

# Protected growth in any market

## Symetra Edge Frontier<sup>®</sup> Fixed Indexed Annuity



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



# BULL<sup>OR</sup> BEAR

## BRAVE IT ALL

### Protected growth in any market

Symetra Edge Frontier is a single-premium fixed indexed annuity (FIA) that provides growth potential without the market risk.

With the option to allocate across different indexed accounts, each with multiple crediting options, Edge Frontier provides you with the flexibility to choose the crediting method available to you—all with the peace of mind of a zero floor, so your retirement savings never lose ground.\*

*Let's learn more >*

\* For more information on how a zero floor works, see page 8.

# Key features of Symetra Edge Frontier



## Principal protection

Your principal is protected from any market declines. We guarantee that you'll get back at least the money you put in at the end of the withdrawal charge period (subject to Market Value Adjustment, withdrawal charges and minus any withdrawals or taxes).



## Growth opportunities

Your money can grow based on the performance of one or more market indexed accounts of your choosing.



## Tax deferral

Your contract will grow tax-deferred, which means you won't pay taxes until your money is withdrawn.



## Access/flexibility

There are multiple ways you can access your money:

- Withdraw up to 15% of your contract value each contract year without being charged (available immediately).
- Surrender the contract at any time (subject to withdrawal charges).
- Annuitize the contract and begin taking an income stream.

# Navigating some common concerns on your path to retirement

As you near retirement, you may encounter some common financial concerns. The following pages identify four that may impact your retirement, but could be offset or even avoided with Edge Frontier.

## 1 Market volatility risk

If you've spent any time investing or even tracking the stock market, the graph below may look familiar. It's the S&P 500® Index over the past 30 years. As you can see, while the index has seen growth, there have been periods of loss throughout.

30-year S&P 500® Index performance of hypothetical \$1,000 from 1994–2024

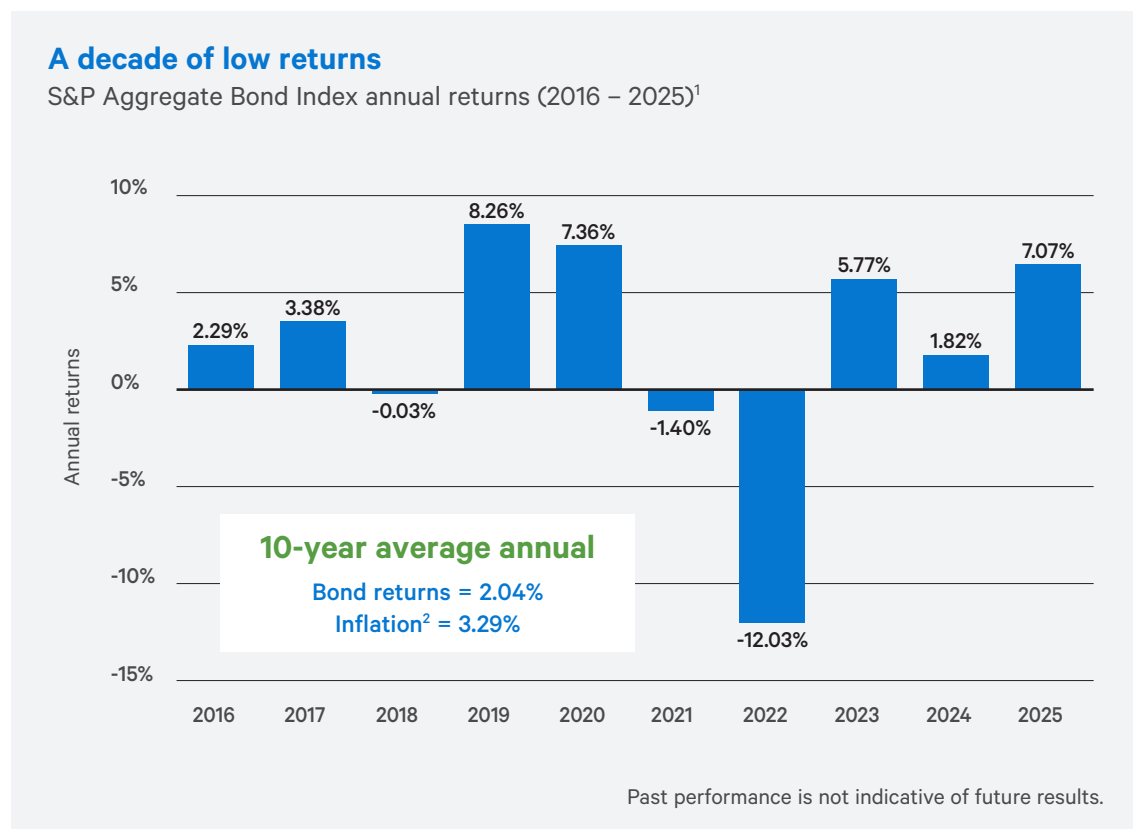


The S&P 500 Index can be a great starting point for investors who understand risk, especially when they're willing to stay in it for the long term. However, for those nearing retirement, direct equity investment carries with it the risk of dips like those highlighted above. Furthermore, those nearing retirement won't have time to wait for a full recovery.

## 2 Fixed income risk

Many who are approaching retirement shift their money out of equities and into bonds or other fixed income securities, seeking to limit equity market risk. But it would be a mistake to assume bonds face little or no risk.

Over the past decade some bonds have seen minimal growth—not even keeping pace with inflation.



<sup>1</sup>S&P U.S. Aggregate Bond Index. Accessed December 9, 2025. January 14, 2026.

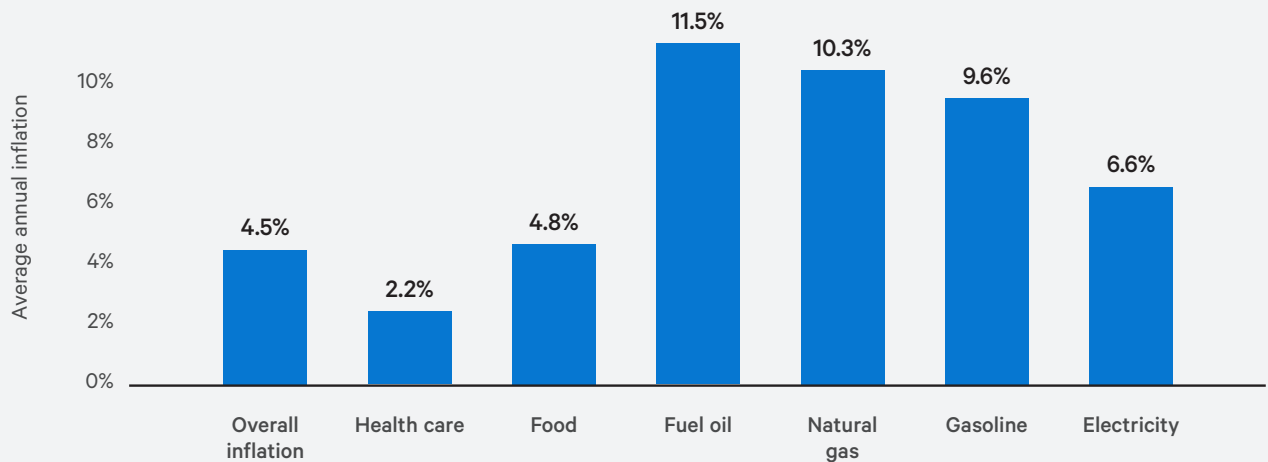
<sup>2</sup>CPI Inflation Calculator: <https://data.bls.gov/cgi-bin/cpicalc.pl>.

## 3

## Inflation

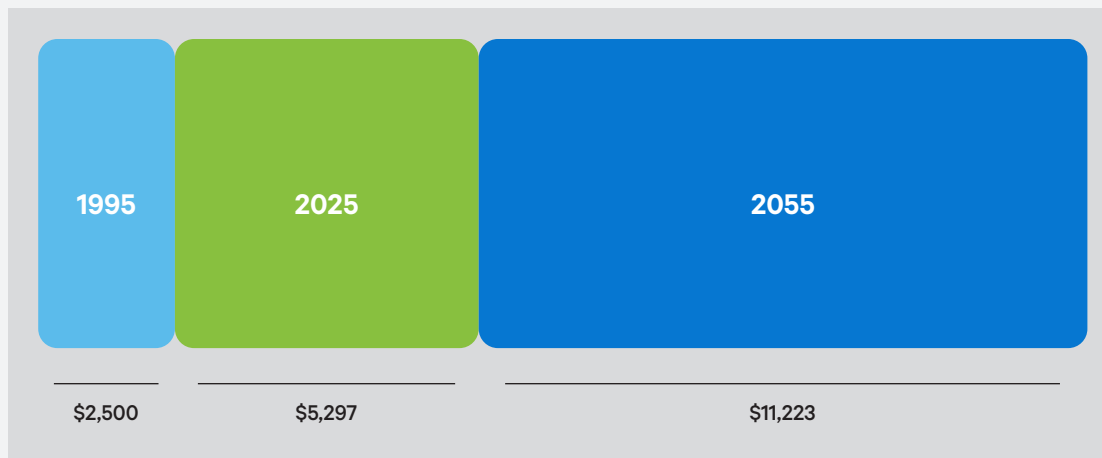
The overall inflation rate in 2022 alone peaked at 9.1%.<sup>3</sup> And although the inflation rate has slowed since then, the long-term average inflation rate over a long retirement can have a major impact.

### Average annual inflation August 2020 – August 2025<sup>4</sup>



The goods and services you could buy for \$2,500 in 1995 would cost \$5,297 today. Using that same growth rate, \$5,297 today could require around \$11,223 in 30 years.<sup>2</sup>

### The historical and hypothetical effects of inflation on \$2,500



<sup>3</sup>“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 October 13, 2025.

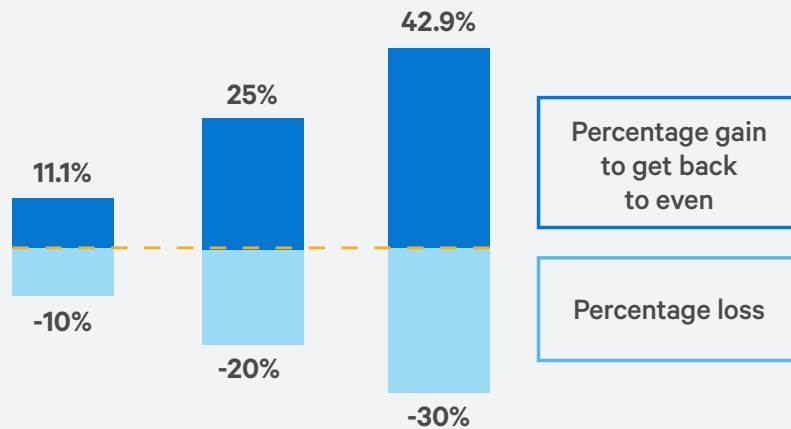
<sup>4</sup>“Consumer Price Index for All Urban Consumers (CPI-U) by Subject” Bureau of Labor Statistics; <https://www.bls.gov>. Accessed October 13, 2025.

## 4 Getting back to even

Market losses can have a lasting effect on your retirement. To recoup your losses, you must 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.

### Calculating recovery



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

Using a real-world example, the S&P 500® Index saw a 40% drop in value in 2008. It took six years to achieve 66.7% required growth to get back to even. Those nearing retirement don't have that kind of time to recover from unexpected loss.

Protecting your assets from **any** market loss can save you from losing valuable time waiting for the market to recover.

# Never lose ground with a FIA

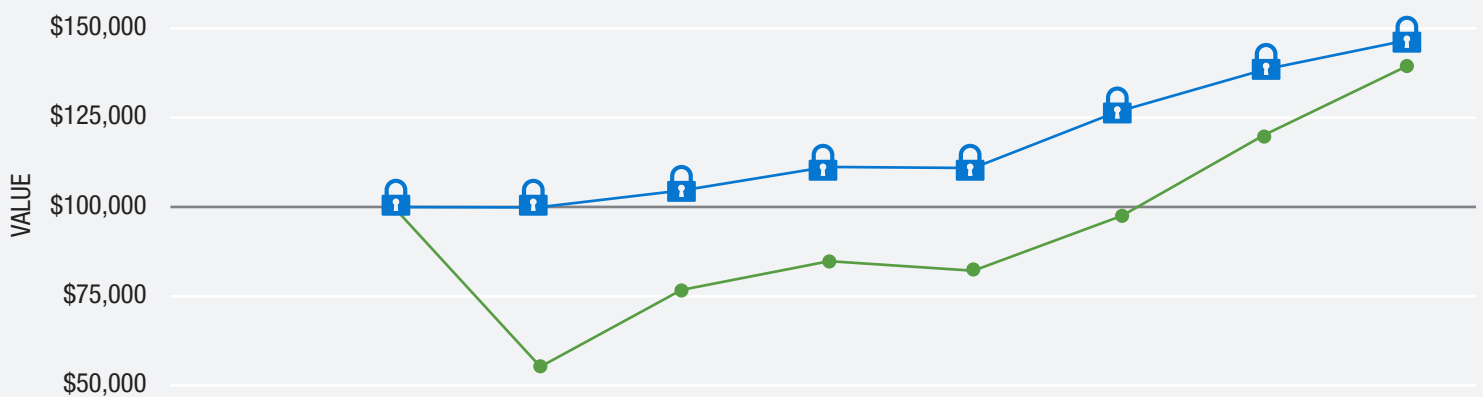
With a fixed indexed annuity (FIA), your assets are 100% protected when markets are down and grow when markets rise. Regardless of how the market performs, your contract value is protected by the floor and will not decline (assuming you haven't taken out withdrawals). Your purchase payment and any prior credited interest is protected.

The hypothetical scenario below shows a volatile period, the 2008 crash and the long recovery in the following years. In 2008, the FIA contract value would've lost nothing due to the crash and then would've grown (up to the cap) in the following years, outpacing the actual index value.

## Hypothetical fixed indexed annuity performance over 7 years

Any interest previously credited, including indexed interest, is locked in at the end of each annual interest term. It can't be lost due to negative index performance during subsequent annual interest terms.

—●— S&P 500® Index accumulation value  
—🔒— Hypothetical fixed indexed annuity contract value assuming 8.0% indexed interest cap and a floor of 0%



	2008	2009	2010	2011	2012	2013	2014
S&P 500® Index accumulation value	\$59,169	\$75,896	\$84,580	\$82,552	\$96,296	\$121,703	\$135,538
Hypothetical fixed indexed annuity contract value with 8.00% indexed interest cap and floor of 0%	\$100,000	\$108,000	\$116,640	\$116,640	\$125,971	\$136,049	\$146,933
Cash surrender value	\$91,900	\$100,224	\$109,292	\$110,341	\$120,302	\$131,151	\$146,933
S&P 500 Index (without dividends) return during this time with allocation date of Dec. 14, 2007:	-40.83%	28.27%	11.44%	-2.40%	16.65%	26.38%	11.37%

**Important Considerations.** Symetra Life Insurance Company offers several fixed indexed annuities with features that might differ from those in the hypothetical example in this brochure. For example, the withdrawal charge period may be longer, there may be a market value adjustment feature, and the underlying indexes may be different. For information on a specific Symetra fixed indexed annuity, please contact your financial professional or insurance producer and carefully read the specific Contract Summary describing the features of the fixed indexed annuity before purchase.

**In this discussion, the hypothetical fixed indexed annuity includes the following features and assumptions:** The chart and graph assume a single purchase payment of \$100,000 allocated 100% to the S&P 500 Index point-to-point indexed account with no prior withdrawals, a 7-year surrender charge schedule, and an allocation date of Dec. 14, 2007. To simplify the example, the chart and graph assume a consistent indexed interest cap of 8% for the 7-year period shown. For comparative purposes, the S&P 500 Index accumulation amount shows the value of \$100,000 starting on Dec. 14, 2007, and ending on a date that corresponds to the annual allocation date and interest term of the hypothetical FIA contract values shown below, assuming historical performance of the S&P 500 Index (without dividends) for each period shown. It is not intended to project or predict the future performance of any specific investment, but rather to show how the FIA credits interest according to the performance of the underlying index. You cannot invest directly in an index. The cash surrender value shown is calculated after the end of each annual interest term and before the impact of any market value adjustment, if applicable. After the impact of any applicable market value adjustment, the cash surrender value could be more or less than the cash surrender value shown.

# How can Symetra Edge Frontier help my money grow?

Edge Frontier allows you to choose from accounts linked to market indexes and an optional fixed account. This provides 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. 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. Depending on the indexed account you select, if the index value goes up from the beginning to the end of the interest term, you'll receive interest up to either a:

- Declared cap (upper limit).
- Participation rate (a percentage of the index's performance).
- Trigger rate (a predetermined interest rate credited if the index growth is greater than or equal to zero).

### Fixed account

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

## Your index choices

### Franklin Large Cap Value<sup>SM</sup> 15% ER Index

A rules-based, equity-focused index that tracks the performance of the actively managed Putnam Focused Large Cap Value ETF (PVAL) for equity exposure and applies a 15% annual volatility target to balance long-term growth potential with daily risk control.

### JPMorgan Efficiente<sup>®</sup> 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.

### Nasdaq 100<sup>®</sup> 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.

### S&P 500<sup>®</sup> 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.

### Important

Please ask your financial professional for the current Symetra Edge Frontier 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.

## 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. Indexed account interest is credited based on the following crediting methods.

### 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.

Index performance	Cap	Interest credited
10%	8%	8%
5%	8%	5%
0%	8%	0%

### Indexed accounts with a participation rate and cap

At the beginning of each annual interest term, we may set a cap (upper limit) on the interest rate that can be credited to the indexed account at the end of the term. 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, not to exceed the cap (if applicable). **The cap will not apply if the declared participation rate is more than 100%.**

Index performance	Participation rate	Cap	Interest credited
10%	100%	8%	8%
5%	100%	8%	5%
10%	120%	No Cap	12%
5%	120%	No Cap	6%

Amounts withdrawn from the indexed accounts before the end of an annual interest term will not receive indexed interest for that term.

# Indexed accounts with a trigger rate

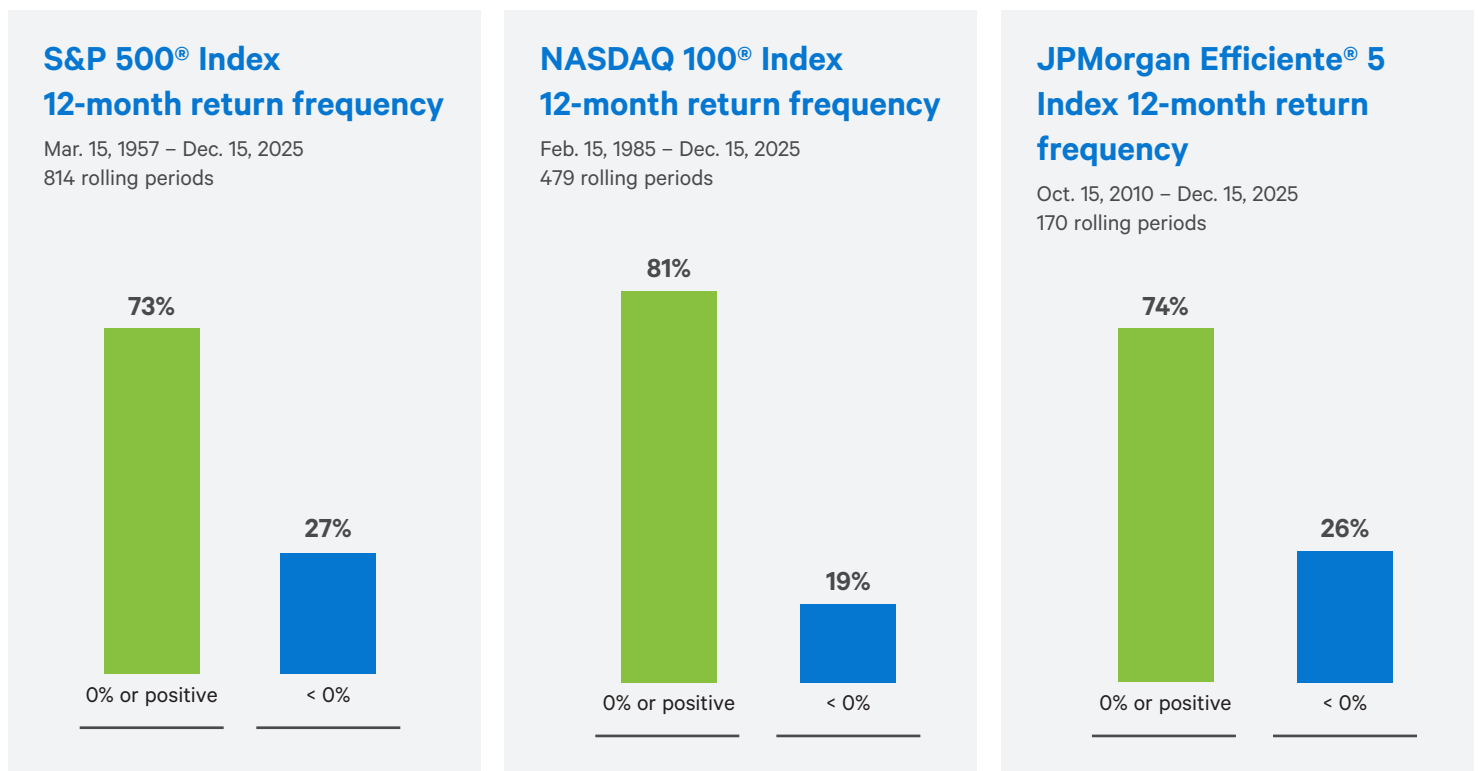
At the end of the interest term, if the index growth is greater than or equal to zero, you will be credited the declared trigger rate. The trigger rate is the only possible positive interest that can be credited.

The indexed accounts with a trigger rate provide a specified growth percentage that is set at the beginning of your interest term. Your account (or accounts) can capture the trigger rate at the end of an index term whenever there is any growth in the index. Even if there is a 0% return in the index, your account will be credited with the specified growth percentage.

Index performance	Trigger rate	Interest credited
10%	7%	7%
5%	7%	7%
0%	7%	7%

## Historical frequency

The following charts show historical percentage frequencies to help you understand potential growth opportunities and possible downside protection instances of choosing a trigger account with Edge Frontier. Please note: This is not a recommendation and your own experience will most likely differ.



This information is for illustrative purposes only and does not represent the performance of any specific investment. Interest credited to indexed accounts will be different than the performance shown. Values based on the performance of any index are not guaranteed, and the annuity contract value may decrease. Past performance is no indicator of future results.

# What if I need to access my money sooner than expected?

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

## Free annual withdrawals

You can withdraw up to 15% of your contract value each contract year without paying the withdrawal charge or market value adjustment (MVA). If you withdraw more than 15% during the withdrawal charge period, a withdrawal charge and MVA may apply to the amount over 15%.

## Nursing home and hospitalization waiver

If you're confined to a nursing home or hospital for at least 30 consecutive days, we'll waive your withdrawal charges and MVAs. We'll also waive those charges and MVAs for up to 90 days after your release.

Additional requirements are explained in the annuity contract. This waiver is not available in all states.

## Market value adjustments<sup>5</sup>

If you withdraw money from your contract during the withdrawal charge period, a market value adjustment (MVA) may apply. The MVA does not apply to the 15% free withdrawal feature.

- 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 U.S. Corporate Bond Index yield between the contract effective date and the day the withdrawal is taken.
- After the withdrawal charge period, the MVA no longer applies. It may apply upon death or annuitization, but only if it results in a cash surrender value that is 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.

## Terminal illness waiver

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. This waiver is not available in all states.

## Annuitization

Anytime after your first contract year and before your 96th birthday, you may convert your contract value into an income stream that pays you over a specific period of time or for your lifetime.

<sup>5</sup> MVA does not apply in California.

# What else do I need to know?

## Withdrawal charge schedule

The first five or seven years of your contract are called the “withdrawal charge period.” During this time, if you withdraw more than the 15% 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:*

### 5-year schedule

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

### 7-year schedule

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

*In California:*

### 5-year schedule

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

### 7-year schedule

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

## Death benefit

Upon your death, your beneficiaries will receive the greatest of:

- The contract value (which does not reflect any current withdrawal charge or MVA).
- The cash surrender value (reflecting any applicable withdrawal charge and MVA).

## Contract basics

Minimum purchase payment	\$10,000
Purchase age	0-85
Product types	Nonqualified, IRA (including Custodial IRA), Roth IRA
Interest term length	1 year

## Important information

Symetra Edge Frontier Fixed Indexed Annuity 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. Hospital and Nursing Home waiver form number is ICC19\_RE2 in most states. Terminal illness waiver endorsement form number is ICC19\_RE3 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. Market value adjustment endorsement form number is ICC19\_RE7 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.

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.

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

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

Symetra Edge Frontier 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 investments.

Indexed interest is calculated and credited (if applicable) at the end of an interest term. Amounts withdrawn from the indexed account before the end of an 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. The purchase payment will begin to earn interest (if any) when the contract is issued.

Except for the JPMorgan ETF Efficiente<sup>®</sup> 5 Index and the Franklin Large Cap Value<sup>SM</sup> 15% ER Index, the performance of an index does not include the payment or reinvestment of dividends in the calculation of its performance.

It is not possible to invest in an index.

Symetra reserves the right to add, 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.

Market value adjustment does not apply in CA.

If the MVA reference rate index is discontinued or if the calculation is changed substantially, we reserve the right to substitute a comparable index subject to applicable regulatory approval.

“Bloomberg<sup>®</sup>” and US Intermediate Corporate Bond Index are service marks of Bloomberg Finance L.P. and its affiliates, including Bloomberg Index Services Limited (“BISL”), the administrator of the index (collectively, “Bloomberg”) and have been licensed for use for certain purposes by Symetra Life Insurance Company. Bloomberg is not affiliated with Symetra Life Insurance Company, and Bloomberg does not approve, endorse, review, or recommend Symetra Edge Frontier Fixed Indexed Annuity. Bloomberg does not guarantee the timeliness, accurateness, or completeness of any data or information relating to Symetra Edge Frontier Fixed Indexed Annuity.

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.

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 are 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.

The contract provides a guaranteed minimum value upon surrender, death, or annuitization. Please see your contract or ask your financial professional or insurance producer for a current rate sheet for more details, or contact us at 1-800-796-3872.

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

## Index disclosures

The JPMorgan ETF Efficient<sup>®</sup> 5 Index (“JPMorgan Index”) has been licensed to Symetra Life Insurance Company (the “Licensee”) for the Licensee’s benefit. Neither the Licensee nor Symetra Edge Frontier (individually, 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 JPMorgan 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 JPMorgan Index. JPMorgan may independently issue or sponsor other indices or products that are similar to and may compete with the JPMorgan Index and the Product. JPMorgan may also transact in assets referenced in the JPMorgan 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 JPMorgan Index and the Product.

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The Franklin Large Cap Value<sup>SM</sup> 15% ER Index is owned by Franklin Templeton. References below to “Index” apply to Franklin Large Cap Value<sup>SM</sup> 15% ER Index and references below to “Licensor” apply to Franklin Templeton.

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#### **Symetra Retirement Sales Desk**

1-800-706-0700

Weekdays

6 a.m. to 5 p.m. PT

9 a.m. to 8 p.m. ET