

SYMETRA ANNUITIES

FIXED DEFERRED ANNUITIES

Symetra Custom 7 Fixed Annuity - Guaranteed Return of Purchase Payments

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 3-Year Interest Rate
3 Years	\$10,000 - \$49,999	3.30%	2.80%	2.97%
	\$50,000 - \$99,999	4.30%	3.80%	3.97%
	\$100,000-\$249,999	4.50%	4.00%	4.17%
	\$250,000+	4.55%	4.05%	4.22%

Guaranteed Period	Initial Purchase Payment	1st Year Interest Rate (Base + 0.50% Additional Interest Rate)	Base Interest Rate	Effective 3-Year Interest Rate
3 Years	\$10,000 - \$49,999	3.80%	3.30%	3.47%
	\$50,000 - \$99,999	4.80%	4.30%	4.47%
	\$100,000-\$249,999	5.00%	4.50%	4.67%
	\$250,000+	5.05%	4.55%	4.72%

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	3.05%	2.55%	2.65%
	\$50,000 - \$99,999	3.60%	3.10%	3.20%
	\$100,000-\$249,999	3.70%	3.20%	3.30%
	\$250,000+	3.75%	3.25%	3.35%

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	3.40%	2.90%	3.00%
	\$50,000 - \$99,999	3.95%	3.45%	3.55%
	\$100,000-\$249,999	4.05%	3.55%	3.65%
	\$250,000+	4.10%	3.60%	3.70%

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	2.75%	2.25%	2.32%
	\$50,000 - \$99,999	3.15%	2.65%	2.72%
	\$100,000-\$249,999	3.30%	2.80%	2.87%
	\$250,000+	3.35%	2.85%	2.92%

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	3.00%	2.50%	2.57%
	\$50,000 - \$99,999	3.40%	2.90%	2.97%
	\$100,000-\$249,999	3.55%	3.05%	3.12%
	\$250,000+	3.60%	3.10%	3.17%

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%.

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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 3-Year Interest Rate
3 Years	\$10,000 - \$49,999	2.55%	2.05%	2.22%
	\$50,000 - \$99,999	3.35%	2.85%	3.02%
	\$100,000-\$249,999	3.45%	2.95%	3.12%
	\$250,000+	3.50%	3.00%	3.17%
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	1.65%	1.15%	1.25%
	\$50,000 - \$99,999	2.40%	1.90%	2.00%
	\$100,000-\$249,999	2.65%	2.15%	2.25%
	\$250,000+	2.70%	2.20%	2.30%

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%.

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 3-Year Interest Rate
3 Years	\$10,000 - \$49,999	2.90%	2.40%	2.57%
	\$50,000 - \$99,999	3.70%	3.20%	3.37%
	\$100,000-\$249,999	3.80%	3.30%	3.47%
	\$250,000+	3.85%	3.35%	3.52%
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	1.90%	1.40%	1.50%
	\$50,000 - \$99,999	2.65%	2.15%	2.25%
	\$100,000-\$249,999	2.90%	2.40%	2.50%
	\$250,000+	2.95%	2.45%	2.55%

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%.

SYMETRA[®] FINANCIAL

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