

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	0-85 0-90 (if Guaranteed Return of Purchase Payments is selected)														
Market	Nonqualified Qualified: IRA, Roth IRA														
Guaranteed Interest Rate Periods	Choose from 3 or 5 years														
Guaranteed Minimum Interest Rate (GMIR)	When the initial guaranteed interest rate period ends, you should generally anticipate your interest rate to reset at or near the GMIR, but never lower. ¹														
Guaranteed Return of Purchase Payments	If selected at the time of purchase, 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 90 ³ 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:														
	<table border="1"> <thead> <tr> <th>Contract Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6+</th> </tr> </thead> <tbody> <tr> <td>Charge</td> <td>7%</td> <td>7%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>0%</td> </tr> </tbody> </table>	Contract Year	1	2	3	4	5	6+	Charge	7%	7%	7%	6%	5%	0%
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



Symetra Life Insurance Company
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Symetra® is a registered service mark of
Symetra Life Insurance Company.

Symetra Custom 5 Fixed Annuity is a fixed deferred annuity issued by Symetra Life Insurance Company, 777 108th Ave NE, Suite 1200, Bellevue, WA 98004. Contract form number in most states is ICC11_RC1. Not available in all U.S. states or any U.S. territory.

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% early withdrawal tax penalty may also apply for amounts taken 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.

³ May vary by states, please see contract for details.