

# Balancing growth and protection on your retirement journey



## Symetra Trek<sup>®</sup> Plus Registered Index-linked Annuity

Symetra Trek Plus Registered Index-linked Annuity (RILA) is a single-premium deferred annuity with index-linked interest crediting options providing growth potential and some downside protection.



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.



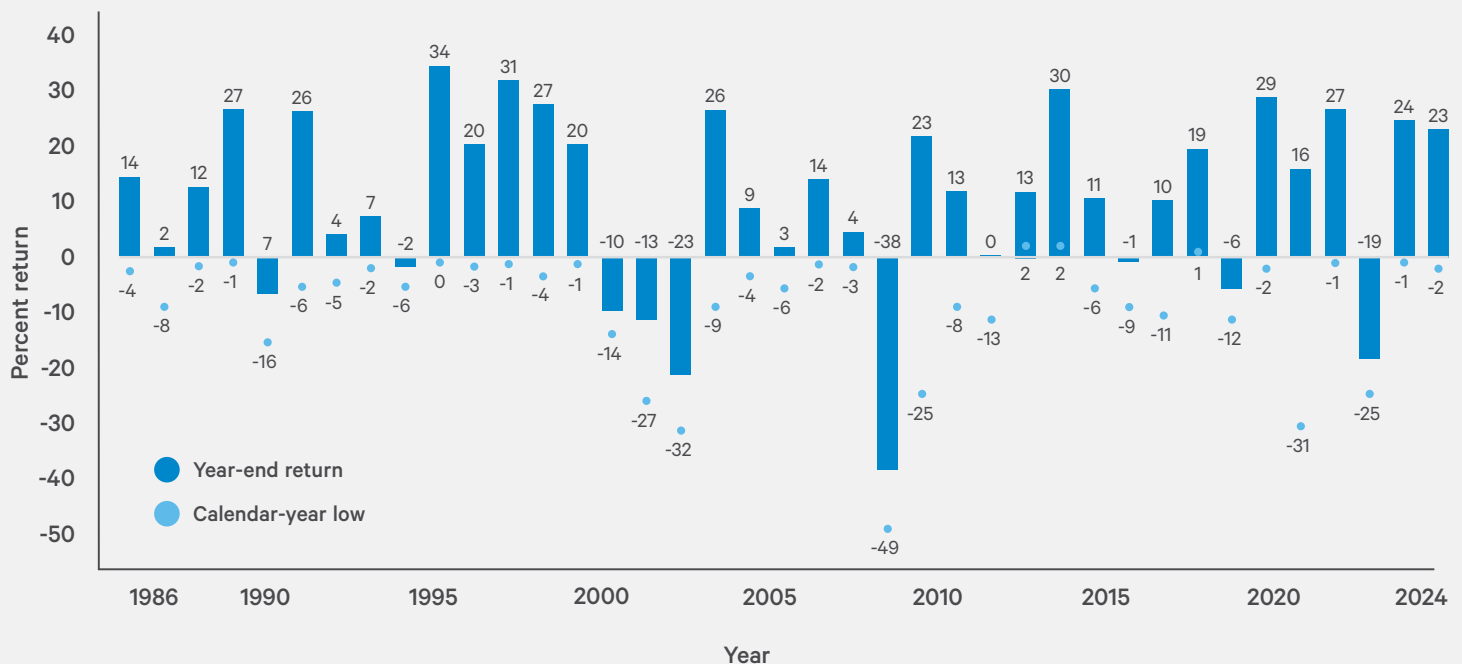
# Prepare for retirement by balancing growth and protection

Retirement can be an exciting and rewarding part of your life—but preparing for retirement can be challenging. As you approach and move through retirement, growing your assets while also protecting them becomes even more important.

To help balance these growth and protection needs, it helps to first understand equity market growth opportunities and market risk.

## Equity markets: Opportunity and risk

1986-2024\*



\*S&P 500® Index annual total returns and calendar-year low points from 1986-2024.

As measured by the S&P 500® Index, equity markets had an average annual return of nearly 10% since 1986 and have had 13 years of at least 20% growth. At the same time, equity markets have often seen intra-year declines, including a 49% drop in 2008. There have been bull markets, bear markets and relatively flat markets. With Symetra Trek Plus, we can help you brave it all.

# Key features of Symetra Trek Plus

Symetra Trek Plus (Trek Plus) is a single-premium, index-linked annuity offering growth opportunities, multiple protection options and other features that can help you balance your growth and protection needs. For more information about each feature, please review each section within this brochure and the prospectus.

## Growth potential

(pages 4-6)

### Three index choices:

- Nasdaq 100® Index
- Russell 2000® Index
- S&P 500® Index

(Subject to availability)

### Multiple indexed accounts:

- Buffer Plus
- Dual Trigger
- Indexed accounts with caps or participation rates
- Indexed accounts with a trigger
- Indexed accounts with a charge
- Fixed account

## Return Lock

(page 7)

Automatically lock in gains that reach a selected growth percentage and protect them from losses for the rest of the interest term. You can also lock in manually, modify or cancel before you lock in, and set new return lock percentages.

## Multiple protection levels

(pages 8-9)

Select from multiple levels of downside buffer protection, ranging from 10% to 100%.

## Growth opportunities even in down markets

(pages 10-11)

- Buffer Plus
- Dual Trigger

## Flexible access to money

(page 13)

Up to 15% of your contract value or 100% of the accumulated interest earned (less withdrawals) can be accessed with no surrender charges.

## Death benefit

(page 13)

Your beneficiaries will receive at least what you put in or the contact value, if higher.

# Growth potential

## How Trek Plus can help grow your money

Trek Plus gives your money opportunities to grow by allocating funds to accounts linked to market indexes and an optional fixed account. Your money is held for a certain number of years, and any growth is tax-deferred until you take it out.

### Choose from three index choices:

1. Nasdaq 100® Index (NDX) | 2. Russell 2000® Index (RTY) | 3. S&P 500® Index (SPX)

### 30-year growth of hypothetical \$100,000 (1994-2024)<sup>1</sup>



**Please note: Indexes may not be available. Please refer to the current Trek Plus rate sheet for current information.**

**Nasdaq 100® Index:** The 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.

**Russell 2000® Index:** The Russell 2000® Index measures the performance of the small-cap segment of the U.S. equity universe. It is a subset of the Russell 3000® Index and includes approximately 2,000 of the smallest securities based on a combination of market cap and current index membership.

**S&P 500® Index:** Widely regarded as the best gauge of the U.S. stock market, this world-renowned index tracks the performance of 500 large companies in leading industries of the U.S. economy.

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. When you allocate money to an indexed account, you're not investing in the associated index or in any securities included in that index. The measurement of index growth does not include dividends paid on the stocks represented in the index. This is not an offer/solicitation for the securities shown.

<sup>1</sup> 30-year index performance of hypothetical \$100,000 from 1994-2024 displayed on a logarithmic scale.



## Indexed accounts

Trek Plus offers a variety of indexed account options, plus an optional fixed account, to help meet your goals. Depending on the type of account and index, you have the choice of a 1-, 2- or 6-year interest term.

### Indexed accounts with caps or participation rates

These accounts have both a cap and a participation rate. If the index value is higher at the end of the interest term, you'll receive limited interest based on the participation rate or up to the declared cap. The participation rate credits your contract a percentage of the index's performance over an interest term. The participation rate will never be less than 100%.

### 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. The trigger rate is the only possible positive interest that can be credited.

### Buffer Plus

Combines some downside protection with the ability to earn more than the index returns when they are flat or even negative.

### Indexed accounts with a charge

For an additional charge of 1%, these indexed accounts provide higher caps and participation rates to provide higher growth potential than our other account options. The annual charge is a percentage of the starting indexed account value and is deducted at the end of the interest term after any interest has been credited or any downside protection has been applied.

### Indexed accounts with a Dual Trigger rate

Similar to our other trigger accounts that can provide positive crediting in flat and positive markets, but can also provide positive crediting even with some negative index performance.

### Fixed account

The fixed account earns interest at a fixed rate that is declared at the beginning of each 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-, 2- or 6-year interest term. Any transfer request must be received prior to the transfer notice deadline. If you do not provide transfer instructions, the interest term will restart automatically.

### Important:

Please ask your registered representative for the current Trek Plus rate sheet and available indexed account options.

Indexed account availability may vary by distributor.

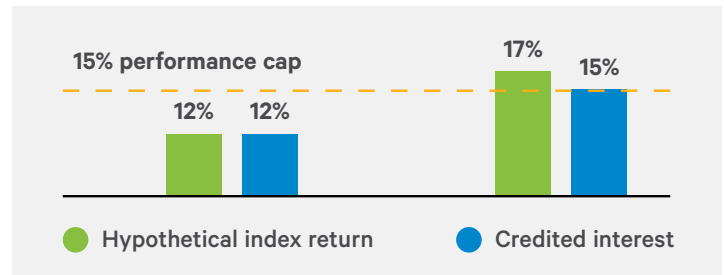
Additional indexed account options may be available to you at the end of your interest term. Consult with your financial professional or registered representative for more information.

## Hypothetical caps, participation rates and trigger rates in action

Caps, participation (par) rates, trigger rates and fixed account interest rates are set to help you capture any growth of your accounts. Here's how each crediting method works using hypothetical scenarios.

### Caps

Accounts with a cap set a maximum percentage on how much interest can be credited. Any index return above the cap will not be credited to the account.



### Participation rate

Accounts with a participation (par) rate have no caps and can provide returns higher than the actual index. The participation rate will never be less than 100%.

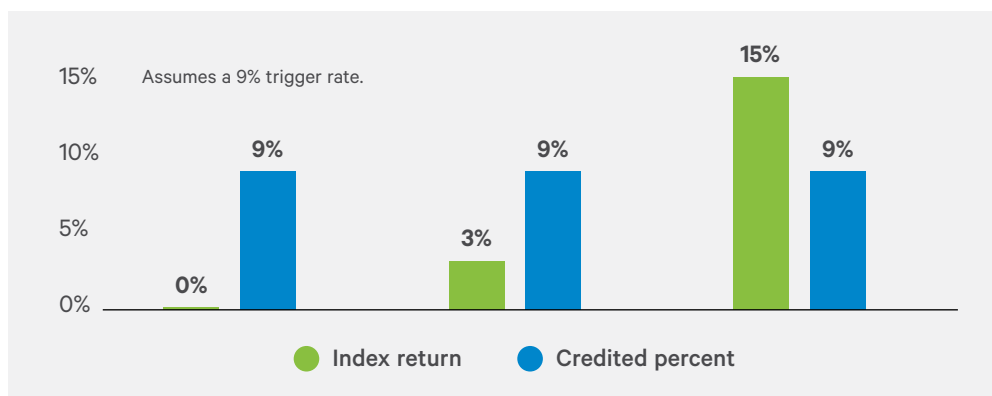
#### Hypothetical 6-year interest term growth

Starting value	Par rate	Index return	Interest credited	Ending value
\$100,000	100%	60.0%	60.0%	\$160,000
\$100,000	110%	60.0%	66.0%	\$166,000

Hypothetical 100% and 110% par rates are used to show how a par rate of 100% and more than 100% is credited. If index return is zero or negative, no interest would be credited, but there will be some downside protection. **Please note:** Buffer Plus par rates are calculated differently. Please see the Buffer Plus par rate example on page 10 for details.

### Trigger

Trigger accounts provide a specific percentage of interest credit when index returns are relatively flat, positive or even 0%. For example:



If the return is negative, no interest will be credited, but there will be some downside protection (see pages 8-9).

For a full list of accounts and a current Trek Plus rate sheet, please contact your registered representative.

# Return Lock

## Lock in gains—when you want and how you want.

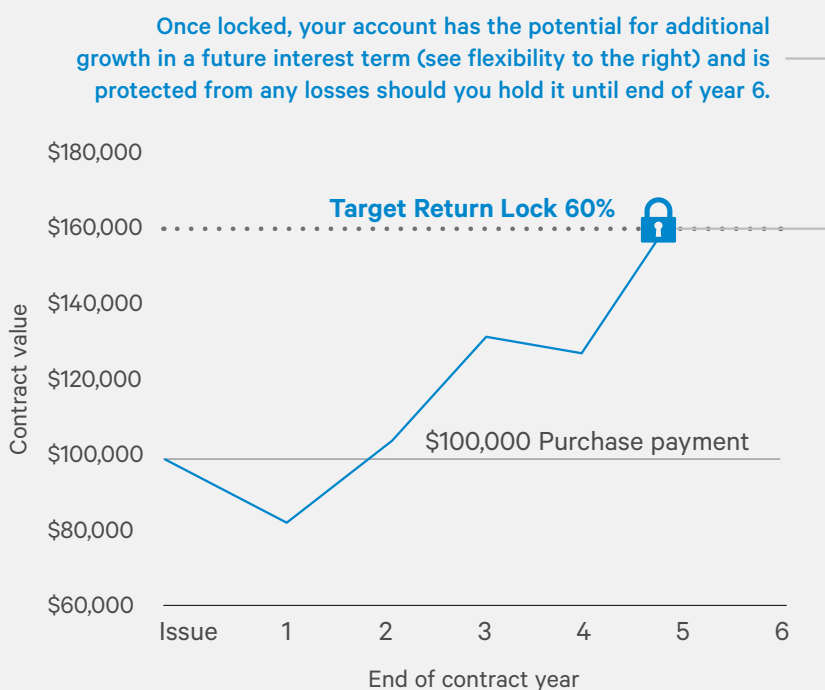
With the Return Lock feature, you can lock in the value of any indexed account in which you have allocated money on any day during the interest term (effective the next business day).

### Hypothetical Return Lock example 6-year interest term

#### Assumptions:

\$100,000 purchase payment

60% target Return Lock percentage, exercised in year 5



### Maintain control...

The Return Lock feature allows you to set target growth percentages that align with your goals. After a Return Lock target percentage is set, you have full control to:

- **Lock in** the value of the indexed account on any day during the interest term (effective the next business day).
- **Change** the target percentage.
- **Cancel** the target percentage.
- **Manually select** a Return Lock at any time.

### ...and flexibility

Once the Return Lock is exercised, at the end of that interest term year (the end of year 5 in the example), you will have the flexibility to:

- **Transfer** to any account—including the fixed account—and set new Return Lock target percentages.
- **Change** protection options.
- **Withdraw** 100% of any credited interest without surrender charges (see page 13 for more details).

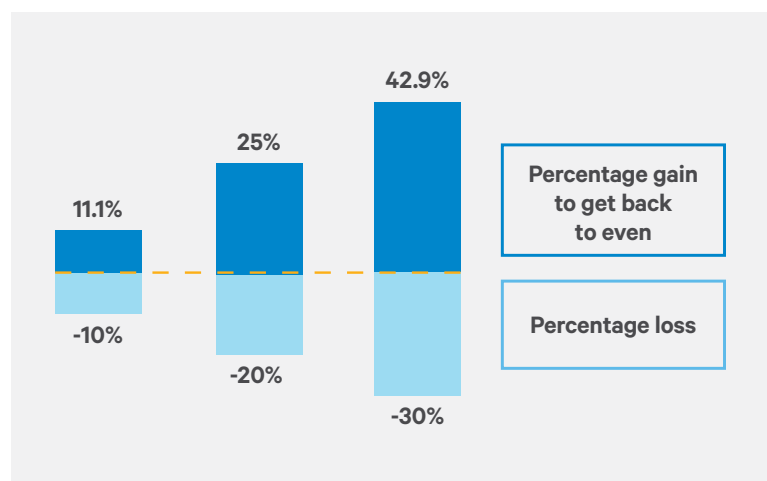
This value changes daily and cannot be determined in advance. **Once the indexed account value is locked, this value will not change for the remainder of the interest term, which could be 1, 2 or 6 years, (unless a withdrawal is taken or you transfer to another indexed account).** At the end of the interest term, no interest will be credited and no losses will be applied. When the new interest term begins, the indexed account value will once again be subject to daily fluctuation.

This feature might be used to remove the risk that index declines could have on indexed account values during the rest of the interest term (for example, in a down market). This feature can be used once during each interest term for each indexed account in which money has been allocated. Once the Return Lock feature is exercised, it cannot be revoked.

## Multiple protection levels

Market losses can have a lasting effect on your retirement. To recoup your losses, you have to earn an even greater percentage than what you lost just to get back to where you started.

For instance, a 20% loss requires a 25% gain just to get back to even.



Please note: the chart to the left is meant to help you understand how a percentage loss requires a greater percentage to recoup that loss. The chart below is meant to show how many years it could take to recoup losses depending on annual rates of return.

Market losses don't just hurt you for that year. The impact can last for several years, depending on the rate of return your investments experience after a loss. After a 20% loss, it would take nearly three years (2.8) to recoup any losses with an 8% annual rate of return.

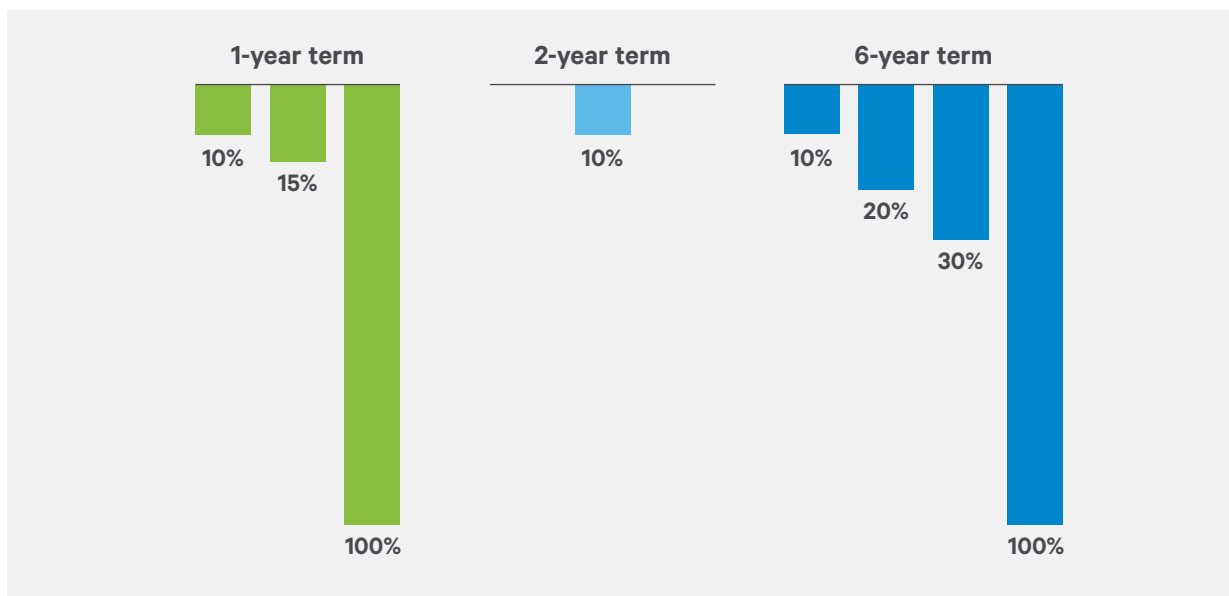
<b>Years to recover from 20% loss</b>	7.8 years	4.7 years	2.8 years	2.4 years
<b>Annual rate of return</b>	3%	5%	8%	10%





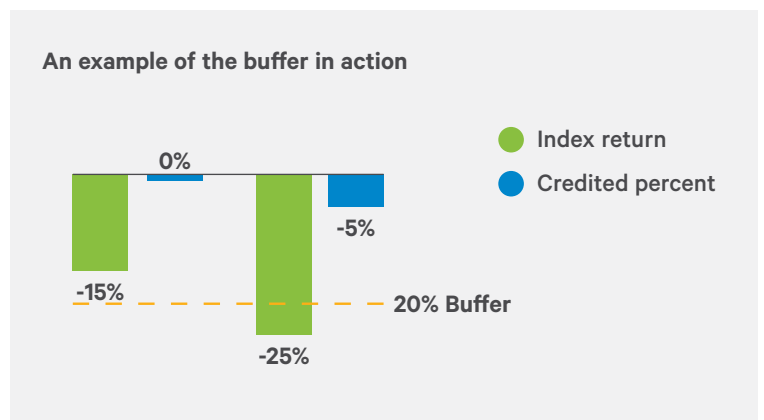
## Buffer protection

Trek Plus can help protect your indexed accounts against some losses with buffer options ranging from 10 to 100%. If your selected index has declined at the end of the interest term, we will protect your account against losses up to the buffer percentage. Depending on the interest term and whether or not there is a charge, different buffer percentages will be available. The chart below illustrates buffer protection options in a 1, 2 or 6-year interest term.



### How buffers work

If an index value falls less than or equal to the buffer percentage, we will fully protect against that decline and your indexed account value will not change. If the index value falls more than the buffer percentage, your indexed account value will only decline by the amount that exceeded the buffer percentage. If the index value falls for multiple interest terms, the cumulative indexed account value may decline by more than the buffer percentage.



**Trek Plus’s buffer protection can help you avoid some or all losses and help keep your retirement on track.**

Please note: Buffer protection options may not be available. Refer to the current Trek Plus rate sheet for current information.



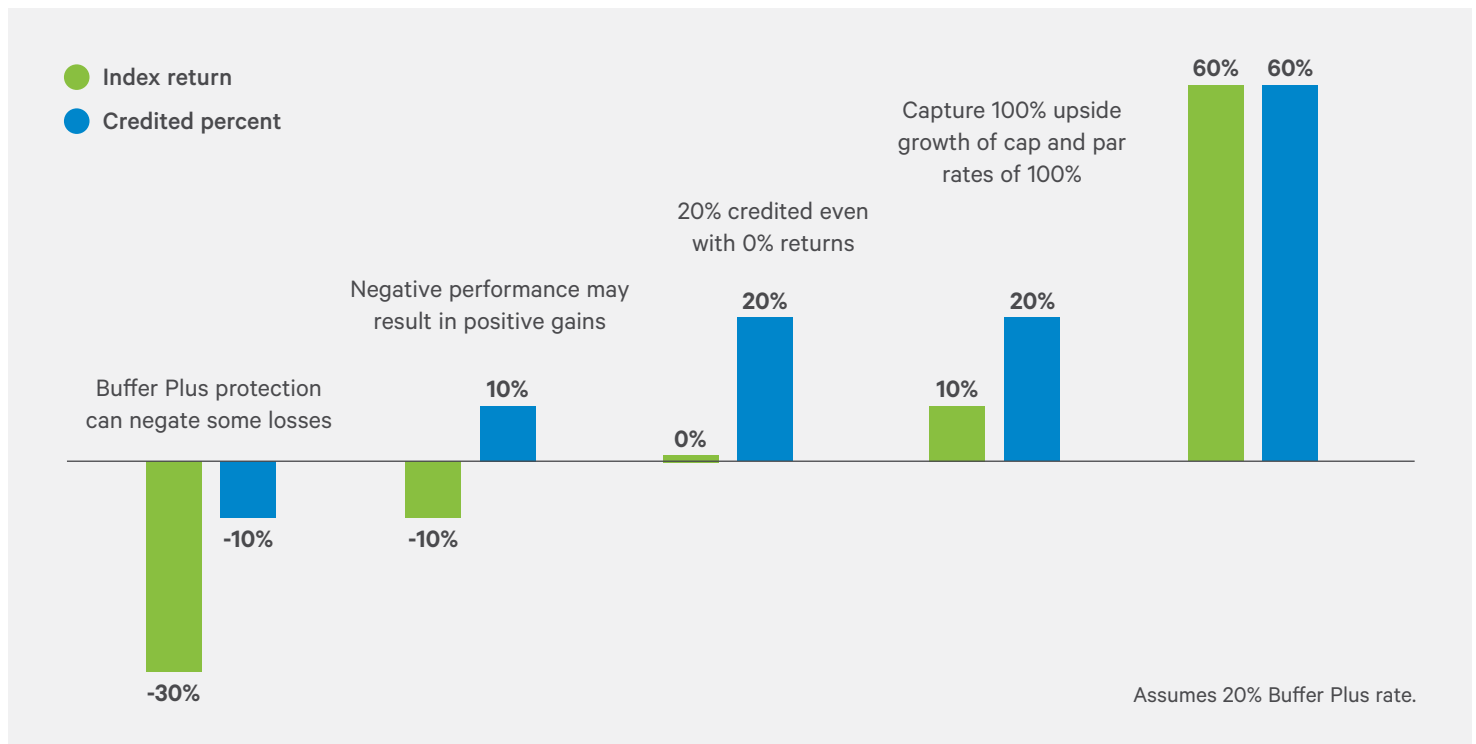
## Growth opportunities even in down markets

The Buffer Plus and Dual Trigger features provide growth opportunities and can, in some situations, provide positive crediting even when your chosen index returns are negative.



### Buffer Plus

This feature combines some downside protection with the ability to earn more than the index when your index returns are flat or even negative. See the chart below for examples of how Buffer Plus works when index returns are positive, negative and zero.



If the index return is negative, the Buffer Plus rate is added to the negative index return, potentially resulting in a positive return. You'll be subject to any loss that exceeds the Buffer Plus rate.

If, at the end of the interest term, the index performance is positive or zero, the interest credited is:

- The Buffer Plus rate; plus
- The index return in excess of the Buffer Plus rate, if any, multiplied by the participation rate; with
- The total result not to exceed the cap, if applicable.

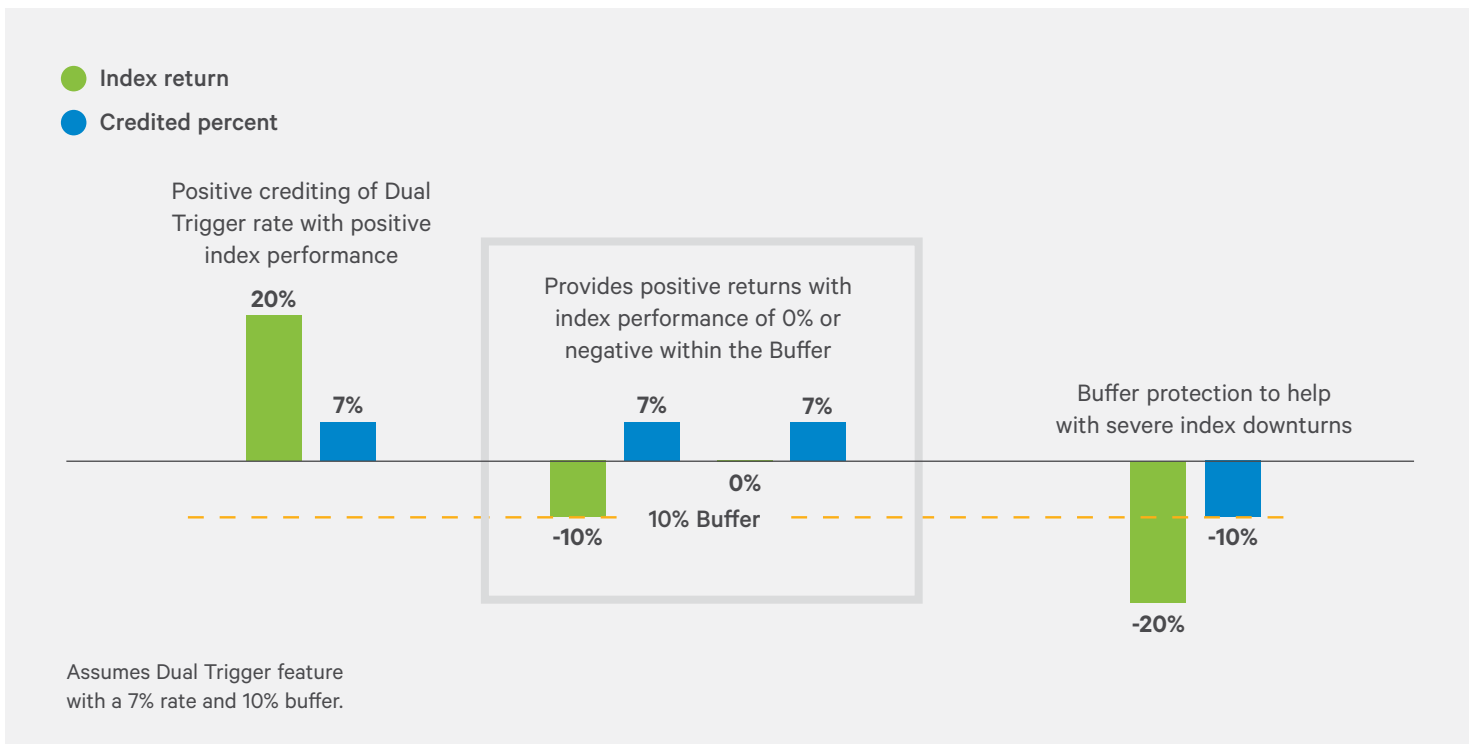
### Buffer Plus hypothetical 110% par rate example

Starting value	Par rate	Index return	Interest credited	Ending value
\$100,000	110%	60.0%	64%	\$164,000



## Dual Trigger

The Dual Trigger is similar to our other trigger accounts that can provide positive crediting in 0% and positive markets, but it can also provide positive crediting even with negative index performance. This offers more growth opportunities. Negative index performance in excess of the buffer percent can be partially offset by the buffer percent during negative index returns. See the chart below for examples of how Dual Trigger works when index performance is positive, negative and zero.



**Opportunities to grow assets even when index performance is down can help keep your retirement on track.**

## Allocating your purchase payment

At the beginning of each interest term, you'll choose the percentage you want allocated to each account, adding up to 100%. You can choose any combination, with a minimum of \$2,000 in each account selected.

### How do you choose? Let's break it down:

- ① Select the protection option you want based on your retirement goals. Buffer protection ranges from 10%-100%, including the Buffer Plus option.
- ② Select your interest term length of 1, 2 or 6 years. Interest terms may vary depending on protection option(s) you choose.
- ③ Select an available index to help capture positive performance. For more information, see page 5.

Depending on the index account chosen, there may be an annual charge that will reduce the contract value.





## Additional key features

### Free annual withdrawals

During the 6-year surrender charge period, you can withdraw an amount each year without surrender charges. This amount is the greater of:

- 15% of your contract value at the beginning of the interest term year; or
- Any accumulated interest (minus any indexed account charges) in your contract value as of the beginning of the interest term year, less prior withdrawals.

If you withdraw more than this amount in any of the first six years, surrender charges will apply on the excess amounts. Any amounts withdrawn from an indexed account before the end of the interest term will not receive indexed interest at the end of the interest term.



**UP TO 15% OF THE  
CONTRACT VALUE**

### Nursing Home and Hospitalization Waiver

We'll waive surrender charges 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.

This waiver is not available in California or Massachusetts.

### Terminal Illness Waiver

We'll waive surrender charges if you're diagnosed with a terminal illness and were not diagnosed when your contract was issued. Additional requirements are explained in the annuity contract.

This waiver is not available in all states and is available one year from the endorsement effective date.

### Death benefit

If you die before starting to receive income payments, your surrender charges are waived and beneficiaries will receive the greater of:

- ① The purchase payment, reduced proportionally for any withdrawals; or
- ② The contract value.

This benefit is provided free of charge to help ensure that your beneficiaries will never receive less than what you put into Symetra Trek Plus (less prior withdrawals).

# More about Symetra Trek Plus

## Allocation date

Your purchase payment is allocated to your chosen accounts on the next 7th or 21st calendar day of the month after the date your contract is issued. Allocations scheduled on non-business days will be allocated on the next business day. Until allocated, the purchase payment will be held in an account earning a fixed rate of interest.

## During the interest term

Between the beginning and the end of the interest term, your indexed account value can change each day.

- This change is based on the approximate value of the investments we purchase to provide your potential returns and includes any applicable indexed account charges.
- This is the value you'll receive if you withdraw money from your indexed account during the interest term, subject to any applicable surrender charges and taxes. Any contract value you withdraw will include a deduction for any indexed account charges. Charges won't be waived on any money withdrawn before the end of an interest term.
- Protection by the Buffer or Buffer Plus rate is only applied at the end of each interest term. If you withdraw money from your indexed account during the interest term, you won't receive the protection of the Buffer or Buffer Plus rate as you would at the end of the interest term.

## Annuitization

You can "annuitize" your contract anytime after the first contract year and before your 96th birthday. This means you can convert your annuity's accumulated value into regular payments that can last a specified number of years or your lifetime. Payments can be made monthly, quarterly, semi-annually or annually.

## A word about taxes

Withdrawals from your annuity are taxed differently than payments you might receive from products such as single-premium immediate annuities, and may be treated differently depending on how the contract is owned. You may want to consult tax professional prior to purchasing Trek Plus.

# What else do I need to know?

## Surrender charge period

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

The surrender charge decreases during your contract term as follows:

Contract year	1	2	3	4	5	6	7+
Charge*	9%	8%	7%	6%	5%	4%	0%

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

## Contract basics

Minimum purchase payment	\$25,000
Purchase age	0–80
Product types	Nonqualified, Roth IRA, IRA (including Custodial IRA). Any 403(b) or SIMPLE rollovers must be converted to an IRA prior to issue.
Interest term length	1, 2 or 6 years



## Important information

Securities are offered through Symetra Securities, Inc. (SSI). Member FINRA.

Symetra Trek Plus is an individual single premium deferred annuity contract with index linked interest options issued by Symetra Life Insurance Company (SLIC). Contract form number is RSC-0580 5/24 in most states. In Idaho, contract form number is RSC-0580/ID 5/24. The Fixed Account Endorsement form number is RSE-0170 5/24 in most states. The point-to-point with Buffer and Dual Trigger Indexed Account Endorsement form number is RSE-0171 5/24 in most states. The point-to-point with Buffer Plus, Participation Rate and Cap Indexed Account Endorsement form number is RSE-0172 5/24 in most states. The point-to-point with Buffer, Participation Rate and Cap Indexed Account Endorsement form number is RSE-0173 5/24 in most states. The point-to-point with Buffer and Trigger Indexed Account Endorsement form number is RSE-0174 5/24 in most states. The Return Lock Endorsement form number is RSE-0175 5/24 in most states. The Terminal Illness Waiver Endorsement form number is RSE-0176 5/24 in most states. The Hospital and Nursing Home Waiver Endorsement form number is RSE-0177 5/24 in most states.

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Annuity contracts have terms and limitations for keeping them in force. Contact your registered representative for complete details.

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

Symetra Trek Plus has indexed accounts and a fixed account. 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, and the contract value may decrease. The contract does not directly participate in any outside investment.

The indexed accounts with a charge will incur an annual charge that will reduce the contract value, and do not guarantee performance any greater than the indexed accounts without a charge. The indexed account charge will not be refunded regardless of the amount of indexed interest, whether positive or negative that is credited to the indexed account.

Indexed interest is calculated and credited (if applicable) at the end of an interest term. Indexed interest may be positive, negative, or zero. Amounts withdrawn from the indexed account before the end of an interest term will not receive indexed interest for that term. Overall, withdrawals may result in a loss of principal due to adjustments and charges that may be imposed even if index account(s) performance has been positive.

If the Return Lock feature is exercised, no indexed interest will be credited to the indexed account at the end of the interest term. The indexed account charge, if any, is applied at the time of the Return Lock.

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.

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 indexes or crediting methods subject to applicable regulatory approval.

The fixed account interest rate, indexed interest caps, participation rates and trigger rates are reset at the beginning of each interest term. Subsequent rates and caps may be higher or lower than the initial rates and caps, but they will never be less than the guaranteed minimums stated in the contract.

***SYMETRA LIFE INSURANCE COMPANY (“Symetra”) has filed a registration statement (including a prospectus) with the SEC for Symetra Trek Plus. For more complete information about Symetra and***

***Symetra Trek Plus, you should read the prospectus and other documents Symetra has filed with the SEC before purchasing. These documents are available for free by visiting EDGAR at [www.sec.gov](http://www.sec.gov). Alternatively, Symetra or your registered representative will provide the prospectus by request. Contact Symetra toll-free at 1-800-796-3872, ext. 22136.***

***Symetra Trek Plus is a long-term investment designed for retirement purposes. There is a risk of substantial loss of principal. Please refer to the prospectus and product resource page for more details.***

***This material must be accompanied by a prospectus.***

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.

Contracts not owned for the benefit of natural persons, e.g., contracts owned by trusts, corporations or certain other entities, are generally not treated as annuities for federal income tax purposes and any interest is taxed as ordinary income in the current year. Exceptions may apply. Prospective owners that are not natural persons should consult their tax professionals before purchasing the contract.

Neither Symetra Life Insurance Company nor its employees provide investment, tax, or legal advice or endorse any particular method of investing. Please consult your attorney or tax professional before making savings and investing decision.

This is not a complete description of Symetra Trek Plus. For a complete description, please ask your registered representative for a copy of the prospectus.

## Index disclosures

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# Why Symetra?

We love what we do. Symetra provides annuities, life insurance and employee benefits that help people live with financial security and confidence, and we've done it for more than 60 years.

Like our icon—the swift—we're quick, hardworking and nimble in serving our customers. We can help your financial future take flight.



*Our headquarters are located in Bellevue, Washington.*



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## Value Transparency Sustainability

**Three guiding principles form the foundation for how we make decisions: Value, Transparency and Sustainability—or VTS. Simply put, VTS defines how we do business inside and out. What does it mean?**

- **Value:** Products and solutions people need at a competitive price—backed by dedication to excellent customer service.
- **Transparency:** We communicate clearly and openly so people can understand what they are buying.
- **Sustainability:** Our products stand the test of time. We're financially disciplined so we'll be here when customers need us.

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**To learn more about Symetra,  
visit [www.symetra.com](http://www.symetra.com).**



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