

INCOME ANNUITIES

	Advantage Income	Target Income	Income Builder
Client Profile	Client has an immediate need for an income stream.	Client wants to guarantee a future income stream today.	Client looking for ten years of income as a part of a retirement income distribution strategy.
Markets	<ul style="list-style-type: none"> • Nonqualified: 1035 exchange, transfer, cash • Qualified: transfer, rollover 	<ul style="list-style-type: none"> • Nonqualified: 1035 exchange, transfer, cash • Qualified: transfer, rollover 	<ul style="list-style-type: none"> • Nonqualified: 1035 exchange, transfer, cash • Qualified: transfer, rollover
Maximum Purchase Age¹	95 ²	94 ²	95 ²
Product Type	Single Premium Immediate	Single Premium Fixed	Single Premium Fixed
Minimum Purchase Payment	\$10,000	\$20,000	\$20,000
Free Look Period	30 days	30 days	30 days
Payout Options (Type)	<ul style="list-style-type: none"> • Period Certain³ • Single Life, with or without Period Certain • Joint and Survivor Life, with or without Period Certain 	<ul style="list-style-type: none"> • Period Certain³ • Single Life, with or without Period Certain • Joint and Survivor Life, with or without Period Certain 	10-year Period Certain ³ with one-time payment increase at the beginning of payment year six.
Payout Options (Mode)	<ul style="list-style-type: none"> • Monthly • Quarterly • Semiannually • Annually 	<ul style="list-style-type: none"> • Monthly • Quarterly • Semiannually • Annually 	<ul style="list-style-type: none"> • Monthly • Quarterly • Semiannually • Annually
Payment Start Date	<ul style="list-style-type: none"> • Must be within a year of purchase. 	<ul style="list-style-type: none"> • Minimum required deferral period: 13 months • Maximum deferral period: age 95⁴ 	<ul style="list-style-type: none"> • No minimum deferral requirement; may start immediately. • Maximum deferral period: age 95⁴
Additional Options	<ul style="list-style-type: none"> • Annual payment increase option, up to 6.5%. • Installment Refund: Guarantees the total annuity payout will not be less than the annuity purchase amount. 	<ul style="list-style-type: none"> • Annual payment increase option, up to 6.5%. • Installment Refund: Guarantees the total annuity payout will not be less than the annuity purchase amount. 	N/A

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Tax Treatment⁵	<ul style="list-style-type: none"> Earnings are taxed only as received; exclusion ratio applies for nonqualified contracts. May bypass probate at death. Exempt from IRS 10% tax penalty on early distributions. 	<ul style="list-style-type: none"> Earnings are taxed only as received; exclusion ratio applies for nonqualified contracts. May bypass probate at death. 10% penalty may apply to payments received prior to age 59½. 	<ul style="list-style-type: none"> Earnings are taxed only as received; exclusion ratio applies for nonqualified contracts. May bypass probate at death. 10% penalty may apply to payments received prior to age 59½.
Commutation Endorsement⁶	Beneficiary can convert remaining guaranteed payments into one lump sum payment. ⁷	Beneficiary can convert remaining guaranteed payments into one lump sum payment. ⁷	Beneficiary can convert remaining guaranteed payments into one lump sum payment. ⁷
Hospitalization and Nursing Home Confinement Endorsement	N/A	<ul style="list-style-type: none"> After 45 days confinement, prior to payment start date. Receive lump sum payment equal to 90% of purchase payment compounded at 3% per year from contract effective date in lieu of annuity payments. 	<ul style="list-style-type: none"> After 45 days confinement, prior to payment start date. Receive lump sum payment equal to 90% of purchase payment compounded at 3% per year from contract effective date in lieu of annuity payments.
Death Benefit	If owner/annuitant dies, all remaining benefit payments will continue to beneficiary in the same manner payments were being made.	<ul style="list-style-type: none"> If owner/annuitant dies prior to payment start date, the death benefit is 90% of the purchase payment compounded at 3% per contract year. If owner/annuitant dies after payments begin, all remaining guaranteed benefit payments will continue to beneficiary in the same manner payments were being made. 	<ul style="list-style-type: none"> If owner/annuitant dies prior to payment start date, the death benefit is 90% of purchase payment compounded at 3% per contract year. If owner/annuitant dies after payments begin, all remaining guaranteed benefit payments will continue to beneficiary in the same manner payments were being made.

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¹ The annuitant's age plus the deferral period must not exceed the approved maximum purchase age.

² Subject to state approval. In some states, the maximum purchase age is 85 for Symetra Advantage Income and Symetra Income Builder and 84 for Symetra Target Income.

³ Not available in Maryland.

⁴ In most states, the deferral period must not exceed the purchase age limit. In Oregon, maximum deferral period is five years from the purchase and is not to exceed the annuitant's age of 95.

⁵ Clients should consult a tax advisor for more information.

⁶ Not available in all states.

⁷ Lump sum is based on present value.

Annuities are issued by Symetra Life Insurance Company. Symetra Income Builder is not available in Maryland. For more information, contact the Symetra Financial Sales Center at invest@symetra.com or 1-800-706-0700. Not for use in New York.