

Fact Sheet



Symetra Edge Pro[®]

Fixed Indexed 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

Symetra Edge Pro Fixed Indexed Annuity

Symetra Edge Pro lets you allocate money to accounts where interest is based on the performance of either the S&P 500® Index or the S&P GSCI® Excess Return Index or both—giving your money a chance to grow through the power of diversification.

Basics

Single Purchase Payment Minimum	\$10,000
Purchase Age	85 or younger
Product Types	Nonqualified, Roth IRA, IRA ¹ , and SEP
Interest Term Length	12 months
Free Look Period	You have 30 days after purchase to cancel your contract and receive a refund for your purchase payment.

Five Account Choices

	You can pick just one, a couple or all five Edge Pro accounts, but you must allocate a minimum of \$2,000 to each account you choose.
Fixed Account	Your fixed account interest rate remains the same for one year. We reset it each year, but it will never be less than the guaranteed minimum interest rate stated in your contract.
Indexed Account	<p>Your indexed account choices are:</p> <ul style="list-style-type: none">• S&P 500 Point-to-Point• S&P 500 Monthly Average• S&P GSCI Excess Return Point-to-Point• S&P GSCI Excess Return Monthly Average

About Your Indexed Interest

How Interest Is Credited to Your Indexed Account

Interest on indexed accounts is based on the performance of the S&P 500 and/or the S&P GSCI Excess Return (does not include payment or reinvestment of dividends in the calculation of its performance). Interest is credited at the end of each year (known as the interest term). This means that withdrawals from an indexed account before the end of the term will not receive interest for that term. You can have interest credited to your indexed accounts one of two ways:

Point-to-Point

The interest you earn is determined by comparing the value of the index at the beginning of the 1-year interest term to its value at the end of the interest term.

Monthly Averaging

The interest you earn is determined by comparing the value of the index at the beginning of the 1-year interest term to its average value during the interest term. This average is determined by looking at the value of the index on the same day each month (your interest term day) during the 12-month period.

Example: If the interest term begins on October 14, the average is based on values as of November 14, December 14, etc. through October 14 of the following year.

Minimum and Maximum Indexed Interest

At the beginning of each interest term, we set a cap (maximum) on the interest rate of your indexed account(s). We intend to set the renewal cap rate at or near the initial cap rate, but this is dependent on current market conditions. It will never be less than the minimum cap shown in your contract.

If the growth of the indexed account you select is positive, you'll receive interest for that term, but no more than the cap. If the growth is negative, you'll receive no interest for that term.

Additional Information

Allocation Date	Your purchase payment is transferred to the options you choose on the 7th, 14th, 21st and 28th calendar day of the month, whichever immediately follows the date you purchased your annuity. If the allocation date falls on a non-business day, we'll transfer your money on the next business day.																																
Transferring Your Money	You can transfer money between your fixed account and any indexed account(s) at the end of each 1-year interest term. We'll send you a reminder before the end of the interest term. We need to receive any changes in transfer percentages at least five business days before the end of each interest term.																																
Surrender Charge Schedule	<p>Your surrender charge period—the number of years your contract is subject to a surrender charge—will be either 5 or 7 years, depending on the option you choose. Here's the percentage of the withdrawal amount that you'll be charged:</p> <p>5-Year Surrender Charge Schedule</p> <table><tr><th>Year</th><th>1</th><th>2</th><th>3</th><th>4</th><th>5</th><th>6+</th></tr><tr><th>Charge</th><td>9%</td><td>8%</td><td>7%</td><td>7%</td><td>6%</td><td>0%</td></tr></table> <p>7-Year Surrender Charge Schedule</p> <table><tr><th>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><tr><th>Charge</th><td>9%</td><td>8%</td><td>7%</td><td>7%</td><td>6%</td><td>5%</td><td>4%</td><td>0%</td></tr></table>	Year	1	2	3	4	5	6+	Charge	9%	8%	7%	7%	6%	0%	Year	1	2	3	4	5	6	7	8+	Charge	9%	8%	7%	7%	6%	5%	4%	0%
Year	1	2	3	4	5	6+																											
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Year	1	2	3	4	5	6	7	8+																									
Charge	9%	8%	7%	7%	6%	5%	4%	0%																									
Market Value Adjustment (MVA)	<p>With the Market Value Adjustment (MVA) you share in both the upside potential and downside risk of withdrawing more than 10% of your contract value during the surrender charge period. In exchange for the downside risk, you receive a higher interest cap rate than you might receive with a similar product without an MVA.</p> <ul style="list-style-type: none">• The adjustment will be either positive or negative—meaning money will be added to or taken away from your contract's surrender value.• A negative adjustment will never result in your receiving less than the guaranteed minimum value. <p>The MVA applies if you withdraw money from your fixed or indexed accounts during the surrender charge period. It may also apply upon death or annuitization, but only if it results in a cash value higher than the contract value that would otherwise be paid.</p>																																
Guaranteed Minimum Value	We guarantee that the value of your annuity will never drop below 100% of your purchase payment, less any previous withdrawals, accumulated at a fixed rate of no less than 1%, compounded daily, less surrender charges.																																
Accessing Your Money	<p>10% Free Withdrawals</p> <p>You can withdraw up to 10% of your contract value each contract year without having to pay any surrender charges or any MVA. If you withdraw more than 10% annually, you might have to pay a charge.</p> <p>Nursing Home and Hospitalization Waiver²</p> <p>We'll waive your surrender charges or any MVA if you're confined to a nursing home or hospital for at least 30 consecutive days, and for up to 90 days after your release. If you're confined on or before the contract date, you are not eligible for the waiver until after the first contract year.</p>																																
Guaranteed Income Option	Anytime after the first contract year and before your 101st birthday, you can convert all or part of your annuity's accumulated value into an income stream that lasts for a specified period of time or your lifetime.																																
Death Benefit	In the event of your death, we'll waive surrender charges for your beneficiary(ies). We'll also credit the Market Value Adjustment only if it results in a cash value higher than the contract value that would otherwise be paid.																																

About Us

Symetra is a financially strong, well-capitalized company on the rise, as symbolized by our brand icon—the swift. Swifts are quick, hardworking and nimble—everything we aspire to be when serving our customers. We've been in business for more than half a century, operating on a foundation of financial stability, integrity and transparency. Our focus and commitment is to create retirement, benefits and life insurance solutions that customers need and understand.

To learn more about us, visit www.symetra.com.

Life insurance and annuities are issued and employee benefit plans are insured by Symetra Life Insurance Company, 777 108th Ave NE, Suite 1200, Bellevue, WA 98004 and are not available in all U.S. states or any U.S. territory.

Symetra Edge Pro Fixed Indexed Annuity is an individual single premium fixed indexed deferred annuity with a market value adjustment feature issued by Symetra Life Insurance Company. Contract form number is RSC-0341 11/10 in most states and RSC-0341/OR/NQ 11/10 in Oregon.

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

Symetra Edge Pro Fixed Indexed Annuity has fixed and indexed accounts. Interest credited to indexed accounts is affected by the value of outside indexes. Values and benefits based on the performance of any index are not guaranteed and may increase or decrease. The contract does not directly participate in any outside investment.

In any given interest term, interest in the indexed account will not be credited if the index value declines, based on the method used to calculate interest.

If the contract is being funded with multiple purchase payments i.e. 1035 exchanges, funds will be held and the contract will not be issued until all purchase payments have been received. Interest is not credited between the dates the purchase payments are received and the date the contract is issued.

Any index does not include the payment or reinvestment of dividends in the calculation of its performance.

It is not possible to invest in an index.

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Symetra reserves the right to add or remove any index or indexed interest crediting method options. If any index is discontinued or if the calculation of any index is changed substantially, Symetra reserves the right to substitute a comparable index.

Withdrawals may be subject to federal income taxes, and a 10% IRS early withdrawal tax penalty may also apply for amounts taken prior to age 59½. Consult your attorney or tax advisor for more information.

Products and services vary by distributor.

The Guaranteed Minimum Value (GMV) is 100% of Purchase Payments accumulated at the Nonforfeiture Rate, less any prior withdrawals minus any applicable surrender charges. Prior withdrawals are after the effect of any surrender charge and Market Value Adjustment (if applicable). Nonforfeiture Rate varies by contract issue date and is not redetermined after issue. Current Nonforfeiture Rate: 1.00%. Rates are subject to change without notice.

Please review your contract summary/statement of benefit at time of purchase, or ask your advisor/agent for more information about the interest crediting options.

¹ Tax-qualified contracts such as IRAs are tax-deferred regardless of whether or not they are funded with an annuity. If you are considering funding a tax-qualified retirement plan with an annuity, you should know that an annuity does not provide any additional tax-deferred treatment of earnings beyond the tax-qualified plan or program itself. However, annuities do provide other features and benefits, such as death benefits and income payment options.

² Not available in all states.



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