



Growth potential with some protection for your retirement journey

Symetra Trek[®] Frontier Index-linked 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.



What is Symetra Trek Frontier?

Let's break it down.

Symetra Trek Frontier is a single-premium, index-linked annuity with limited downside protection options.

What does that mean? [➤](#)

Single-premium

You purchase the annuity with a **single payment**.



You make a single payment

Index-linked

The growth potential of your annuity's value is based on the performance of one or more **market indexes**, but your growth may be limited by a "cap."



Market index

Annuity

An annuity is a contract between you and an insurance company. The idea is pretty simple. You purchase an annuity, its value has opportunities to grow over time, then **it pays you back**. "Paying you back" can happen in several ways, including payments over a lifetime.



Your money can grow over time



And pays you back later

Downside protection

Symetra Trek Frontier provides **limited protection** from market losses through two indexed account protection options:

1. Buffer

Protects against losses of up to 10%, 20% or 30%. The portion of losses that exceed 10%, 20% or 30% (determined by the indexed account chosen) are assumed by you, the owner.

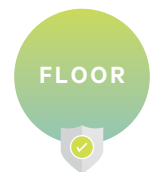
2. Floor

Limits the losses that you could experience to 10%. Losses in excess of 10% are assumed by Symetra Life Insurance Company. If the index has fallen by 10% or less, your indexed account value will decline by that percentage.

Buffer



Floor





Symetra Trek Frontier can help balance risk and reward.

Saving for retirement can be an uncertain journey. Symetra Trek Frontier can add some certainty along the way.

Trek Frontier can help you tackle several retirement needs.



I want growth potential for my money.

- The interest you earn is based on the performance of one or more market indexes you choose.
- If the index performance is positive at the end of each interest term, you'll receive interest based on the return of that index up to a predetermined cap.
- You can also choose an account that credits a fixed rate of interest throughout the year.
- Any interest you earn can grow through compounding and isn't taxed until you take it out.



I want some downside protection.

- With upside growth potential, there is also downside potential—which means you can lose your money. You can choose how much downside risk you're willing to take on.
- Symetra Trek Frontier provides different types of limited downside protection—a “buffer” of either 10%, 20% or 30% and a “floor.” These options can help protect from either smaller or larger losses.



I want access to my money when I need it.

- During the first six years, you can withdraw the greater of 15% of your contract value or the total interest earned in your contract. Withdrawals exceeding these amounts in any year will be subject to penalties called “surrender charges” and any applicable taxes.
- All withdrawals are free of surrender charges after six years.
- You can surrender (cancel) your contract at any time and receive the current value—minus any applicable surrender charges. The current value may be higher or lower than the initial contract value, depending on the performance of the indexed accounts you chose.



I don't want any surprises.

- There are no annual fees.
- During each interest term, the value in your indexed account(s) can increase or decrease each day. The protection of the buffers or floor only apply at the end of the interest term.
- With the “Return Lock” feature, you can choose to lock in the value of your indexed account during the interest term. For details on the Return Lock feature, see page 13.
- Federal income taxes may apply to withdrawals, including an additional federal tax of 10% if you take money out and you're younger than 59½. You may want to consult an attorney or tax professional before taking any withdrawals.


**Growth
potential** ✓

**Downside
protection** ✓

**Access to
your money** ✓

Built for the long term

Symetra Trek Frontier is designed to be a long-term product. It's intended for people who want the growth potential of equities (although limited by caps) with some protection against losses, and who won't need access to all of their money for at least six years.



Where do you want
your retirement to
take you?

Start your journey with
Symetra Trek Frontier >



Every journey needs a plan

Saving for retirement can be an uncertain journey. Removing some uncertainty can help you stay on the right path.

Symetra Trek Frontier can help

To learn how, it helps to start with some basic questions.



How can Trek Frontier help my money grow?

Symetra Trek Frontier 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.

Account options

Indexed accounts

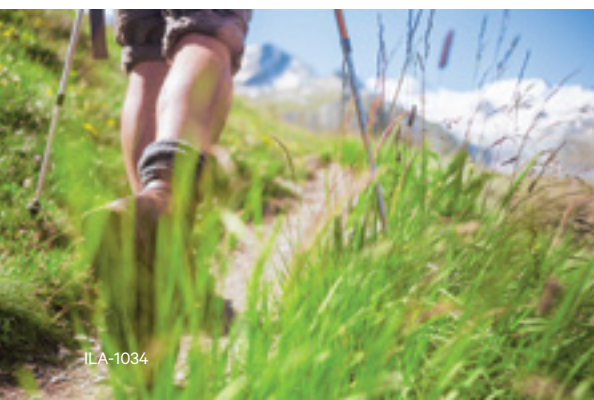
Indexed accounts earn interest based on the performance of a market index, such as the S&P 500® Index. An index is a financial tool that tracks the value of a specific collection of securities. In other words, it is a measurement of investment value—not an investment itself.

Fixed account

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



Symetra Trek Frontier helps you capture some of the market's upside potential, with some downside protection.



Your index choices

Because indexes may perform differently under similar market conditions, **Trek Frontier offers three index options.**

S&P 500® Index (SPX)

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.

Russell 2000® Index (RTY)

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.

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.

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.

NASDAQ 100® Index (NDX):

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.



Flexibility to transfer between accounts

You can transfer money between your fixed account and/or any indexed accounts at the end of each 1- or 6-year interest term. If you do not provide transfer instructions, the interest term will restart automatically.

How can I pursue growth while having some downside protection?

Symetra Trek Frontier provides opportunities to grow your money based on the market's upside potential, but it also provides some limited protection from losses due to market fluctuations. It does this by offering two downside protection options: a buffer and a floor.



Designed for people who want limited protection from modest down markets. The buffer protects against losses of up to 10%, 20% or 30%. Any portion of the loss in excess of the buffer percentage is assumed by you, the owner.

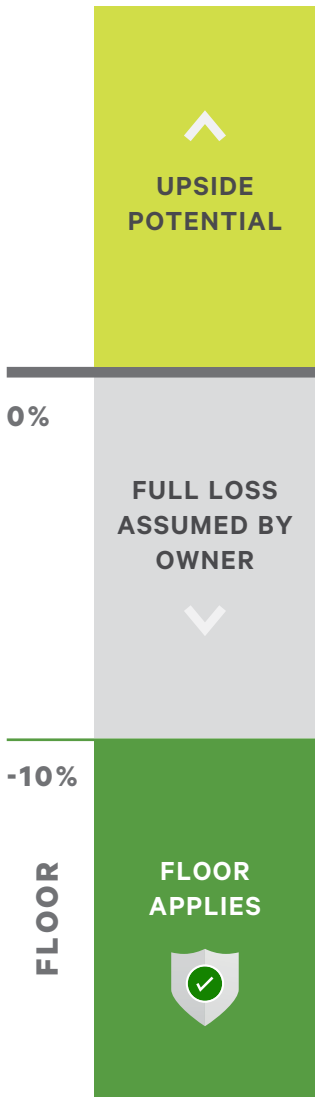
- If your chosen index has grown in value at the end of the interest term, your indexed account will be credited interest based on that growth (after the cap is applied).
- If the index has declined at the end of the interest term, we will protect against losses up to the buffer percentage.
 - This means, if the index has fallen less than or equal to the buffer percentage, we will fully protect against that decline and your indexed account value will not change.
 - However, if the index has fallen more than the buffer percentage, your indexed account value will decline by a percentage equal to 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.



	Index return	Cap	Buffer	Interest credited
Index growth greater than cap	25%	8%	10%, 20% or 30%	8%
Index growth less than cap	5%	8%	10%, 20% or 30%	5%
Index decline within the 10% buffer	-5%	8%	10%	0%
Index decline beyond the 10% buffer	-35%	8%	10%	-25%
Index decline within the 20% buffer	-5%	8%	20%	0%
Index decline beyond the 20% buffer	-35%	8%	20%	-15%
Index decline within the 30% buffer	-5%	8%	30%	0%
Index decline beyond the 30% buffer	-35%	8%	30%	-5%

This table illustrates how an indexed account with a buffer would be credited interest in hypothetical situations when index performance over a 1-year interest term was greater than the cap, less than the cap (but positive), or negative—both within the buffers and beyond the buffers.

FLOOR



Designed for people who are comfortable with a known percentage of downside risk—and want a limit on losses. The floor limits losses to 10%.

- If your chosen index has grown in value at the end of the interest term, your indexed account will be credited interest based on that growth (after the cap is applied).
- If the index has declined at the end of the interest term, we will protect against the portion of the loss that exceeds 10%.
 - This means, if the index has fallen by 10% or less, your indexed account value will decline by that percentage.
 - If the index has fallen by more than 10%, your indexed account value will decline by 10%, but you're protected against further declines.
 - If the index value falls for multiple interest terms, the cumulative indexed account value may decline by more than the floor percentage.

	Index return	Cap	Floor	Interest credited
Index growth greater than cap	25%	8%	-10%	8%
Index growth less than cap	5%	8%	-10%	5%
Index decline less than -10% floor	-5%	8%	-10%	-5%
Index decline more than -10% floor	-25%	8%	-10%	-10%

This table illustrates how an indexed account with a floor would be credited interest in hypothetical situations when index performance over a 1-year interest term was greater than the cap, less than the cap (but positive), or negative—both prior to reaching the floor and beyond the floor.

Allocating your purchase payment

You decide the percentage to allocate 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 your interest term length (1 or 6 years).
- ② Select your downside protection (10% buffer, 20% buffer, 30% buffer or -10% floor).
- ③ Select an available index you'd like to track.

1-year interest term	6-year interest term
10% buffer indexed accounts	10% buffer indexed accounts
S&P 500® Index	S&P 500® Index
Russell 2000® Index	Russell 2000® Index
NASDAQ 100® Index	
-10% floor indexed accounts	20% buffer indexed accounts
S&P 500® Index	S&P 500® Index
Russell 2000® Index	Russell 2000® Index
NASDAQ 100® Index	
	30% buffer indexed account
	S&P 500® Index
+ 1-year interest term fixed account	

More about Trek Frontier

Allocation date

Your purchase payment is allocated to your chosen accounts on the 7th or 21st calendar day of the month—whichever 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 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.
- 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.
- Protection by the buffer or floor 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 floor as you would at the end of the interest term.

Return Lock feature

With the Return Lock feature, you can lock in the value of your indexed account any day during the interest term (effective the next business day). 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 (whether that's 1 or 6 years), unless you take a withdrawal or transfer to another account. After the Return Lock has been exercised, you can restart your interest term or transfer to another account on your next interest term anniversary.

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 your indexed account value during the rest of the interest term (for example, in a down market). You can use this feature once during each interest term for each indexed account in which you have allocated money.

Return of purchase payment on death

If you die before starting to receive income payments, your beneficiaries will receive the greater of:

- ① The purchase payment, reduced proportionally for any withdrawals; or
- ② The contract value (which does not reflect any surrender charges).

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

How can I access my money if I need it?



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

Free annual withdrawals

For the first six years of your contract, 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 year; or
- The accumulated interest, less prior withdrawals in your contract value as of the beginning of the year.

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.



For the first six years of your contract, you can withdraw an amount each year without surrender charges.

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.

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.

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 a tax professional prior to purchasing Trek Frontier.

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*	8%	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 or 6 years
Annuitization age	1–95. Annuity payments must begin prior to the annuitant’s 96th birthday.
Fees	No annual fees.



Why consider Symetra Trek Frontier?

Downside protection

Symetra Trek Frontier provides limited protection from market losses each interest term through two downside protection options.

Access to your money

For each of the first six years, you can make free annual withdrawals of up to 15% of your contract value or the interest earned, whichever is greater.

Growth potential

Your money has opportunities to grow based on the performance of up to three market indexes, up to a cap. In exchange for growth potential, the contract has downside risks.

No surprises

There are no annual fees.

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.



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.

**To learn more about Symetra,
visit www.symetra.com.**

Important information

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

Symetra Trek Frontier 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-0536 4/18 in most states. In Idaho, contract form number is RSC-0536/ID 3/21. Endorsement form number is RSE-0134 12/20 in most states. Products, features, terms and conditions may vary by state and may not be available in all U.S. states or any U.S. territory. SSI and SLIC are affiliates and are both located at 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004-5135. Each company is responsible for its own financial obligations.

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 Frontier 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.

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.

If the Return Lock feature is exercised, no indexed interest will be credited to the indexed account at the end of the interest 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.

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, including after the contract has been issued.

The fixed account interest rate and caps 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 Frontier. For more complete information about Symetra and Symetra Trek Frontier, 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. 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 Frontier 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 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.

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

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