

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 3-Year Interest Rate
3 Years	\$10,000 - \$49,999	2.00%	1.50%	1.67%
	\$50,000 - \$99,999	2.85%	2.35%	2.52%
	\$100,000-\$249,999	3.05%	2.55%	2.72%
	\$250,000+	3.10%	2.60%	2.77%

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	2.20%	1.70%	1.80%
	\$50,000 - \$99,999	2.75%	2.25%	2.35%
	\$100,000-\$249,999	2.85%	2.35%	2.45%
	\$250,000+	2.90%	2.40%	2.50%

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	2.35%	1.85%	1.92%
	\$50,000 - \$99,999	2.75%	2.25%	2.32%
	\$100,000-\$249,999	2.90%	2.40%	2.47%
	\$250,000+	2.95%	2.45%	2.52%

The Guaranteed Minimum Interest Rate set forth in the contract is 1.50% for the first 7 years. After the 7-year period, the Guaranteed Minimum Interest Rate is 1.50%.

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	2.35%	1.85%	2.02%
	\$50,000 - \$99,999	3.35%	2.85%	3.02%
	\$100,000-\$249,999	3.55%	3.05%	3.22%
	\$250,000+	3.60%	3.10%	3.27%

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	2.55%	2.05%	2.15%
	\$50,000 - \$99,999	3.10%	2.60%	2.70%
	\$100,000-\$249,999	3.20%	2.70%	2.80%
	\$250,000+	3.25%	2.75%	2.85%

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	2.60%	2.10%	2.17%
	\$50,000 - \$99,999	3.00%	2.50%	2.57%
	\$100,000-\$249,999	3.15%	2.65%	2.72%
	\$250,000+	3.20%	2.70%	2.77%

The Guaranteed Minimum Interest Rate set forth in the contract is 1.50% for the first 7 years. After the 7-year period, the Guaranteed Minimum Interest Rate is 1.50%.

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	2.00%	1.50%	1.67%
	\$50,000 - \$99,999	2.00%	1.50%	1.67%
	\$100,000-\$249,999	2.00%	1.50%	1.67%
	\$250,000+	2.05%	1.55%	1.72%
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	2.00%	1.50%	1.60%
	\$50,000 - \$99,999	2.00%	1.50%	1.60%
	\$100,000-\$249,999	2.00%	1.50%	1.60%
	\$250,000+	2.05%	1.55%	1.65%

The Guaranteed Minimum Interest Rate set forth in the contract is 1.50% for the first 5 years. After the 5-year period, the Guaranteed Minimum Interest Rate is 1.50%.

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	2.00%	1.50%	1.67%
	\$50,000 - \$99,999	2.25%	1.75%	1.92%
	\$100,000-\$249,999	2.35%	1.85%	2.02%
	\$250,000+	2.40%	1.90%	2.07%
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	2.00%	1.50%	1.60%
	\$50,000 - \$99,999	2.00%	1.50%	1.60%
	\$100,000-\$249,999	2.25%	1.75%	1.85%
	\$250,000+	2.30%	1.80%	1.90%

The Guaranteed Minimum Interest Rate set forth in the contract is 1.50% for the first 5 years. After the 5-year period, the Guaranteed Minimum Interest Rate is 1.50%.

Symetra Select 3 Fixed Annuity - Guaranteed Return of Purchase Payments

Guaranteed Period	Initial Purchase Payment	First 3 Years (Base + 0.30% Additional Interest Rate)	Base Interest Rate
3 Years	\$50,000-\$99,999	1.30%	1.00%
	\$100,000-\$249,999	1.30%	1.00%
	\$250,000+	1.30%	1.00%

The Guaranteed Minimum Interest Rate is 1.00%.

Symetra Select 3 Fixed Annuity - No Guaranteed Return of Purchase Payments

Guaranteed Period	Initial Purchase Payment	First 3 Years (Base + 0.30% Additional Interest Rate)	Base Interest Rate
3 Years	\$50,000 - \$99,999	1.30%	1.00%
	\$100,000-\$249,999	1.30%	1.00%
	\$250,000+	1.30%	1.00%

The Guaranteed Minimum Interest Rate is 1.00%.

FIXED DEFERRED ANNUITIES continued

Symetra Flex Premium Plus Fixed Annuity

1st Year Interest Rate (Base Interest Rate + 2.00% Additional Interest)	Base Interest Rate
4.00%	2.00%

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%.

Symetra Secure Fixed Annuity

Guaranteed Period	Base Interest Rate
4 Years (Rate lock for years 1-4)	1.50%

The Guaranteed Minimum Interest Rate is 1.50%.

Symetra Preference FP Fixed Annuity

Base Interest Rate
1.50%

The Guaranteed Minimum Interest Rate is 1.50%.

SYMETRA[®] FINANCIAL

Symetra Life Insurance Company
777 108th Avenue NE, Suite 1200
Bellevue, WA 98004
www.symetra.com

Symetra[®] and the Symetra Financial logo are registered service marks of Symetra Life Insurance Company.

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.

Fixed deferred annuities are issued by Symetra Life Insurance Company and are 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, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004.

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.