

SYMETRA ANNUITIES

FIXED DEFERRED ANNUITIES

Symetra Custom 7 Fixed Annuity - Guaranteed Return of Purchase Payments

| Guaranteed Period | Initial Purchase Payment | 1st Year Interest Rate (Base + 0.50% Additional Interest Rate) | Base Interest Rate | Effective 7-Year Interest Rate |
|-------------------|--------------------------|--|--------------------|--------------------------------|
| 3 Years | \$10,000 - \$49,999 | 1.75% | 1.25% | 1.18% |
| | \$50,000 - \$99,999 | 2.35% | 1.85% | 1.43% |
| | \$100,000-\$249,999 | 2.65% | 2.15% | 1.56% |
| | \$250,000+ | 2.90% | 2.40% | 1.67% |

| Guaranteed Period | Initial Purchase Payment | 1st Year Interest Rate (Base + 0.50% Additional Interest Rate) | Base Interest Rate | Effective 7-Year Interest Rate |
|-------------------|--------------------------|--|--------------------|--------------------------------|
| 5 Years | \$10,000 - \$49,999 | 1.75% | 1.25% | 1.25% |
| | \$50,000 - \$99,999 | 2.05% | 1.55% | 1.46% |
| | \$100,000-\$249,999 | 2.40% | 1.90% | 1.71% |
| | \$250,000+ | 2.60% | 2.10% | 1.86% |

| Guaranteed Period | Initial Purchase Payment | 1st Year Interest Rate (Base + 0.50% Additional Interest Rate) | Base Interest Rate | Effective 7-Year Interest Rate |
|-------------------|--------------------------|--|--------------------|--------------------------------|
| 7 Years | \$10,000 - \$49,999 | 1.75% | 1.25% | 1.32% |
| | \$50,000 - \$99,999 | 1.95% | 1.45% | 1.52% |
| | \$100,000-\$249,999 | 2.30% | 1.80% | 1.87% |
| | \$250,000+ | 2.35% | 1.85% | 1.92% |

The Guaranteed Minimum Interest Rate set forth in the contract is 1.00% for the first 7 years. After the 7-year period, the Guaranteed Minimum Interest Rate is 1.00%. When the initial guaranteed interest rate period ends, you should generally anticipate the interest rate to reset at or near the Guaranteed Minimum Interest Rate(s) stated in the contract.

Symetra Custom 7 Fixed Annuity - No Guaranteed Return of Purchase Payments

| Guaranteed Period | Initial Purchase Payment | 1st Year Interest Rate (Base + 0.50% Additional Interest Rate) | Base Interest Rate | Effective 7-Year Interest Rate |
|-------------------|--------------------------|--|--------------------|--------------------------------|
| 3 Years | \$10,000 - \$49,999 | 2.15% | 1.65% | 1.35% |
| | \$50,000 - \$99,999 | 3.05% | 2.55% | 1.73% |
| | \$100,000-\$249,999 | 3.35% | 2.85% | 1.86% |
| | \$250,000+ | 3.60% | 3.10% | 1.97% |

| Guaranteed Period | Initial Purchase Payment | 1st Year Interest Rate (Base + 0.50% Additional Interest Rate) | Base Interest Rate | Effective 7-Year Interest Rate |
|-------------------|--------------------------|--|--------------------|--------------------------------|
| 5 Years | \$10,000 - \$49,999 | 2.25% | 1.75% | 1.61% |
| | \$50,000 - \$99,999 | 2.55% | 2.05% | 1.82% |
| | \$100,000-\$249,999 | 2.90% | 2.40% | 2.07% |
| | \$250,000+ | 3.10% | 2.60% | 2.21% |

| Guaranteed Period | Initial Purchase Payment | 1st Year Interest Rate (Base + 0.50% Additional Interest Rate) | Base Interest Rate | Effective 7-Year Interest Rate |
|-------------------|--------------------------|--|--------------------|--------------------------------|
| 7 Years | \$10,000 - \$49,999 | 2.15% | 1.65% | 1.72% |
| | \$50,000 - \$99,999 | 2.35% | 1.85% | 1.92% |
| | \$100,000-\$249,999 | 2.70% | 2.20% | 2.27% |
| | \$250,000+ | 2.75% | 2.25% | 2.32% |

The Guaranteed Minimum Interest Rate set forth in the contract is 1.00% for the first 7 years. After the 7-year period, the Guaranteed Minimum Interest Rate is 1.00%. When the initial guaranteed interest rate period ends, you should generally anticipate the interest rate to reset at or near the Guaranteed Minimum Interest Rate(s) stated in the contract.

FIXED DEFERRED ANNUITIES continued

Symetra Custom 5 Fixed Annuity - Guaranteed Return of Purchase Payments

| Guaranteed Period | Initial Purchase Payment | 1st Year Interest Rate (Base + 0.50% Additional Interest Rate) | Base Interest Rate | Effective 5-Year Interest Rate |
|-------------------|--------------------------|--|--------------------|--------------------------------|
| 3 Years | \$10,000 - \$49,999 | 1.50% | 1.00% | 1.10% |
| | \$50,000 - \$99,999 | 1.50% | 1.00% | 1.10% |
| | \$100,000-\$249,999 | 1.60% | 1.10% | 1.16% |
| | \$250,000+ | 1.65% | 1.15% | 1.19% |

| Guaranteed Period | Initial Purchase Payment | 1st Year Interest Rate (Base + 0.50% Additional Interest Rate) | Base Interest Rate | Effective 5-Year Interest Rate |
|-------------------|--------------------------|--|--------------------|--------------------------------|
| 5 Years | \$10,000 - \$49,999 | 1.50% | 1.00% | 1.10% |
| | \$50,000 - \$99,999 | 1.50% | 1.00% | 1.10% |
| | \$100,000-\$249,999 | 1.55% | 1.05% | 1.15% |
| | \$250,000+ | 1.60% | 1.10% | 1.20% |

The Guaranteed Minimum Interest Rate set forth in the contract is 1.00% for the first 5 years. After the 5-year period, the Guaranteed Minimum Interest Rate is 1.00%. When the initial guaranteed interest rate period ends, you should generally anticipate the interest rate to reset at or near the Guaranteed Minimum Interest Rate(s) stated in the contract.

Symetra Edge ProSM Fixed Indexed Annuity - 5 Year Surrender Charge Schedule

| Purchase Payment | Fixed Account Interest Rate | S&P 500 Point-to-Point Cap | S&P 500 Monthly Average Cap | S&P GSCI ER Point-to-Point Cap | S&P GSCI ER Monthly Average Cap |
|---------------------|-----------------------------|----------------------------|-----------------------------|--------------------------------|---------------------------------|
| \$10,000 - \$99,999 | 1.00% | 2.10% | 2.20% | 2.10% | 2.20% |
| \$100,000 + | 1.25% | 2.10% | 2.20% | 2.10% | 2.20% |

The Guaranteed Minimum Interest Rate for the Fixed Account is 1.00% during the surrender charge period and 1.00% thereafter. The Guaranteed Minimum Renewal Cap for the Indexed Accounts is 1.50% during the surrender charge period and 1.50% thereafter. Business must be received within 10 business days from signed/submitted date to receive interest rate lock. The Guaranteed Minimum Value will be calculated using the nonforfeiture rate of 1.00%.

SYMETRA[®] FINANCIAL

Symetra Life Insurance Company
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A 10% federal tax penalty may also apply to amounts withdrawn prior to age 59 1/2.

Interest rates are subject to change without notice.

Symetra Custom 5 Fixed Annuity - No Guaranteed Return of Purchase Payments

| Guaranteed Period | Initial Purchase Payment | 1st Year Interest Rate (Base + 0.50% Additional Interest Rate) | Base Interest Rate | Effective 5-Year Interest Rate |
|-------------------|--------------------------|--|--------------------|--------------------------------|
| 3 Years | \$10,000 - \$49,999 | 1.50% | 1.00% | 1.10% |
| | \$50,000 - \$99,999 | 1.95% | 1.45% | 1.37% |
| | \$100,000-\$249,999 | 2.05% | 1.55% | 1.43% |
| | \$250,000+ | 2.10% | 1.60% | 1.46% |

| Guaranteed Period | Initial Purchase Payment | 1st Year Interest Rate (Base + 0.50% Additional Interest Rate) | Base Interest Rate | Effective 5-Year Interest Rate |
|-------------------|--------------------------|--|--------------------|--------------------------------|
| 5 Years | \$10,000 - \$49,999 | 1.50% | 1.00% | 1.10% |
| | \$50,000 - \$99,999 | 1.70% | 1.20% | 1.30% |
| | \$100,000-\$249,999 | 1.95% | 1.45% | 1.55% |
| | \$250,000+ | 2.00% | 1.50% | 1.60% |

The Guaranteed Minimum Interest Rate set forth in the contract is 1.00% for the first 5 years. After the 5-year period, the Guaranteed Minimum Interest Rate is 1.00%. When the initial guaranteed interest rate period ends, you should generally anticipate the interest rate to reset at or near the Guaranteed Minimum Interest Rate(s) stated in the contract.

Symetra Edge ProSM Fixed Indexed Annuity - 7 Year Surrender Charge Schedule

| Purchase Payment | Fixed Account Interest Rate | S&P 500 Point-to-Point Cap | S&P 500 Monthly Average Cap | S&P GSCI ER Point-to-Point Cap | S&P GSCI ER Monthly Average Cap |
|---------------------|-----------------------------|----------------------------|-----------------------------|--------------------------------|---------------------------------|
| \$10,000 - \$99,999 | 1.95% | 3.75% | 4.00% | 3.55% | 3.75% |
| \$100,000 + | 2.25% | 4.50% | 5.00% | 4.25% | 4.50% |

The Guaranteed Minimum Interest Rate for the Fixed Account is 1.50% during the surrender charge period and 1.00% thereafter. The Guaranteed Minimum Renewal Cap for the Indexed Accounts is 2.00% during the surrender charge period and 2.00% thereafter. Business must be received within 10 business days from signed/submitted date to receive interest rate lock. The Guaranteed Minimum Value will be calculated using the nonforfeiture rate of 1.00%.