	Fixed Account Interest Rate	S&P 500 Point-to-Point Cap	S&P 500 Monthly Average Cap	S&P GSCI ER Point-to-Point Cap	S&P GSCI ER Monthly Average Cap
\$10,000 - \$99,999	1.95%	3.75%	4.00%	3.55%	3.75%
\$100,000 +	2.25%	4.50%	5.00%	4.25%	4.50%

The Guaranteed Minimum Interest Rate for the Fixed Account is 1.50% during the surrender charge period and 1.00% thereafter. The Guaranteed Minimum Renewal Cap for the Indexed Accounts is 2.00% during the surrender charge period and 2.00% thereafter. Business must be received within 10 business days from signed/submitted date to receive interest rate lock. The Guaranteed Minimum Value will be calculated using the nonforfeiture rate of 1.00%.

FIXED DEFERRED ANNUITIES continued



Symetra Life Insurance Company
777 108th Avenue NE, Suite 1200
Bellevue, WA 98004-5135
www.symetra.com

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For more information on how Symetra can help you increase your sales, contact the Symetra Sales Center at 1-800-706-0700 or e-mail invest@symetra.com.

Fixed Deferred Annuities are 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.

Symetra Custom 7 Fixed Annuity is a modified single premium fixed deferred annuity. Contract form number is ICC10_RC1 for most states and RSC-0017/OR 5/09 in Oregon.

Symetra Custom 5 Fixed Annuity is a modified single premium fixed deferred annuity. Contract form number is ICC10_RC1 for most states and RSC-0017/OR 5/09 in Oregon.

Symetra Edge Pro Fixed Indexed Annuity is an individual single premium fixed indexed deferred annuity with a market value adjustment feature. Contract form number is RSC-0341 11/10 in most states and in Oregon RSC-0341/OR/NQ 11/10.

Guarantees and benefits are subject to the claims-paying ability of Symetra Life Insurance Company.

Symetra Edge Pro Fixed Indexed Annuity has fixed and indexed accounts. Interest credits for indexed accounts are affected by the value of outside indices. Values and benefits based on the performance of any index are not guaranteed and may increase or decrease. The contract does not directly participate in any outside investment.

Interest in the indexed accounts may not be credited due to the method used to calculate and credit interest.

If the contract is being funded with multiple purchase payments i.e. 1035 exchanges, funds will be held and the contract will not be issued until all purchase payments have been received. Interest is not credited between the dates the purchase payments are received and the date the contract is issued.

Any index does not include the payment or reinvestment of dividends in the calculation of its performance.

It is not possible to invest in an index.

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Symetra reserves the right to add or remove any index or indexed interest crediting method options. If any index is discontinued or if the calculation of any index is changed substantially, Symetra reserves the right to substitute a comparable index.

Indexed interest cap rates and fixed account interest rates may be reset at the end of each interest term.

The fixed account interest rate will never be less than the fixed account guaranteed minimum interest rate. After the initial guaranteed interest rate period, the interest rate can be reset at the end of each interest term, but will never be lower than the Guaranteed Minimum Interest Rate (GMIR) stated in the contract. Customers should anticipate renewal interest rates at the Guaranteed Minimum Interest Rate regardless of future economic conditions.

Subsequent indexed interest cap rates may be higher or lower than the initial indexed interest cap but will never be less than the guaranteed minimum indexed interest cap.

The indexed interest floor is the minimum indexed interest rate that can be credited to the indexed account value in any interest term.

Indexed interest is calculated and credited (if applicable) at the end of each interest term. **Withdrawals prior to the end of each interest term from the indexed account will not be credited with any interest.**

The allocation date is when the contract value is allocated between the fixed account and any indexed accounts.

100% of Purchase Payments less any prior withdrawals minus any applicable surrender charges. Prior Withdrawals are *after the* affect of any surrender charge and Market Value Adjustment (if applicable) Nonforfeiture Rate varies by contract issue date and is not redetermined after issue. Current Nonforfeiture Rate: 1.00%. Rates are subject to change without notice.

Interest rates are subject to change without notice.

Withdrawals may be subject to federal income taxes and a 10% early withdrawal tax penalty may also apply for amounts taken prior to age 59 ½.