

Freedom to enjoy your future

Symetra Freedom Income Annuity



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

Don't let retirement sneak up on you

You may not be there yet and may feel you're far from it. But retirement tends to close in fast—and there's no alarm warning you it's breathing down your neck. The sooner you prepare, the better off you'll be.

Here are a few things to think about:

People are living longer

The average life expectancy is at an all-time high 84 years.¹ So there's a chance you'll be retired longer than you expect—and that you'll outlive your savings.

Money for your active years

The younger you are, the more active you are. It's true in retirement, too. You'll want enough money early in your retirement so you can enjoy those years when you'll probably be more active.

Ups and downs of the market

The stock market can be a wild, uncertain ride—one you might want to avoid in retirement.



How a deferred income annuity can help

Living a long life sounds pretty good. But not if your money runs out before you do. You could have some protection against that “risk”—an income annuity.

Here’s how the Symetra Freedom Income Annuity works

- 1 You purchase an income annuity now using only a small portion of your savings—usually 10 to 15 percent.
- 2 You then choose a date when you want to begin receiving money from the annuity—usually early in your retirement.
- 3 We then make payments to you according to whichever option you choose (see the back cover for your six choices).
- 4 You can have payments deposited directly to your account monthly, quarterly, semiannually or annually.

Here’s what Freedom Income offers

Income you can’t outlive

You start collecting your money at whatever future date you choose—up to age 95.

Inflation protection

You can have your payments increase by up to 6.5 percent each year. The increases begin a year after your payments start. This helps your future income keep pace with—or even outpace—inflation.²

Stability

You may want to make sure your beneficiaries receive something if you die. If you die after your scheduled payments begin, our refund features, which are available with some lifetime income options, assure you that, no matter what happens, the annuity will pay out an amount at least equal to your purchase payment.

You can also choose an optional death benefit. It guarantees that, if you die before your scheduled payments begin, your beneficiaries will receive a lump sum at least equal to your original purchase payment.³

Flexibility for beneficiaries

You may also want to provide your beneficiaries with options for how they receive any payments after your death. Some might want a lump sum, others regular income payments. You can give them that flexibility by choosing our Commutation to Beneficiary option⁴ when you purchase your annuity. (If you don’t choose this option, payments will be made in the same way they came to you.)

Why purchase a Symetra Freedom Income Annuity?

It’s a convenient way to provide guaranteed retirement income—no matter how the financial markets perform.

Income options

Symetra Freedom Income Annuity offers many income options to meet the needs of you and your family.

- **Period Certain:** Annuity payments continue for a certain period — of at least five years — that you choose at the time of purchase. This provides guaranteed payments to help cover planned costs, such as a mortgage.
- **Single Life with Period Certain:** Annuity payments continue for a certain period or for your lifetime, whichever is longer. If you die before the period ends, the remaining payments are paid to your beneficiary.
- **Joint and Survivor Life with Period Certain:** Annuity payments continue for a certain period, your lifetime, or the lifetime of your joint annuitant, whichever is longer. If you and your joint annuitant die before the period ends, the remaining benefits are paid to your beneficiary.
- **Single Life:** Annuity payments continue for your lifetime and end upon your death. No payments are made to your beneficiary. This gives you the highest lifetime annual payout.
- **Joint and Survivor Life:** Annuity payments continue for your lifetime or the lifetime of your joint annuitant, whichever is longer. No payments are made to your beneficiary.
- **Single Life or Joint and Survivor Life with Installment Refund or Cash Refund:** Annuity payments continue for your lifetime or the lifetime of your joint annuitant, if applicable. We guarantee total payments paid by us will not be less than your purchase payment. If you and your joint annuitant die before the sum of your annuity payments equals your purchase payment, the difference will be paid to your beneficiary, either as installments or a lump sum.

Symetra Freedom Income Annuity is a single-premium deferred-payout annuity issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. In New York, First Symetra Freedom Income Annuity is issued by First Symetra National Life Insurance Company of New York, New York, NY. Mailing address: P.O. Box 34690, Seattle, WA 98124.

Contract form numbers in most states are LIA-76 2/08, LIA-80 3/08. In Oregon the contract numbers are LIA-76/OR 8/10 and LIA-80/OR 3/08 and in New York the contract form numbers are LIA-76/NY 10/09 and LIA-80/NY 10/09. Not available in all U.S. states or any U.S. territory.

There is no cash surrender value with this contract and no withdrawals are permitted in the deferral period.

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.

Qualified contracts with payment start dates later than age 70½ are subject to IRS Required Minimum Distribution (RMD) rules. If RMDs are taken from this annuity, as opposed to other funds, annuity payment and any optional death benefit under this annuity will be reduced. Consult your tax advisor.

Products and services vary by distributor.

¹ Social Security Administration, <http://www.socialsecurity.gov/planners/lifeexpectancy.htm>.

² Increase amount is not based on Consumer Price Index.

³ If the death benefit is elected the payment will be either 90% of the purchase payment compounded at 3% per year or 100% of the purchase payment, less any prior distributions, whichever is greater. Please note that choosing this option lowers the annuity payments, although the purchase payment remains the same. If the optional death benefit is not elected, there is no death benefit and no annuity payments will be made if death occurs prior to the payment start date.

⁴ Not available in Oregon or Washington. In Maryland, required for Period Certain only payout options. Not available with Cash Refund or Life only.



www.symetra.com

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