

# Symetra Custom 7

## 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, five or seven years.**

<b>Minimum Purchase Payment</b>	\$10,000 You can add purchase payments of \$1,000 or more throughout the first year of your contract.																		
<b>Purchase Ages</b>	0–90																		
<b>Market</b>	Nonqualified Qualified: IRA, Roth IRA																		
<b>Guaranteed Interest Rate Periods</b>	Choose from 3, 5 or 7 years																		
<b>Guaranteed Minimum Interest Rate (GMIR)</b>	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. <sup>1</sup>																		
<b>Additional First Year Interest</b>	+0.50% for the first contract year																		
<b>Guaranteed Return of Purchase Payments</b>	Symetra guarantees that you never receive less than you contributed to your annuity, minus any withdrawals.																		
<b>Guaranteed Lifetime Income Option</b>	Anytime after the first contract year and before your 101st birthday, you can convert your annuity's accumulated value to a lifetime income stream. <sup>2</sup>																		
<b>Nursing Home and Hospitalization Waiver</b>	Surrender charges are waived after 30 days of confinement in a nursing home or hospital, and up to 90 <sup>3</sup> 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.																		
<b>10% Free Withdrawals</b>	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> <th>7</th> <th>8+</th> </tr> </thead> <tbody> <tr> <td>Charge</td> <td>8%</td> <td>8%</td> <td>7%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>0%</td> </tr> </tbody> </table>	Contract Year	1	2	3	4	5	6	7	8+	Charge	8%	8%	7%	7%	6%	5%	4%	0%
Contract Year	1	2	3	4	5	6	7	8+											
Charge	8%	8%	7%	7%	6%	5%	4%	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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[www.symetra.com](http://www.symetra.com)

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

Symetra Custom 7 Fixed Annuity is a modified single premium fixed deferred annuity issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. Contract form numbers in most states are ICC11\_RC1 and ICC11\_RC1/AI. 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.

<sup>1</sup> For current interest rate information, please consult your agent or advisor.

<sup>2</sup> Other income options are also available.

<sup>3</sup> May vary by state, please see your contract for details.