

Guaranteed income in any market

Symetra Income Edge PlusSM 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.





BULL^{OR} BEAR

BRAVE IT ALL

Guaranteed income in any market

Symetra Income Edge Plus is a single-premium fixed indexed annuity with a guaranteed lifetime withdrawal benefit (GLWB) rider.

A guaranteed income source can help you enjoy the lifestyle you want throughout retirement regardless of market conditions. While markets may be uncertain or bearish at times,

Income Edge Plus can provide certainty to your retirement income portfolio—ultimately ensuring you have income for what you need in retirement and helping you enjoy what you love most throughout retirement.

Key benefits of Symetra Income Edge Plus



Guaranteed and protected income for life

Predictable and reliable income, provided by the Guaranteed Lifetime Withdrawal Benefit (GLWB) rider, that can help cover expenses in retirement for the rest of your life—even if the contract value falls to \$0.



Principal protection

Your principal—and potential retirement income—is protected from any market declines both before and after you start taking GLWB payments.



Flexibility

Life can be uncertain, so you have the ability to take income payments in a variety of ways, including an increasing income option to help counteract the effects of inflation.



Tax deferral

Your contract value will grow tax-deferred, which means you won't pay taxes until your money is withdrawn.

Navigating distribution risk on your path through retirement

As you transition from a steady full-time paycheck to a part-time job or fully living off your savings, you may encounter some common financial risks. These risks are often called “distribution risks” as you turn from saving for retirement to distributing those savings.

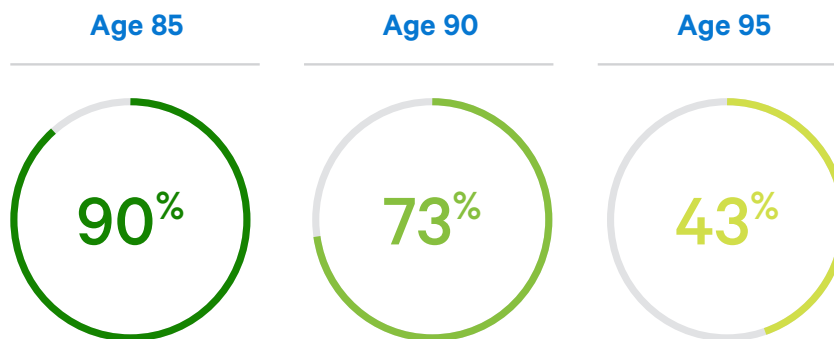
Consider how these five risks may impact your retirement, and how Income Edge Plus can help offset or even avoid them.

1

Outliving your assets

Sometimes called “longevity risk,” outliving your assets is a common concern for many retirees, especially when there’s a 73% chance that one member of a 65-year old couple will live to age 90—or approximately 25 years in retirement.

Chance that at least one member of a 65-year-old couple will still be alive at:¹



Perspective: The number of defined benefit plans (such as traditional pensions) has decreased from a high of 175,143 in 1983 to 46,508 in 2022, placing more of the retirement savings burden on individuals.²

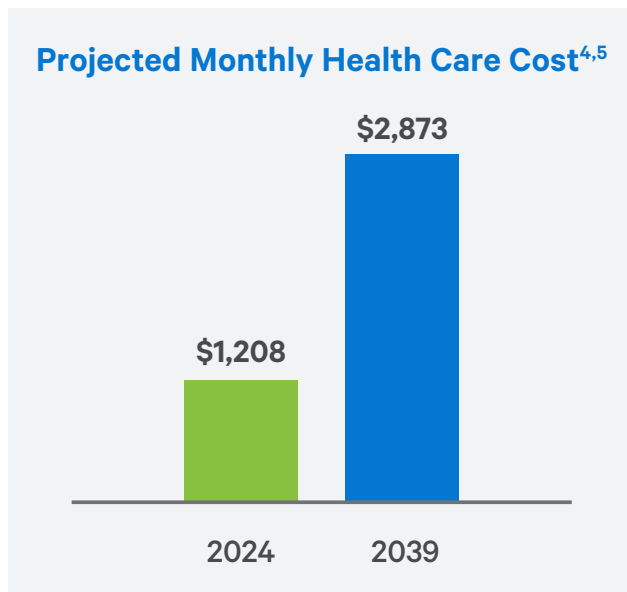
¹ IRI Retirement Fact Book 2024: A Guide to Concepts, Solutions, Trends, and Data in the Retirement Income Industry, 23rd Edition, Insured Retirement Institute, 2024, page 2, accessed May 22, 2025.

² Private Pension Plan Bulletin Historical Tables and Graphs 1975-2022; Employee Benefits Security Administration; United States Department of Labor.

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Health care costs

Health care costs are estimated to rise by 8% in 2025, its highest level in 13 years.³ As alarming as that number is, the long-term risk of increasing health care costs may be an even bigger concern, especially the longer your retirement is.



Perspective: 70% of Americans that reach 65 will need long-term care.⁶

³ “PwC: Healthcare costs to grow 8% in 2025 due to GLP-1s, inflation”; (mmm-online.com).

⁴ Forbes: “How Much Does Health Insurance Cost in 2025?” <https://www.forbes.com/advisor/health-insurance/how-much-does-health-insurance-cost/>. Accessed June 26, 2025.

⁵ Guide to Healthcare Costs in Retirement; Updated on March 18, 2023; Written by Jeff White Guide to Healthcare Costs in Retirement – SmartAsset.

⁶ GO Banking Rates: “Rachel Cruze: Who Needs Long-Term Care Insurance?” <https://www.gobankingrates.com/money/financial-planning/rachel-cruze-who-needs-long-term-care-insurance/>. Accessed June 11, 2025.



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Inflation

In just two short years from April 2021 to April 2023, the price of groceries, utilities and gas rose by over 20%. The overall inflation rate in 2022 alone peaked at 9.1%.⁷ And although the inflation rate has slowed since then, the long-term average inflation rate over a long retirement can have a major impact.

What did they cost in 2000?⁸

	2000	2025
Eggs, one dozen	\$0.91	\$5.12
Gasoline, per gallon	\$1.36	\$3.33

Perspective: The goods and services you could buy with \$2,500 in 1995 would need \$5,284 today. Using that same growth rate, \$5,245 today could require around \$11,004 in 30 years.⁹

⁷ "How much inflation increased since 2021: These 5 charts show how much 2 years of inflation have really cost you"; Cnbc.com. Published Fri, Apr 14 2023. Accessed May 21, 2025.

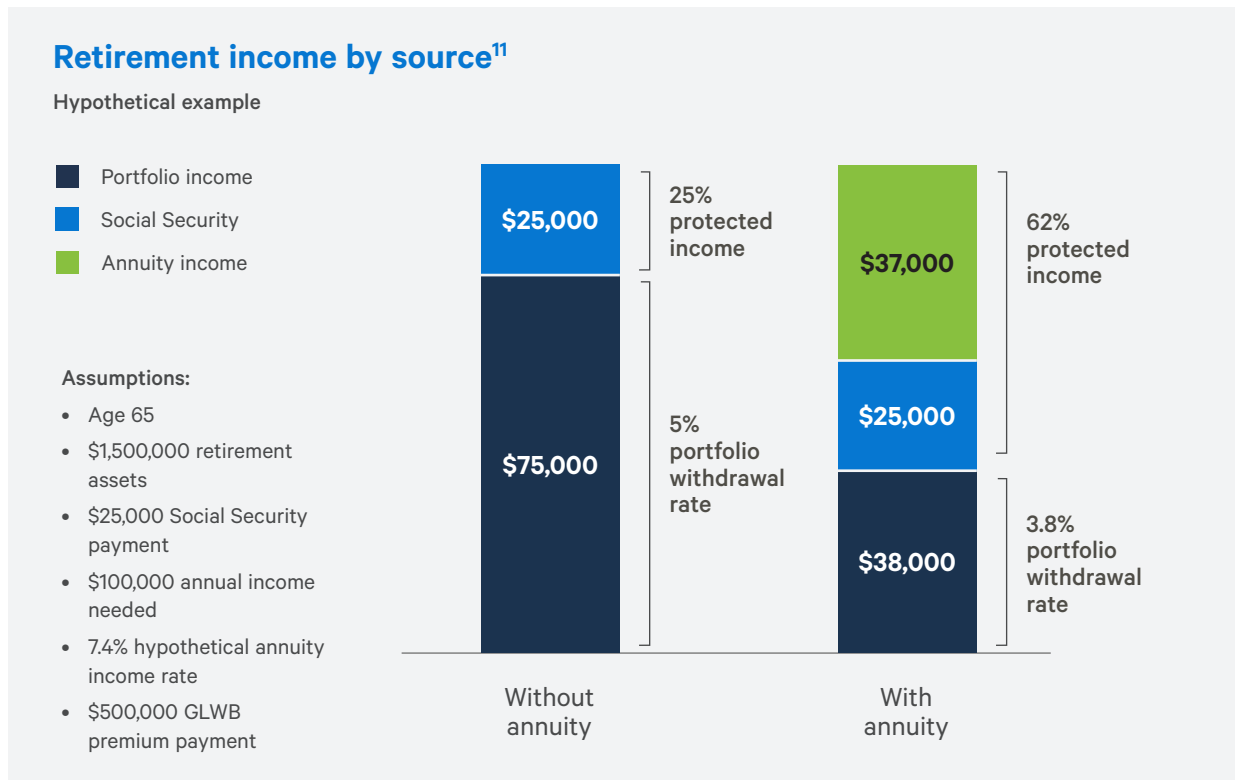
⁸ "Consumer Price Index – Average Price Data" Bureau of Labor Statistics; <https://www.bls.gov/charts/consumer-price-index/consumer-price-index-average-price-data.htm>. Accessed May 21, 2025.

⁹ CPI Inflation Calculator: <https://data.bls.gov/cgi-bin/cpicalc.pl?cost1=2500&year1=199001&year2=202001>.

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Systematic withdrawal risk

Retirement income strategies using systematic withdrawals from a portfolio can be risky, even at low withdrawal rates. Four percent has traditionally been an acceptable withdrawal rate for a balanced portfolio to have a high probability of lasting a lifetime.¹⁰ By adding a guaranteed source of income that an annuity can provide, there will be less pressure on other retirement savings and more guaranteed income.



¹⁰ Investopedia: Four Percent Rule: This rule of thumb was created after a 1994 study of historical stock and bond returns determined that 4% was the highest withdrawal rate at which retirees could expect their portfolio to last at least 33 years, even in unstable markets. <https://www.investopedia.com/terms/f/four-percent-rule.asp>. Accessed June 11, 2025.

¹¹ Symetra Protected Income Calculator. Output generated on June 11, 2025.

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Sequence of return (timing) risk

When you start taking withdrawals from your portfolio, the sequence of investment returns can have a significant effect on your results. For instance, in the example below both Portfolio A and B have an average return of 8%, but if you start withdrawals with portfolio losses, it may deplete your savings earlier in retirement.

Assumptions:

- \$1,000,000 starting portfolio value for both A and B; 8% compound annualize growth rate; 5% withdrawal rate taken at the end of the first year, then increased by 3% of the previous withdrawal amount each year. This 3% increase is adjusting for inflation.

Hypothetical portfolio A – Poor performance in early years

Year	Beginning portfolio value	Return	Portfolio value after market return	Withdrawal amount	Ending portfolio value
1	\$1,000,000	-13%	\$870,000	\$50,000	\$820,000
2	\$820,000	-20%	\$656,000	\$51,500	\$604,500
3	\$604,500	-14%	\$519,870	\$53,045	\$466,825
4	\$466,825	12%	\$522,844	\$54,636	\$468,208
5	\$468,208	25%	\$585,260	\$56,275	\$528,984
6	\$528,984	14%	\$603,042	\$57,964	\$545,078
7	\$545,078	-4%	\$523,275	\$59,703	\$463,572
8	\$463,572	21%	\$560,923	\$61,494	\$499,429
9	\$499,429	4%	\$519,406	\$63,339	\$456,068
10	\$456,068	14%	\$519,917	\$65,239	\$454,678
11	\$454,678	18%	\$536,521	\$67,196	\$469,325
12	\$469,325	13%	\$530,337	\$69,212	\$461,125
13	\$461,125	21%	\$557,962	\$71,288	\$486,674
14	\$486,674	-3%	\$472,073	\$73,427	\$398,647
15	\$398,647	6%	\$422,565	\$75,629	\$346,936
16	\$346,936	9%	\$378,160	\$77,898	\$300,262
17	\$300,262	-2%	\$294,257	\$80,235	\$214,021
18	\$214,021	13%	\$241,844	\$82,642	\$159,202
19	\$159,202	15%	\$183,082	\$85,122	\$97,960
20	\$97,960	17%	\$114,613	\$87,675	\$26,938
21	\$26,938	-5%	\$25,591	\$25,591	\$0
22	\$0	7%	\$0	\$0	\$0
23	\$0	27%	\$0	\$0	\$0
24	\$0	20%	\$0	\$0	\$0
25	\$0	25%	\$0	\$0	\$0
TOTALS			\$0	- \$0	= \$0

Hypothetical portfolio B – Poor performance in later years

Year	Beginning portfolio value	Return	Portfolio value after market return	Withdrawal amount	Ending portfolio value
1	\$1,000,000	25%	\$1,250,000	\$50,000	\$1,200,000
2	\$1,200,000	20%	\$1,440,000	\$51,500	\$1,388,500
3	\$1,388,500	27%	\$1,763,395	\$53,045	\$1,710,350
4	\$1,710,350	7%	\$1,830,075	\$54,636	\$1,775,438
5	\$1,775,438	-5%	\$1,686,666	\$56,275	\$1,630,391
6	\$1,630,391	17%	\$1,907,557	\$57,964	\$1,849,594
7	\$1,849,594	15%	\$2,127,033	\$59,703	\$2,067,330
8	\$2,067,330	13%	\$2,336,083	\$61,494	\$2,274,589
9	\$2,274,589	-2%	\$2,229,097	\$63,339	\$2,165,759
10	\$2,165,759	9%	\$2,360,677	\$65,239	\$2,295,439
11	\$2,295,439	6%	\$2,433,165	\$67,196	\$2,365,969
12	\$2,365,969	-3%	\$2,294,990	\$69,212	\$2,225,778
13	\$2,225,778	21%	\$2,693,192	\$71,288	\$2,621,904
14	\$2,621,904	13%	\$2,962,751	\$73,427	\$2,889,324
15	\$2,889,324	18%	\$3,409,403	\$75,629	\$3,333,773
16	\$3,333,773	14%	\$3,800,502	\$77,898	\$3,722,603
17	\$3,722,603	4%	\$3,871,507	\$80,235	\$3,791,272
18	\$3,791,272	21%	\$4,587,439	\$82,642	\$4,504,797
19	\$4,504,797	-4%	\$4,324,605	\$85,122	\$4,239,483
20	\$4,239,483	14%	\$4,833,011	\$87,675	\$4,745,336
21	\$4,745,336	25%	\$5,931,669	\$90,306	\$5,841,364
22	\$5,841,364	12%	\$6,542,328	\$93,015	\$6,449,313
23	\$6,449,313	-14%	\$5,546,409	\$95,805	\$5,450,604
24	\$5,450,604	-20%	\$4,360,483	\$98,679	\$4,261,804
25	\$4,261,804	-13%	\$3,707,769	\$101,640	\$3,606,130
TOTALS			\$3,707,769	- \$101,640	= \$3,606,130

Hypothetical results are for illustrative purposes and are not intended to represent past performance or predict future returns.

Perspective: Symetra Income Edge Plus with GLWB continues to make regular payments to you, even if your contract value falls to \$0.

How can I receive lifetime income?

The withdrawal benefit creates income for life

Income Edge Plus’s withdrawal benefit allows lifetime withdrawals from your contract up to the maximum withdrawal amount (maximum amount) each year, regardless of your remaining contract value. The amount will never decline due to indexed account performance.

Before lifetime withdrawals begin:

- Your maximum amount is guaranteed to increase each year for up to 10 years.¹²
- In addition to the annual increase, as your contract value grows, your future maximum withdrawal amount can also increase—even after 10 years. Potential contract value growth is based on the performance of accounts you choose:

1. S&P 500® Index
2. Nasdaq 100® Index
3. JPMorgan ETF Efficiente® 5 Index
4. Fixed account

Indexed account availability may vary by distributor. Additional indexed account options may be available to you at the end of your interest term. Consult with your financial professional for more information.

¹² Assuming no withdrawals prior to the date lifetime withdrawals begin.

After lifetime withdrawals begin:

When you’re ready to begin lifetime withdrawals, you have two options:

1. **Level Income:** A guaranteed, level amount for life.
2. **Automatic (Auto) Increase Income:** Guaranteed withdrawals for life with an automatic increase each year, occurring at the start of the next Payment Year (after GLWB payments begin).¹³ Automatic increase percentage is subject to change without notice.

¹³ Withdrawal amount can also decrease if you take an excess withdrawal.

Your annual maximum amount of guaranteed lifetime income is based on the following:

- Age at purchase
- Years you defer taking income
- Greater of net purchase payment or contract value
- Level or auto increase payments
- Single or joint payments

$$\begin{array}{c}
 \text{Maximum amount} \\
 = \\
 \text{Contract value (or net purchase payment)} \\
 \times \\
 \text{Withdrawal percentage}
 \end{array}$$

- Contract value = \$100,000
- Withdrawal percentage based on payment option, age at purchase and years of deferral = 8.0%

$$\text{\$100,000} \times \text{8.0\%} = \text{\$8,000}$$

(Guaranteed maximum annual amount)

Income Edge Plus:

Guaranteed for Certainty. Flexible for Life's Uncertainty.

The Guaranteed Lifetime Withdrawal Benefit (GLWB) provides guaranteed income for life to help with your known needs, but it also allows flexibility to help with life's uncertainties.

You can:

- Begin taking withdrawals at purchase or anytime in the future.
- Take level withdrawals or withdrawals that increase annually.
- Withdraw your full Required Minimum Distribution (RMD) amount, if greater than your maximum amount, without affecting future guaranteed payments.

Begin withdrawals when you're ready

**Need income now? In a few years? Not sure?
We have you covered.**

You can begin taking income when it makes sense for you. Keep in mind, for the first 10 years, your withdrawal percentage will increase until you start taking withdrawals, so every year you defer income, your maximum amount will increase as well.

A specific percentage charge is deducted annually from your contract value for the GLWB benefit rider. This percentage will never increase.

Important information:

There is an annual charge of 1.20% for the withdrawal benefit. The fee is a percentage of the money in your annuity and will not change for the life of your contract.

You may terminate the rider after the first day of the sixth contract year. Once you terminate the rider it may not be reinstated and charges will not be refunded.

Guaranteed Lifetime Withdrawal Benefit (GLWB) payment options

Level or Auto-Increase income options

- **Level Income:** Receive up to your maximum amount annually, guaranteed for life. This amount won't change, so you will know how much you will receive on a regular basis.
- **Auto-Increase Income:** Your income increases every year, guaranteed for life, to help offset risks to your purchasing power. Your payment amount starts lower than the Level income amount. Consequently, this income option may make sense when the starting amount provides the income you need now, while knowing your income will increase every year.

Please note: Lifetime income amounts won't decrease unless you withdraw more than the maximum or take a surrender amount.

Required Minimum Distributions

If you own a tax-qualified contract and need to withdraw more than your maximum amount in order to satisfy RMDs from your contract, the excess amount withdrawn will not result in a proportional reduction to your maximum amount.

How can Income Edge Plus help my money grow?

Income Edge Plus allows you to choose from accounts linked to market indexes and an optional fixed account, providing opportunities to grow your money and maintain the lifestyle you want.

Your account choices

Indexed accounts

Indexed accounts earn interest based on the performance of a market index, such as the S&P 500® Index. An index is a financial tool that tracks the value of a specific collection of securities. In other words, it is a measurement of investment value—not an investment itself.

Fixed account

The fixed account earns interest at a fixed rate that is declared at the beginning of the interest term.



Flexibility to transfer between accounts

You can transfer money between your fixed account and/or any indexed accounts at the end of each 1-year interest term.

Your index choices

Because indexes may perform differently under similar market conditions, Income Edge Plus offers three index options:

① S&P 500® Index

Widely regarded as the best single gauge of large-cap U.S. equities, this world-renowned index includes 500 of the top companies in leading industries of the U.S. economy.

② Nasdaq 100® Index

Includes 100 of the largest domestic and international non-financial companies listed on the Nasdaq Stock Market, based on market capitalization. The index reflects companies across major industry groups, including computer hardware and software, telecommunications, retail/wholesale trade and biotechnology.

③ JPMorgan ETF Efficiente® 5 Index

This industry-leading, multi-asset-class index seeks to generate returns by utilizing a diverse array of exchange-traded funds (ETFs) and a cash index. The index rebalances monthly to create an asset mix with the best recent returns for a given level of risk.

This design focuses on maximizing returns while limiting volatility—an attempt to dampen the up and down movements in the index. With this “target volatility” design, the index may have more stable performance than a traditional index, although partially at the expense of gains. Please see the index fact sheet for more information.

**Not all crediting methods are available with all indexes.
Please see a current rate sheet for a list of available accounts.**

Indexed interest crediting

Interest credited to indexed accounts is determined by comparing the value of the index at the beginning of the interest term to its value at the end of the interest term. Interest is credited based on a participation rate, cap, or the trigger rate, depending on the chosen indexed account(s).

Regardless of how the index performs, your contract value is protected by the floor and will not decline (assuming you haven't taken out withdrawals). Your purchase payment and any prior credited interest is protected.

Starting your interest term

Your purchase payment is allocated to your chosen accounts on the 7th, 14th, 21st or 28th calendar day of the month. This is the start of your interest term. Allocations scheduled on non-business days will be allocated on the next business day.

Protection from market declines

Your contract value is protected from losing value due to market performance. If the index value declines from the beginning of an interest term to the end of an interest term, you will receive no interest for that term, but your contract value won't decline.

Note: Your contract value will be reduced by the deduction of the annual withdrawal benefit charge. It is possible that your contract value could be worth less than your initial purchase payment if there is no growth in your contract.

Indexed accounts with a cap

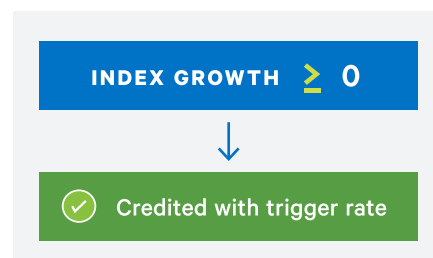
At the beginning of each annual interest term, we set a cap (upper limit) on the interest rate that can be credited to the indexed account at the end of the term. Caps limit the amount of indexed interest that you can earn in each interest term.

Indexed accounts with participation rate

At the end of the interest term, if the index performance is positive, indexed interest will equal the change in the index value multiplied by the participation rate.

Indexed accounts with a trigger rate

At the end of the interest term, if the index growth is greater than or equal to zero, you will be credited the trigger rate.



What else should I know?

Withdrawal benefit flexibility

Changing the amount of your lifetime withdrawal

You can request to change the amount (up to the maximum amount) and/or frequency of your withdrawals.

Taking additional withdrawals

If you need to withdraw more than your maximum amount, your future maximum amount will decrease due to the change in the contract value. The change in contract value is determined by the excess amount that is withdrawn. For more information, please refer to the Contract Summary and/or Statement of Benefit Information. Additionally, excess withdrawals will be subject to withdrawal charges and a Market Value Adjustment (MVA) if they are taken during the withdrawal charge period.

More withdrawal benefit details

Starting lifetime withdrawals

Lifetime withdrawals may begin at any time.

A word about taxes

The lifetime withdrawals provided by the withdrawal benefit are generally taxed like any other withdrawal from the contract. However, withdrawals prior to 59½ may be subject to IRS penalties. You may want to consult a tax professional prior to purchasing Income Edge Plus.



RMD FRIENDLY

Excess withdrawals needed to satisfy RMDs will not reduce your maximum amount.

Multiple ways to access your money

While Income Edge Plus is designed for the long term, we recognize that circumstances change and you may still need access to your money.

Free annual withdrawals

Until you begin taking lifetime withdrawals, you can withdraw up to 10% of your contract value each contract year without paying withdrawal charges or market value adjustments. If you withdraw more than 10% annually during the withdrawal charge period, a withdrawal charge and MVA will apply on the amount over 10%.¹ Any amounts withdrawn from an indexed account before the end of the interest term will not receive interest for that term (indexed interest is only credited at the end of each annual interest term). The 10% penalty-free amount is no longer available after lifetime withdrawals begin.

Nursing Home and Hospitalization Waiver¹

We'll waive your withdrawal charges and any MVAs 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. Additional requirements are explained in the annuity contract.

Terminal Illness Waiver¹

If you are diagnosed with a terminal illness after your contract is issued, we'll waive withdrawal charges and applicable MVAs after your first contract year. Additional requirements are explained in your contract.

Annuitization

Anytime after the first contract year, you can convert all or part of your contract value into an income stream that pays you over a specific period of time or for your lifetime. This will terminate the withdrawal benefit, unless you already terminated it prior to annuitizing.

Market value adjustments*

If you withdraw money from your contract during the withdrawal 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 after payments begin.

- The adjustment will be either positive (a credit) or negative (a charge)—meaning the amount you receive will increase or decrease. The adjustment is based on the change in the Bloomberg 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 withdrawal charge period. After the withdrawal charge period, the MVA no longer applies. 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 adjustment will never result in receiving less than the guaranteed minimum value.

Please review your Contract Summary and/or Statement of Benefit Information at the time of purchase for specific examples of how withdrawal charges and MVAs may affect contract and cash surrender values.

* MVA does not apply in California.

¹ Not available in California. Terms and conditions may vary.

Other features and benefits

Withdrawal charges

The first seven years of your contract are called the “withdrawal charge period.” During this time, if you withdraw more than the free withdrawal amount, you will pay a withdrawal charge on the excess amount, unless a waiver applies.

The withdrawal charge decreases during your contract term as follows:

In all states except California:

Contract year	1	2	3	4	5	6	7	8+
Charge*	8%	8%	7%	7%	6%	5%	4%	0%

In California:

Contract year	1	2	3	4	5	6	7	8+
Charge*	8%	8%	7%	6%	5%	4%	3%	0%

* As a percentage of the amount withdrawn in excess of the free withdrawal amount.

Death benefit

Upon your death, your beneficiaries will receive the greatest of the contract value (which does not reflect any current surrender value or MVA, if applicable), the cash withdrawal value (reflecting any applicable withdrawal charge and MVA), or your original purchase payment (adjusted for any withdrawals). After GLWB payments begin or if the withdrawal benefit has been terminated, the death benefit will be the greater of the cash surrender value or contract value.

Contract basics

Minimum purchase payment	\$10,000
Purchase age	50–85
Product types	Nonqualified, Roth IRA, IRA
Interest term length	1 year
Withdrawal benefit frequency	Monthly, quarterly, semi-annually or annually
Minimum withdrawal amount	\$100 per payment
Covered persons	Single or joint. Covered persons are selected at the time lifetime withdrawals begin. Joint covered persons are not available on Nonqualified, non-natural owned contracts.

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Important information

Symetra Income Edge Plus is an individual single-premium fixed indexed deferred annuity issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. Contract form number is ICC19_RC1 in most states. Market value adjustment endorsement form number is ICC19_RE7 in most states. Fixed account endorsement form number is ICC19_RE4 in most states. Point to point with Cap crediting method endorsement form number is ICC19_RE5 in most states. Point to point with Participation rate and Cap crediting method endorsement form number is ICC23_RE1 in most states. Point to point with Trigger Crediting method endorsement form number is ICC22_RE1 in most states. The Guaranteed Lifetime Withdrawal Benefit Rider form number is ICC23_RE3 in most states. The Hospital and Nursing Home Waiver endorsement form number is ICC19_RE2 in most states. The Terminal Illness Waiver endorsement form number is ICC19_RE3 in most states. Products, riders, endorsements, features, terms and conditions may vary by state and may not be available in all U.S. states or any U.S. territory.

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.

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 first day of the sixth Contract Year. 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.

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 Income Edge Plus 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.

The fixed account interest rate, indexed account interest caps, participation rates and trigger rates are reset at the end of each interest term.

Subsequent indexed interest caps and trigger rates may be higher or lower than the initial caps and trigger rates but will never be less than the guaranteed minimums stated in the contract.

Subsequent fixed account interest rates and indexed participation rates may be higher or lower than the initial interest and participation rates but will never be less than the minimums stated in the contract.

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, remove or replace any indexes or crediting methods subject to applicable regulatory approval. If any index is discontinued or if the calculation of any index is changed substantially, Symetra reserves the right to substitute a comparable index.

A market value adjustment (MVA) is a positive or negative adjustment that may apply when all or when a portion of the contract value is withdrawn. If applicable, 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 will never cause the cash surrender value to be less than the guaranteed minimum value. After the surrender charge period, no MVA applies.

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.

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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 professional for more information.

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