

# SYMETRA FLEX PREMIUM PLUS FIXED ANNUITY

## Flexible Premium Fixed Deferred Annuity

### Minimum Purchase Payment

You have the freedom to make additional contributions throughout the life of the contract.

\$30  
Additional purchase payments of \$30 may be added.

### Purchase Ages

1–90

### Market

Currently available for 403(b) and 457 plans only.

### Interest Rate Period

Current interest rate will apply to each purchase payment for an initial period of 12 months from the date received.<sup>1</sup>

### Minimum Crediting Rate

Declared quarterly and based on the application signed date. See current interest rate sheet for details.<sup>1</sup>

### Guaranteed Minimum Interest Rate

Years 1-7: The guaranteed minimum interest rate is 2.0%.  
Years 8+: The guaranteed minimum interest rate is 1.5%.

### Additional First Year Interest (added to the base rate)

+ 2% for the first contract year

### Guaranteed Return of Purchase Payments

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.<sup>2</sup>

### Nursing Home and Hospitalization Waiver<sup>3</sup>

Withdrawal charges are waived after 30 days of confinement in a nursing home or hospital, and up to 60 days after release.

### 10% Free Withdrawals

Withdrawals up to 10% of the contract value per contract year are free of withdrawal charges. Amounts in excess of 10% are subject to a charge based on the following schedule:

Contract Year	1	2	3	4	5	6	7	8+
Charge	6%	6%	6%	6%	3%	3%	3%	0%

*Please see back for important information*

# SYMETRA<sup>®</sup>

FINANCIAL

Symetra Life Insurance Company  
777 108th Avenue NE, Suite 1200  
Bellevue, WA 98004  
[www.symetra.com](http://www.symetra.com)

Symetra<sup>®</sup> and the Symetra Financial logo are registered service marks of Symetra Life Insurance Company.

Symetra Flex Premium Plus Fixed Annuity is a fixed deferred annuity issued by Symetra Life Insurance Company and is not available in all U.S. states or any U.S. territory. Contract form number is LPC-1605 12/05 for 403(b) and LPC-1608 12/05 for 457 in most states, and LPC-1605/OR 12/05 and LPC-1608/OR 12/05 in Oregon. Not for use in Texas.

Guarantees and benefits are subject to the claims-paying ability of Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004.

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 not be available in all states.