

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	2.50%	2.00%	2.07%
	\$50,000 - \$99,999	3.30%	2.80%	2.41%
	\$100,000-\$249,999	3.50%	3.00%	2.50%
	\$250,000+	3.55%	3.05%	2.52%

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	2.50%	2.00%	2.07%
	\$50,000 - \$99,999	3.05%	2.55%	2.46%
	\$100,000-\$249,999	3.15%	2.65%	2.54%
	\$250,000+	3.20%	2.70%	2.57%

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	2.55%	2.05%	2.12%
	\$50,000 - \$99,999	2.95%	2.45%	2.52%
	\$100,000-\$249,999	3.10%	2.60%	2.67%
	\$250,000+	3.15%	2.65%	2.72%

The Guaranteed Minimum Interest Rate set forth in the contract is 2.00% for the first 7 years. After the 7-year period, the Guaranteed Minimum Interest Rate is 1.50%. 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	2.80%	2.30%	2.20%
	\$50,000 - \$99,999	3.80%	3.30%	2.63%
	\$100,000-\$249,999	4.00%	3.50%	2.71%
	\$250,000+	4.05%	3.55%	2.73%

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	2.85%	2.35%	2.32%
	\$50,000 - \$99,999	3.40%	2.90%	2.71%
	\$100,000-\$249,999	3.50%	3.00%	2.78%
	\$250,000+	3.55%	3.05%	2.82%

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	2.80%	2.30%	2.37%
	\$50,000 - \$99,999	3.20%	2.70%	2.77%
	\$100,000-\$249,999	3.35%	2.85%	2.92%
	\$250,000+	3.40%	2.90%	2.97%

The Guaranteed Minimum Interest Rate set forth in the contract is 2.00% for the first 7 years. After the 7-year period, the Guaranteed Minimum Interest Rate is 1.50%. 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	1.85%	1.35%	1.31%
	\$50,000 - \$99,999	2.65%	2.15%	1.79%
	\$100,000-\$249,999	2.75%	2.25%	1.85%
	\$250,000+	2.80%	2.30%	1.88%

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	2.20%	1.70%	1.80%
	\$100,000-\$249,999	2.45%	1.95%	2.05%
	\$250,000+	2.50%	2.00%	2.10%

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 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	2.20%	1.70%	1.52%
	\$50,000 - \$99,999	3.00%	2.50%	2.00%
	\$100,000-\$249,999	3.10%	2.60%	2.06%
	\$250,000+	3.15%	2.65%	2.09%

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	1.70%	1.20%	1.30%
	\$50,000 - \$99,999	2.45%	1.95%	2.05%
	\$100,000-\$249,999	2.70%	2.20%	2.30%
	\$250,000+	2.75%	2.25%	2.35%

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.

For more information on how Symetra can help you increase your sales, contact the Symetra Financial Sales Center at 1-800-706-0700 or e-mail invest@symetra.com.

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Interest rates are subject to change without notice.