

# SYMETRA ANNUITIES

## FIXED DEFERRED ANNUITIES

### Symetra Custom 7 Fixed Annuity - Guaranteed Return of Purchase Payments

Guaranteed Period	Initial Purchase Payment	1st Year Interest Rate (Base + 0.50% Additional Interest Rate)	Base Interest Rate	Effective 3-Year Interest Rate
3 Years	\$10,000 - \$49,999	2.45%	1.95%	2.12%
	\$50,000 - \$99,999	3.45%	2.95%	3.12%
	\$100,000-\$249,999	3.65%	3.15%	3.32%
	\$250,000+	3.70%	3.20%	3.37%

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	2.40%	1.90%	2.00%
	\$50,000 - \$99,999	2.95%	2.45%	2.55%
	\$100,000-\$249,999	3.05%	2.55%	2.65%
	\$250,000+	3.10%	2.60%	2.70%

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	2.30%	1.80%	1.87%
	\$50,000 - \$99,999	2.70%	2.20%	2.27%
	\$100,000-\$249,999	2.85%	2.35%	2.42%
	\$250,000+	2.90%	2.40%	2.47%

The Guaranteed Minimum Interest Rate set forth in the contract is 1.50% for the first 7 years. After the 7-year period, the Guaranteed Minimum Interest Rate is 1.50%.

### Symetra Custom 7 Fixed Annuity - No Guaranteed Return of Purchase Payments

Guaranteed Period	Initial Purchase Payment	1st Year Interest Rate (Base + 0.50% Additional Interest Rate)	Base Interest Rate	Effective 3-Year Interest Rate
3 Years	\$10,000 - \$49,999	2.95%	2.45%	2.62%
	\$50,000 - \$99,999	3.95%	3.45%	3.62%
	\$100,000-\$249,999	4.15%	3.65%	3.82%
	\$250,000+	4.20%	3.70%	3.87%

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	2.75%	2.25%	2.35%
	\$50,000 - \$99,999	3.30%	2.80%	2.90%
	\$100,000-\$249,999	3.40%	2.90%	3.00%
	\$250,000+	3.45%	2.95%	3.05%

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	2.55%	2.05%	2.12%
	\$50,000 - \$99,999	2.95%	2.45%	2.52%
	\$100,000-\$249,999	3.10%	2.60%	2.67%
	\$250,000+	3.15%	2.65%	2.72%

The Guaranteed Minimum Interest Rate set forth in the contract is 1.50% for the first 7 years. After the 7-year period, the Guaranteed Minimum Interest Rate is 1.50%.

## FIXED DEFERRED ANNUITIES continued

### Symetra Custom 5 Fixed Annuity - Guaranteed Return of Purchase Payments

Guaranteed Period	Initial Purchase Payment	1st Year Interest Rate (Base + 0.50% Additional Interest Rate)	Base Interest Rate	Effective 3-Year Interest Rate
3 Years	\$10,000 - \$49,999	2.00%	1.50%	1.67%
	\$50,000 - \$99,999	2.00%	1.50%	1.67%
	\$100,000-\$249,999	2.00%	1.50%	1.67%
	\$250,000+	2.05%	1.55%	1.72%
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	2.00%	1.50%	1.60%
	\$50,000 - \$99,999	2.00%	1.50%	1.60%
	\$100,000-\$249,999	2.00%	1.50%	1.60%
	\$250,000+	2.05%	1.55%	1.65%

The Guaranteed Minimum Interest Rate set forth in the contract is 1.50% for the first 5 years. After the 5-year period, the Guaranteed Minimum Interest Rate is 1.50%.

### Symetra Custom 5 Fixed Annuity - No Guaranteed Return of Purchase Payments

Guaranteed Period	Initial Purchase Payment	1st Year Interest Rate (Base + 0.50% Additional Interest Rate)	Base Interest Rate	Effective 3-Year Interest Rate
3 Years	\$10,000 - \$49,999	2.00%	1.50%	1.67%
	\$50,000 - \$99,999	2.25%	1.75%	1.92%
	\$100,000-\$249,999	2.35%	1.85%	2.02%
	\$250,000+	2.40%	1.90%	2.07%
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	2.00%	1.50%	1.60%
	\$50,000 - \$99,999	2.00%	1.50%	1.60%
	\$100,000-\$249,999	2.25%	1.75%	1.85%
	\$250,000+	2.30%	1.80%	1.90%

The Guaranteed Minimum Interest Rate set forth in the contract is 1.50% for the first 5 years. After the 5-year period, the Guaranteed Minimum Interest Rate is 1.50%.

### Symetra Select 3 Fixed Annuity - Guaranteed Return of Purchase Payments

Guaranteed Period	Initial Purchase Payment	First 3 Years (Base + 0.30% Additional Interest Rate)	Base Interest Rate
3 Years	\$50,000-\$99,999	1.30%	1.00%
	\$100,000-\$249,999	1.30%	1.00%
	\$250,000+	1.30%	1.00%

The Guaranteed Minimum Interest Rate is 1.00%.

### Symetra Select 3 Fixed Annuity - No Guaranteed Return of Purchase Payments

Guaranteed Period	Initial Purchase Payment	First 3 Years (Base + 0.30% Additional Interest Rate)	Base Interest Rate
3 Years	\$50,000 - \$99,999	1.30%	1.00%
	\$100,000-\$249,999	1.30%	1.00%
	\$250,000+	1.30%	1.00%

The Guaranteed Minimum Interest Rate is 1.00%.

## FIXED DEFERRED ANNUITIES continued

### Symetra Flex Premium Plus Fixed Annuity

1st Year Interest Rate (Base Interest Rate + 2.00% Additional Interest)	Base Interest Rate
4.00%	2.00%

The Guaranteed Minimum Interest Rate set forth in the contract is 2.00% for the first 7 years. After the 7-year period, the Guaranteed Minimum Interest Rate is 1.50%.

### Symetra Secure Fixed Annuity

Guaranteed Period	Base Interest Rate
4 Years (Rate lock for years 1-4)	1.50%

The Guaranteed Minimum Interest Rate is 1.50%.

### Symetra Preference FP Fixed Annuity

Base Interest Rate
1.50%

The Guaranteed Minimum Interest Rate is 1.50%.

## **SYMETRA** FINANCIAL

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