

First Symetra Custom 5

Fixed Annuity

Individual Modified Single Premium Deferred Annuity

Choose the interest rate period that works best for you. Lock in a guaranteed base interest rate for 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	0-90
Market	Nonqualified Qualified: IRA, Roth IRA
Guaranteed Interest Rate Periods	Choose from 3 or 5 years
Initial Guaranteed Minimum Interest Rate (IGMIR)	The IGMIR is the Initial Guaranteed Minimum Interest Rate stated in your contract during your surrender charge period. After your surrender charge period, the Guaranteed Minimum Interest Rate can be reset annually but will not be lower than 1.00%. ¹
Guaranteed Return of Purchase Payments	First Symetra guarantees that you never receive less than you contributed to your annuity, minus any 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 60 days after release. 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.
10% Free Withdrawals	Withdrawals up to 10% of the contract value per contract year are free of surrender charges. Amounts in excess of 10% are subject to a charge based on the following schedule:

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

Not a bank or credit union deposit or obligation	Not insured by any federal government agency
Not FDIC or NCUA/NCUSIF insured	Not guaranteed by any bank or credit union May lose value



New York, NY

Mailing address: P.O. Box 34690, Seattle, WA 98124

www.symetra.com/ny

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First Symetra Custom 5 Fixed Annuity is a fixed deferred annuity issued by First Symetra National Life Insurance Company of New York, New York, NY. Mailing address is P.O. Box 34690, Seattle, WA 98124. Contract form number is RSC-0017/NY FP 5/09.

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

A 10% federal tax penalty may also apply to amounts withdrawn prior to age 59½. Consult your attorney or tax advisor for more information.

¹ For current interest rate information, please consult your agent or advisor.

² Other income options are also available.