

Fact Sheet



Symetra Edge Pro[®]
Fixed Indexed Annuity

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

Symetra Edge Pro Fixed Indexed Annuity

Symetra Edge Pro provides interest crediting opportunities based on the performance of the S&P 500® Index or the MSCI EAFE Index. It can help protect the money you've saved, while providing some opportunity for growth.

Basics

Single purchase payment minimum	\$10,000
Purchase age	85 or younger
Product types	Nonqualified, Roth IRA, IRA and SEP
Interest term length	12 months
Free-look period	You have 30 days after you receive your contract to cancel and receive a refund of your purchase payment.

Five account choices

Fixed account	A fixed interest rate that is reset annually at the end of each 1-year interest term and never less than the guaranteed minimum interest rate stated in your contract.	
Indexed accounts	<ul style="list-style-type: none">• S&P 500 Index Point-to-Point• S&P 500 Index Monthly Average	<ul style="list-style-type: none">• MSCI EAFE Index Point-to-Point• MSCI EAFE Index Monthly Average
Account minimum	\$2,000 to each account selected.	

About indexed interest

How interest is credited to your indexed account	Credited interest is based on the performance of the index(es) selected. A cap (maximum) is set on the interest rate at the beginning of each interest term. If the index performance is positive, interest is credited for that term up to the cap. If the performance is negative, no interest is credited for that term. The interest for each indexed account option is calculated separately and is subject to its own floor and cap. Indexed interest is calculated and credited (if applicable) at the end of each annual interest term. Withdrawals from an indexed account before the end of the term will not receive interest for that term.
Interest crediting choices	Interest is credited to indexed accounts in one of two ways: (1) point-to-point or (2) monthly average. Point-to-Point Credited interest is determined by comparing the value of the index at the beginning of the 1-year interest term to its value at the end of the interest term, subject to a cap. Monthly Average Credited interest is determined by comparing the value of the index at the beginning of the 1-year interest term to its average value during the interest term, subject to a cap.
Annual renewal caps and interest rates	We generally anticipate setting renewal caps and fixed interest rates at or near the initial levels during the surrender charge period, but this is dependent on future market conditions and other factors. Renewal caps and interest rates will never be less than the guaranteed minimum caps and interest rates shown in your contract.

Additional information

Allocation date The 7th, 14th, 21st or 28th calendar day of the month, whichever is on or immediately follows the contract date. Allocations scheduled on non-business days will be allocated on the next business day. Until allocated, the purchase payment will be held in a fixed holding account earning a fixed rate of interest.

Transfers Transfers between the fixed account and indexed account(s) are permitted at the end of each annual interest term. Transfer requests must be received five days prior to the end of the interest term. A minimum of \$2,000 must be kept in each indexed account selected.

Surrender charge schedules A surrender charge will apply to withdrawals made before the end of the surrender charge period (excluding the 10% annual free withdrawal). This will be 5 or 7 years, depending on the option chosen. The percentage of the withdrawal amount charged is as follows:

5-Year							7-Year								
Year	1	2	3	4	5	6+	Year	1	2	3	4	5	6	7	8+
Charge	9%	8%	7%	7%	6%	0%	Charge	9%	8%	7%	7%	6%	5%	4%	0%

Market value adjustment (MVA) If you withdraw money from your contract during the surrender charge period, a market value adjustment (MVA) will apply. The MVA does not apply to the 10% free withdrawal feature. More details about the MVA:

- The adjustment will be either positive (a credit) or negative (a charge)—meaning the cash surrender value will increase or decrease. The adjustment is based on the change in the Barclays Capital US Intermediate Corporate Bond Index yield between the day the contract was issued and the day the withdrawal is taken.
- The MVA applies only if you withdraw money from your contract during the surrender charge period. After the surrender charge period, the MVA no longer applies.
- A negative adjustment will never result in receiving less than the guaranteed minimum value.
- Upon death or annuitization, the MVA will only apply if it is positive and results in a cash surrender value higher than the contract value that would otherwise be paid.

Guaranteed minimum value We guarantee that the value of the annuity upon surrender, annuitization or death will never be less than the purchase payment, less any previous withdrawals and any amounts applied to an annuity payment option, each accumulated at a fixed rate of no less than 1%, less any surrender charges.

Accessing your money **10% annual free withdrawals**
You can withdraw up to 10% of your contract value each contract year without paying any surrender charges or MVAs. If you withdraw more than 10% annually during the surrender charge period, a surrender charge and MVAs will apply on the amount in excess of 10%. Any amounts withdrawn from an indexed account before the end of the interest term will not receive interest for that term.

Nursing Home and Hospitalization Waiver

Surrender charges and any MVAs will be waived if you're confined to a nursing home or hospital for at least 30 consecutive days and for up to 90 days after your release. If you're confined on or before the contract date, you are not eligible for the waiver until after the first contract year.

Annuitization Anytime after the first contract year and before your 101st birthday, you can convert all or part of your annuity's contract value into an income stream that lasts for a specified period of time or your lifetime.

Death benefit Upon death, beneficiaries will receive the greater of the contract value (which does not reflect any current surrender charge or MVA) or the cash surrender value (reflecting any applicable surrender charge and MVA). Refer to the Contract Summary and/or Statement of Benefit Information for more details.

Symetra Edge Pro Fixed Indexed Annuity is an individual single-premium fixed indexed deferred annuity with a market value adjustment feature. Annuities are issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. Contract form number is ICC14_RC1 in most states. Product is not available in all U.S. states or any U.S. territory. Terms and conditions may vary.

Annuity contracts have terms and limitations for keeping them in force. Contact your financial professional or insurance producer for complete details.

Guarantees and benefits are subject to the claims-paying ability of Symetra Life Insurance Company.

Symetra Edge Pro has fixed and indexed accounts. Interest credited to indexed accounts is affected by the value of outside indexes. Values based on the performance of any index are not guaranteed. The contract does not directly participate in any outside investment.

Indexed interest is calculated and credited (if applicable) at the end of an annual interest term. Amounts withdrawn from the indexed account before the end of an annual interest term will not receive indexed interest for that term.

If the contract is being funded with multiple purchase payments (e.g., 1035 exchanges), funds will be held and the contract will not be issued until all purchase payments have been received. Interest is not credited between the dates the purchase payments are received and the date the contract is issued.

An index does not include the payment or reinvestment of dividends in the calculation of its performance.

It is not possible to invest in an index.

Symetra reserves the right to add or remove any index or indexed interest crediting method options. If any index is discontinued or if the calculation of any index is changed substantially, Symetra reserves the right to substitute a comparable index.

The S&P 500 Index is a product of S&P Dow Jones Indices LLC ("SPDJ"), and has been licensed for use by Symetra Life Insurance Company (SLIC). Standard & Poor's®, S&P® and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and its affiliates and sublicensed for certain purposes by SLIC. Symetra Edge Pro is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.

The Product referred to herein is not sponsored, endorsed, issued, sold or promoted by MSCI, and MSCI bears no liability with respect to any such Product or any index on which such Product is based. The Product contract contains a more detailed description of the limited relationship MSCI has with Symetra Life Insurance Company and any related Products.

A market value adjustment feature (MVA) is a positive or negative adjustment that may apply when all or a portion of the contract value is withdrawn. An MVA will apply to a withdrawal of more than 10% of the

contract value in a contract year during the surrender charge period. It may also apply upon death or annuitization but only if it results in a cash surrender value higher than the contract value that would otherwise be paid. A negative MVA can never cause the cash surrender value to be less than the guaranteed minimum value. No MVA applies after the surrender charge period.

If the MVA reference rate is not published for a particular day, Symetra will use the MVA reference rate as of the prior business day. If the MVA reference rate is no longer available or discontinued, Symetra may substitute another comparable method for determining the MVA reference rate.

This Product is not sponsored, endorsed, sold or promoted by Barclays Capital. Barclays Capital makes no representation or warranty, express or implied, to the owners of this product or any member of the public regarding the advisability of investing in securities generally or in this product, particularly or the ability of the Barclays Capital Indices, including without limitation, the Barclays Capital US Intermediate Corporate Bond Index, to track general bond market performance. Barclays Capital's only relationship to Symetra Life Insurance Company is the licensing of the Barclays Capital US Intermediate Corporate Bond Index which is determined, composed and calculated by Barclays Capital without regard to Symetra Life Insurance Company or this product. Barclays Capital has no obligation to take the needs of Symetra Life Insurance Company or the owners of this product into consideration in determining, composing or calculating the Barclays Capital US Intermediate Corporate Bond Index. Barclays Capital is not responsible for and has not participated in the determination of the timing of, prices at, or quantities of the product to be issued or in the determination or calculation of the equation by which this product is to be converted into cash. Barclays Capital has no obligation or liability in connection with the administration, marketing or trading of this product.

Barclays Capital does not guarantee the quality, accuracy and/or the completeness of the Barclays Capital indices, or any data included therein, or otherwise obtained by Symetra Life Insurance Company, owners of this product, or any other person or entity from the use of the Barclays Capital indices, including without limitation, Barclays Capital US Intermediate Corporate Bond Index, in connection with the rights licensed hereunder or for any other use. Barclays Capital makes no express or implied warranties, and hereby expressly disclaims all warranties of merchantability or fitness for a particular purpose or use with respect to the indices, including without limitation, the Barclays Capital US Intermediate Corporate Bond Index or any data included therein. Without limiting any of the foregoing, in no event shall Barclays Capital have any liability for any special, punitive, indirect, or consequential damages (including lost profits), even if notified of the possibility of such damages.

Withdrawals may be subject to federal income taxes, and a 10% IRS early withdrawal tax penalty may also apply for amounts taken prior to age 59½. Consult your attorney or tax advisor for more information.

Tax-qualified accounts such as IRAs, 401(k)s, etc., are tax-deferred regardless of whether or not they are funded with an annuity. If you are considering funding a tax-qualified retirement plan or account with an annuity, you should know that an annuity does not provide any additional tax-deferred treatment of earnings beyond the tax-qualified plan or program itself. However, annuities do provide other features and benefits such as death benefits and annuity payment options.

The guaranteed minimum value (GMV) upon surrender, annuitization or death is the purchase payment accumulated at the nonforfeiture rate each year, less any prior withdrawals or partial annuitizations accumulated at the nonforfeiture rate each year, minus any applicable surrender charges. Prior withdrawals are after the effect of any surrender charge and market value adjustment (if applicable). The nonforfeiture rate varies by contract issue date and is not redetermined after issue. Current nonforfeiture rate: 1.00%. Rates are subject to change without notice.

Products and services vary by distributor.

This is not a complete description of Symetra Edge Pro Fixed Indexed Annuity. For a complete description, please ask your financial professional or insurance producer for a copy of the Contract Summary.



Symetra Life Insurance Company
777 108th Avenue NE, Suite 1200
Bellevue, WA 98004-5135
www.symetra.com

Symetra® and Symetra Edge Pro® are registered service marks of Symetra Life Insurance Company.