

Fact Sheet



Symetra Income Edge

Fixed Indexed Annuity with Guaranteed Lifetime Withdrawal Benefit

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 Income Edge

Fixed Indexed Annuity with Guaranteed Lifetime Withdrawal Benefit

Symetra Income Edge is a single-premium fixed indexed annuity offered by Symetra Life Insurance Company. Income Edge includes a guaranteed lifetime withdrawal benefit (the “withdrawal benefit”) that provides payments that can last a lifetime, with upside potential both before and after withdrawals begin.

Income Edge helps protect your money, while the withdrawal benefit provides income for life and helps you focus on living the lifestyle you want in retirement.

Basics

Single purchase payment minimum	\$10,000
Purchase age	50 – 85
Product types	Nonqualified, Roth IRA, IRA and SEP
Interest term length	1 year
Free-look period	You have 30 days after you receive your contract to cancel and receive a refund of your purchase payment.

Withdrawal benefit basics

Covered person(s)	Can be a single covered person or joint covered persons. Joint covered persons must be spouses. See the Contract Summary and/or Statement of Benefit Information for more details.
Starting lifetime withdrawals	Lifetime withdrawals may begin at the beginning of any 1-year interest term if Symetra is notified no later than 21 days after the beginning of the interest term.
Minimum withdrawal start age	The selected covered person(s) must be at least 59½ at the time lifetime withdrawals begin.
Payment frequency	Monthly, quarterly, semi-annually or annually.
Annual charge	1.05% of the contract value, deducted pro-rata from the fixed account and any indexed accounts in which there is value at the end of each interest term the withdrawal benefit is in effect. Guaranteed not to change for the life of the contract.

Withdrawal percentage	Your withdrawal percentage is dependent on the following: <ul style="list-style-type: none">• The age of the younger covered person when the contract is purchased.• Whether you elect lifetime withdrawals for the rest of your life (single life) or for the longer of your life and your spouse’s (joint life).*• How long you wait to start taking lifetime withdrawals.
------------------------------	--

* Please see the Contract Summary and/or Statement of Benefit Information for more details on persons covered under the withdrawal benefit and the availability of the joint-life option.

Withdrawal benefit basics, continued

Lifetime withdrawal options

You can select either level or index-linked withdrawals. This choice is made at the time you choose to begin lifetime withdrawals. Once an option is selected, it cannot be changed.

1. Level withdrawals

Guaranteed, level amount for life.

Single life

Age at issue	Base withdrawal percentage	Annual increase (10 years)	Withdrawal percentage	
			End of year 5	End of year 10 or later
50-54	2.50%	0.50%	5.00%	7.50%
55-59	3.15%	0.50%	5.65%	8.15%
60-64	4.55%	0.50%	7.05%	9.55%
65-69	5.15%	0.50%	7.65%	10.15%
70-74	5.85%	0.50%	8.35%	10.85%
75-79	6.50%	0.50%	9.00%	11.50%
80+	7.00%	0.50%	9.50%	12.00%

Joint life

Age at issue	Base withdrawal percentage	Annual increase (10 years)	Withdrawal percentage	
			End of year 5	End of year 10 or later
50-54	2.00%	0.50%	4.50%	7.00%
55-59	2.65%	0.50%	5.15%	7.65%
60-64	4.05%	0.50%	6.55%	9.05%
65-69	4.65%	0.50%	7.15%	9.65%
70-74	5.35%	0.50%	7.85%	10.35%
75-79	6.00%	0.50%	8.50%	11.00%
80+	6.50%	0.50%	9.00%	11.50%

2. Index-linked withdrawals

Guaranteed withdrawals for life with potential for increases each year.

Single life

Age at issue	Base withdrawal percentage	Annual increase (10 years)	Withdrawal percentage	
			End of year 5	End of year 10 or later
50-54	1.25%	0.50%	3.75%	6.25%
55-59	1.90%	0.50%	4.40%	6.90%
60-64	3.30%	0.50%	5.80%	8.30%
65-69	3.90%	0.50%	6.40%	8.90%
70-74	4.60%	0.50%	7.10%	9.60%
75-79	5.25%	0.50%	7.75%	10.25%
80+	5.75%	0.50%	8.25%	10.75%

Joint life

Age at issue	Base withdrawal percentage	Annual increase (10 years)	Withdrawal percentage	
			End of year 5	End of year 10 or later
50-54	0.75%	0.50%	3.25%	5.75%
55-59	1.40%	0.50%	3.90%	6.40%
60-64	2.80%	0.50%	5.30%	7.80%
65-69	3.40%	0.50%	5.90%	8.40%
70-74	4.10%	0.50%	6.60%	9.10%
75-79	4.75%	0.50%	7.25%	9.75%
80+	5.25%	0.50%	7.75%	10.25%

Your withdrawal percentage increases by 0.50% each year you wait to start taking lifetime withdrawals. Note that you can choose to wait more than 10 years, but the withdrawal percentage will no longer increase after 10 years.

Maximum withdrawal amount

Equals your withdrawal percentage (see above) multiplied by the greater of your contract value or purchase payment (less any prior withdrawals).

Lifetime withdrawals

You can withdraw up to the maximum withdrawal amount each interest term. Withdrawals reduce your contract value and are taken proportionally from the fixed account and any indexed accounts in which there is value. You can change your scheduled withdrawals for future interest terms if Symetra is notified in writing no later than 21 days after the beginning of an interest term. When the contract value is depleted, you will continue to receive payments equal to the maximum withdrawal amount. Excess withdrawals are subject to surrender charges and applicable market value adjustments.

Excess withdrawals

If you withdraw more than the maximum withdrawal amount during an interest term, the excess amount will result in a proportional reduction to your future maximum withdrawal amount. Excess withdrawals are subject to surrender charges and applicable market value adjustments.

Required minimum distributions (RMDs)

If you need to withdraw more than your maximum withdrawal amount to satisfy RMDs from your contract, the excess amount withdrawn will not result in a proportional deduction to your maximum withdrawal amount.

Minimum withdrawal amount

\$100 per payment

Termination

You can choose to terminate the withdrawal benefit at any time after the fifth annual interest term. If terminated, lifetime withdrawals will no longer be available and annual charges will no longer be assessed. Once terminated, the withdrawal benefit cannot be reinstated and charges will not be refunded.

Additional product features

Account choices

Fixed account

A fixed interest rate that is reset annually at the end of each 1-year interest term and will never be less than the guaranteed minimum interest rate stated in your contract.

Indexed accounts

- S&P 500® Index Point-to-Point
- JPMorgan ETF Efficiente® 5 Index Point-to-Point

Account minimum: \$2,000 to each account selected.

About indexed interest

How interest is credited to your indexed account

Interest is credited to indexed accounts using a point-to-point crediting method that compares the value of the index at the beginning of the 1-year interest term to its value at the end of the interest term. An indexed interest cap (maximum) is set 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 index 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.

Renewal caps and interest rates

Renewal caps and interest rates are dependent on future market conditions and other factors. Renewal caps and interest rates will never be less than the guaranteed caps and interest rates shown in the contract.

Other features and benefits

10% annual free withdrawals

Until you begin taking lifetime withdrawals, you can withdraw up to 10% of your contract value each contract year without paying surrender charges or market value adjustments (MVAs). If you withdraw more than 10% annually during the surrender charge period, a surrender charge and MVA 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.

Annuitization

Anytime after the first contract year and before your 101st birthday, you can convert all or part of your annuity's accumulated value into an income stream that lasts for a specified period of time or your lifetime. Whether you annuitize all or a portion of your contract value, you will no longer have access to that money for withdrawals.

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. Withdrawals taken under the Nursing Home and Hospitalization Waiver are not subject to surrender charges or MVAs, but could reduce your maximum withdrawal amount if the aggregate withdrawal amount during an interest term exceeds the maximum withdrawal amount.

Death benefit

Upon death, beneficiaries will receive the greatest of the contract value (which does not reflect any surrender charge or MVA), the cash surrender value (reflecting any applicable surrender charge and MVA), or the net purchase payment (the purchase payment less any gross withdrawals, partial annuitizations and certain contract charges). If the withdrawal benefit is terminated, upon death, beneficiaries will receive the greater of the contract value or cash surrender value (reflecting any applicable surrender charge or MVA).

Spousal continuation

If a surviving spouse continues the contract, surrender charges and MVAs will be waived going forward. A spouse may also continue the withdrawal benefit if lifetime withdrawals have not begun or lifetime withdrawals based on a joint life were underway. If lifetime withdrawals have not begun and a surviving spouse has elected to continue the withdrawal benefit, the surviving spouse may begin lifetime withdrawals once they reach the minimum start age. The spouse can also choose to continue the contract and terminate the withdrawal benefit (no charges will be refunded). If lifetime withdrawals based on a joint life were underway, the surviving spouse must choose to continue the contract in order to continue receiving lifetime withdrawals.

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 accounts 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. If you have selected the index-linked withdrawal option, after the contract value is depleted, you can continue to reallocate among the available accounts each interest term.

Surrender charges

A surrender charge will apply to withdrawals made before the end of the surrender charge period (excluding lifetime withdrawals and the 10% annual free withdrawal).

The percentage of the withdrawal amount charged is as follows:

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

Market value adjustment

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 before you begin lifetime withdrawals or to the maximum withdrawal amount once payments begin. 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 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 87.5% of the purchase payment, less any previous withdrawals and any amounts applied to an annuity payment option, accumulated at the nonforfeiture rate each year. That rate will be set at issue and guaranteed for the life of the contract. Withdrawal benefit charges do not affect the guaranteed minimum value.

Important disclosures

Symetra Income Edge is an individual single-premium fixed indexed deferred annuity with a market value adjustment feature issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. Contract form number is ICC14_RC1 in most states. The Guaranteed Lifetime Withdrawal Benefit Rider form number is ICC15_RE1 in most states. Product and rider are not available in all U.S. states or any U.S. territory. Terms and conditions may vary.

A rider is a provision of the annuity with additional costs, potential 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.

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

There is an annual percentage charge for the Guaranteed Lifetime Withdrawal Benefit Rider ("rider") based on the contract value on the date the charge is calculated. The rider provides a guaranteed lifetime withdrawal benefit ("GLWB") during the life of the covered person(s) while the rider is in effect. You may terminate the rider after the fifth interest term. Once you terminate the rider it may not be reinstated. We will assess and deduct the GLWB rider charge until the rider is terminated. Changing the owners, annuitants or beneficiaries may cause the rider to terminate or adversely affect the benefits of the rider. A change in marital status after you purchase this contract may adversely affect the benefits of the rider. Taking excess withdrawals could reduce future benefits under the rider by more than the dollar amount of the excess withdrawals.

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

Symetra Income Edge has fixed and indexed accounts. Interest credited to the 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.

Except for the JPMorgan ETF Efficiente[®] 5 Index, the performance of an index does not reflect the payment or reinvestment of dividends.

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, a division of S&P Global, or its affiliates ("SPDJI"), and has been licensed for use by Symetra Life Insurance Company ("Symetra"). Standard & Poor's[®] and S&P[®] are registered trademarks of Standard & Poor's Financial Services LLC, a division of S&P Global ("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 sublicensed for certain purposes by Symetra. Symetra's products are 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 JPMorgan ETF Efficiente[®] 5 Index ("Index") has been licensed to Symetra Life Insurance Company (the "Licensee") for the Licensee's benefit. Neither the Licensee nor Symetra Income Edge (the "Product") is sponsored, operated, endorsed, recommended, sold or promoted by J.P. Morgan Securities LLC ("JPMS") or any of its affiliates (together and individually, "JPMorgan"). JPMorgan makes no representation and gives no warranty, express or implied, to contract owners in or those otherwise taking exposure to the Product. Such persons should seek appropriate professional advice before making any investment. The Index has been designed and is compiled, calculated, maintained and sponsored by JPMS without regard to the Licensee, the Product or any contract owner. JPMorgan is under no obligation to continue compiling, calculating, maintaining or sponsoring the Index. JPMorgan may independently issue or sponsor other indices or products that are similar to and may compete with the Index and the Product. JPMorgan may also transact in assets referenced in the Index (or in financial instruments such as derivatives that reference those assets). These activities could have a positive or negative effect on the value of the Index and the Product.

Continued >

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 contracts 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 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 income payment options.

The contract provides a guaranteed minimum value upon surrender, death, or annuitization. This value will never be less than 87.5% of the purchase payment accumulated at the nonforfeiture rate. That rate will be set at issue and guaranteed for the life of the contract. For the current nonforfeiture rate please contact your financial professional or insurance producer.

This is not a complete description of Symetra Income Edge Fixed Indexed Annuity with Guaranteed Lifetime Withdrawal Benefit. 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® is a registered service mark of
Symetra Life Insurance Company.