

SYMETRA FREEDOM INCOME ANNUITY

Single Premium Deferred Income Annuity

Minimum Purchase Payment	\$10,000
Market	Nonqualified: 1035 exchange, transfer, cash Qualified: transfer, rollover Roth transfers are allowed
Payment Start Date	Minimum: 13 months from the contract purchase date. Maximum: Annuitant's age of 95 or 45 years deferral, whichever occurs first. ¹
Free Look Period	30 days
Ownership	<ul style="list-style-type: none">• For qualified, the owner must be the annuitant. Joint owners are not allowed.• For nonqualified there may be a joint owner. Joint owners must be spouses.²<ul style="list-style-type: none">- If the owner is a natural person, the owner must be the annuitant.- A joint owner must also be a joint annuitant.
Contract Specifics	<ul style="list-style-type: none">• Annuity payment schedule is locked in at purchase.• Annuity has no cash or surrender value, and withdrawals are not allowed.• Annuity payment amount established at purchase and payments begin only if owner/annuitant is living on the payment start date.• Payments can be made monthly, quarterly, semiannually or annually.• Annual payment increase option up to 6.5% per contract year.
Tax Treatment³	<ul style="list-style-type: none">• Earnings are taxed only as received; exclusion ratio applies.• 10% penalty may apply to payments received prior to age 59½.
Death Prior to Payment Start Date	<p>An optional death benefit may be included at the time of purchase. Please note that choosing this option lowers the annuity payments, although the purchase payment remains the same. If selected, and the owner/annuitant dies prior to the payment start date, the beneficiary will receive the greater of:</p> <ul style="list-style-type: none">- 90% of the purchase payment compounded at 3% per contract year, or- 100% of the purchase payment⁴ <p>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. Spouses who are joint owners or sole designated beneficiaries may continue the contract in force following the owner's death.</p>

- Not a bank or credit union deposit or obligation
- Not FDIC or NCUA/NCUSIF insured
- Not insured by any federal government agency
- Not guaranteed by any bank or credit union
- May lose value

Please see back for important information

Payout Options

Optional Refund Features

Period Certain, Single Life with Period Certain, Joint and Survivor Life with Period Certain, Single Life, Joint and Survivor Life and Single Life or Joint and Survivor Life with Installment Refund or Cash Refund.

- Installment Refund ensures that payments are made to beneficiaries and that the total annuity payout will not be less than the purchase payment.⁵
- Cash Refund gives beneficiaries a lump sum, equal to the unrecovered purchase payment.⁵
- If elected at purchase, the Commutation to Beneficiary Option⁶ gives beneficiaries the option to convert remaining guaranteed payments into a lump sum⁷, rather than continue to receive periodic payments.



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Symetra Freedom Income Annuity is a single premium deferred annuity issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004.

Contract form numbers in most states are LIA-76 2/08, LIA-80 3/08, LIA-80/OR 3/08 in Oregon, or a state variation. 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.

¹ 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 payments and any optional death benefit under this annuity will be reduced. Consult your tax advisor.

² Joint owners may be civil union partners in states that have passed legislation legalizing civil union partnerships. This is not required in Pennsylvania.

³ Consult your tax advisor for more information.

⁴ Less any prior distributions.

⁵ Available with lifetime plans.

⁶ Not available in Oregon or Washington or with Cash Refund or Life only. In Maryland, required with any Period Certain option.

⁷ Based on present value.