Enhanced Death Benefit Rider

Give your beneficiaries an Edge

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

Give your beneficiaries an Edge

Symetra fixed indexed annuities are designed to help meet your financial needs in retirement, but you may also be considering the future needs of your beneficiaries.

The Enhanced Death Benefit Rider ("rider"), an optional feature available on select Symetra fixed indexed annuities, is designed to provide beneficiaries with a potentially larger death benefit from your annuity contract than they'd otherwise receive.

Key rider benefits

The rider may appeal to those who seek the stability and safety of a fixed indexed annuity, but want the potential to leave a little "extra" to their beneficiaries. This could mean that you place a higher priority on enhancing the wealth transfer ability of your fixed indexed annuity than maximizing the annuity's value for your own use.

While not a substitute for life insurance, the rider does have the potential to add significant value for your beneficiaries and is available with no medical questions.

Highlights

- Benefit is effective and Rider Charge is deducted at the end of the first interest term—no extended waiting period.
- Simple interest annual rollup design.
- No increase in rate of annual Rider Charge for life of contract.
- Rollups continue even if withdrawals exceed the free withdrawal amount during the Rollup Period (see the effect of withdrawals on page 4).
- Full lump-sum death benefit available to beneficiaries with no annuitization requirement.
- No charge for an interest term if the Standard Death Benefit (described on page 3) is greater than the EDB Amount.
- Withdrawals due to required minimum distributions always receive dollar-for-dollar treatment.
- Can be cancelled at any time, no pro-rated Rider Charges (also no refunds).

Key rider details

Issue Ages	0-75
Annual Rollup Percentage	7% simple interest
Rollup Period	10 years
Rider Charge	0.90% of EDB Amount annually
Cancellation	Rider can be cancelled at any time, no pro-rated charges (also no refunds)
Covered Life	Person you designate on the application whose death would trigger the payment of the Enhanced Death Benefit
Spousal Continuation	Spouse may continue as Covered Life, subject to requirements

The Enhanced Death Benefit

If you elect the rider, your contract will have both a contract value and a death benefit value known as the Enhanced Death Benefit. As you consider this rider option, it will be helpful to understand these terms:

Contract Value
This amount, which is allocated to your annuity's fixed account and/or indexed account(s) based on your chosen allocation, is available for withdrawal, surrender or annuitization. At the end of each annual interest term, a charge is deducted from this value to pay for the rider.

Standard Death Benefit
In the absence of the rider, the death benefit payable under the contract is the greater of the contract value and the cash surrender value of the contract.

Enhanced Death Benefit
This amount is payable to your beneficiaries upon the death of the Covered Life while the rider is in effect.

The Enhanced Death Benefit will be the greater of the:

1. **EDB Amount** (described below)

   and

2. **Standard Death Benefit**

The following rider values are used solely to calculate the Enhanced Death Benefit; they cannot be withdrawn, surrendered or annuitized.

- **Rollup Basis**
  Your purchase payment minus any adjustments for withdrawals, partial annuitizations or deductions for certain contract charges.
- **Rollup Amount**
  For an interest term during the Rollup Period, this is equal to the Rollup Basis, multiplied by the Annual Rollup Percentage.
- **EDB Amount***
  Your purchase payment, plus Rollup Amounts, minus any adjustments for withdrawals, partial annuitizations or deductions for certain contract charges.

Understanding the rider

When would you elect it?
The rider can be elected when you first purchase your contract. You can choose to terminate the rider at any time and no longer pay Rider Charges, but it cannot be elected or re-elected after contract issue.

How is the EDB Amount calculated?
The initial EDB Amount is equal to your purchase payment. At the end of each interest term for the first 10 years, the EDB Amount will increase by 7% of your purchase payment. Withdrawals, partial annuitizations and certain contract charges will reduce both the EDB Amount and the Rollup Basis used to calculate future Rollup Amounts, as described below. After 10 years, the EDB Amount no longer increases, but the rider remains in force.

What does it cost?
A Rider Charge of 0.90% is deducted at end of each annual interest term while the rider is in effect. The Rider Charge is a percentage of the EDB Amount, not of the contract value (but it is *deducted* from the contract value). The Rider Charge is calculated after interest is credited. If, at that time, the Standard Death Benefit otherwise payable exceeds the EDB Amount, no charge will be deducted.

The rider can be cancelled any time; no Rider Charges will be assessed at the end of the current or any future interest terms after cancellation.

A full lump-sum death benefit is available to beneficiaries, with no annuitization requirement.

* In no event will the EDB Amount be greater than 250% of the Rollup Basis.

Calculating the Enhanced Death Benefit Amount

The rider uses a simple rollup formula to determine the EDB Amount. Here's an example of the calculation at work at the end of the first two interest terms, assuming a purchase payment of $100,000 and no withdrawals or partial annuitizations are taken or contract charges are deducted.

See the Contract Summary Addendum for additional information.

End of First Interest Term

Step 1	Determine the Rollup Amount by multiplying the Rollup Basis by the Annual Rollup Percentage.	$100,000 x 7% = **$7,000**
Step 2	Determine the EDB Amount by adding the Rollup Amount to the Rollup Basis.	$100,000 + $7,000 = **$107,000**

End of Second Interest Term

Step 1	Determine the Rollup Amount by multiplying the Rollup Basis by the Annual Rollup Percentage.	$100,000 x 7% = **$7,000**
Step 2	Determine the EDB Amount by adding the Rollup Amount to the previous EDB Amount.	$107,000 + $7,000 = **$114,000**

At the end of the 10th interest term, your minimum death benefit will be 170% of your purchase payment, assuming no withdrawals or partial annuitizations are taken or contract charges are deducted.

Effect of withdrawals or partial annuitizations

If you choose to withdraw from or partially annuitize your contract value, your EDB Amount will be reduced. During each interest term:

- Amounts withdrawn or partially annuitized that don't exceed 10% of your contract value, including required minimum distributions (RMDs), will be deducted *dollar-for-dollar* from your EDB Amount and the Rollup Basis.
- Amounts withdrawn or partially annuitized in excess of 10% of your contract value will result in a *proportional reduction* in the EDB Amount and the Rollup Basis. This means they are reduced by the same percentage that your contract value was reduced as a result of your withdrawal.

If your contract is fully surrendered or annuitized (including an annuitization at the maximum age described in the contract), the rider will terminate. See the Contract Summary Addendum for details.

How is the guaranteed minimum value of the contract affected by the rider?

The guaranteed minimum value of the contract will be reduced by the effect of the Rider Charge, similar to the effect of a withdrawal. This means the guaranteed cash surrender value of your contract after your surrender charge period could be less than your original purchase payment.

How and when is the Enhanced Death Benefit paid to beneficiaries?

Upon the death of the Covered Life, the Enhanced Death Benefit is payable in a lump sum to your beneficiaries with no requirement to annuitize the proceeds. It can also be paid using other options described in the contract.

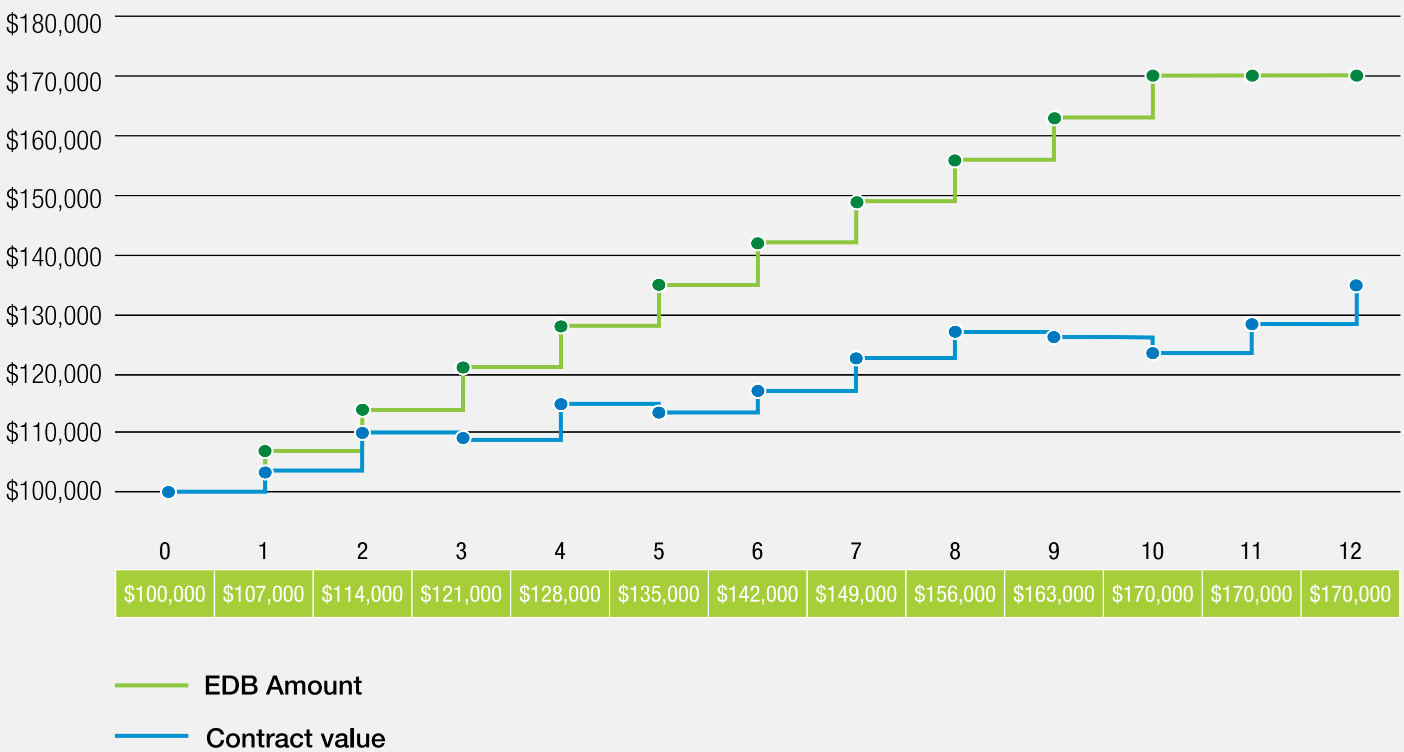
If the spouse of the Covered Life is the surviving owner or sole beneficiary of the contract, he or she can either:

1. **Receive the Enhanced Death Benefit.**
   Either in a lump sum or another option described in the contract.
2. **Continue the contract and rider as the new Covered Life.**
   If the surviving spouse is 75 or younger when the contract is continued, he or she can choose to continue the rider as the new Covered Life. The EDB Amount will continue to increase with any applicable rollups, and the Rider Charge will continue to be deducted from the contract value while the rider is in effect. In this situation, the Enhanced Death Benefit will not be paid upon the death of the original Covered Life.
3. **Continue the contract without the rider.**
   The Enhanced Death Benefit will not be paid upon the death of the original Covered Life and the rider will terminate.

If an owner who is not the Covered Life dies, no Enhanced Death Benefit will be payable, although a surviving spouse can choose to continue the contract without terminating the rider or receive the Standard Death Benefit.

Comparison of the EDB Amount to the contract value

Example: The illustration below shows the relationship between the EDB Amount and the contract value, assuming a $100,000 purchase payment and a hypothetical average annualized contract value growth rate of 2.5%, after deductions for rider charges.*



Values assume no withdrawals or partial annuitizations are taken or contract charges are deducted.

At the end of the 10th interest term, your minimum death benefit will be 170% of your purchase payment, assuming no withdrawals or partial annuitizations are taken or contract charges are deducted.

* Hypothetical average annualized growth rate of 2.5% and hypothetical resulting contract values are not guaranteed. Actual average annualized contract value growth rate may be higher or lower.

Why might you elect the rider?

The optional rider may be attractive if:

1. **You don't think you'll need your assets to rely on, but want to retain flexibility if your needs change.**
   You may not have any designated future need for the amount you use to purchase your annuity. However, you want to ensure that you have two contingencies covered:
   - In the event of your death, your beneficiaries will receive a minimum guaranteed amount.
   - Should your financial situation change, you can use the contract value for your own needs.
2. **You want the potential to leave additional value for your beneficiaries to help defray any applicable taxes.**
3. **You have enough life insurance, but want the opportunity to leave a bit more for your beneficiaries without answering any medical questions.**
4. **You want to potentially enhance the value of your gift to a charity.**

Key considerations for you and your advisor

The contract, rider and Contract Summary Addendum contain important details to review.

Because the rider provides an additional benefit only if your EDB Amount is greater than the Standard Death Benefit, it is possible that you may pay for an additional benefit that your beneficiaries never receive. We will not refund Rider Charges if the benefit we pay is equal to the Standard Death Benefit.

Withdrawals, partial annuitizations and deductions from the contract value for annual charges and additional account statement charges will reduce the EDB Amount and Rollup Basis. These deductions are taken from your contract value and may significantly reduce or eliminate the value provided by the rider.

Rider Charges are deducted at the end of each interest term while the rider is in effect.

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Annuities are issued by Symetra Life Insurance Company, 777 108th Ave. NE, Suite 1200, Bellevue, WA 98004-5135. Enhanced Death Benefit (EDB) Rider form number is ICC14_RE2 in most states. Not available in all U.S. states or any U.S. territory.

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

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

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.

A rider is a provision of the annuity with benefits and features that should never be confused with the annuity itself. Before evaluating the benefits of a rider, carefully examine the annuity to which it is attached.