

# Symetra Advantage Income

## Immediate Annuity

Single-Premium Immediate Annuity

**Advantage Income provides guaranteed income to help meet your retirement needs.**

<b>Minimum Purchase Payment</b>	\$10,000
<b>Maximum Purchase Age</b>	90
<b>Market</b>	Nonqualified: 1035 exchange, transfer, cash Qualified: Transfer, rollover Roth transfers are allowed
<b>Free-Look Period</b>	30 days
<b>Benefit Payout Options</b>	<ul style="list-style-type: none"> <li>• Payment schedule must begin within 13 months of purchase and is locked in at purchase.</li> <li>• Payments can be received monthly, quarterly, semiannually or annually.</li> <li>• Annual payment increase option from 0.1% to 6.5%.</li> <li>• Single annuitant or Joint and Survivor annuitants.</li> </ul> <p><b>Types</b></p> <ul style="list-style-type: none"> <li>• Period Certain (five year minimum)</li> <li>• Life Only</li> <li>• Life with Period Certain</li> <li>• Life with Installment Refund (Beneficiaries receive unrecovered purchase payment refund in installments)</li> <li>• Life with Cash Refund (Beneficiaries receive a lump sum equal to the unrecovered purchase payment)</li> </ul>
<b>Commutation to Beneficiary Option<sup>1</sup></b>	If elected at purchase, a beneficiary can convert remaining guaranteed payments into a lump sum <sup>2</sup> rather than continuing periodic payments. Not available with Cash Refund or Life Only and applies only if Period Certain or Installment Refund is included.
<b>Tax Treatment<sup>2</sup></b>	<ul style="list-style-type: none"> <li>• Earnings are taxed only as received; exclusion ratio applies to nonqualified contracts.</li> <li>• Can satisfy required minimum distribution (RMD) rules for qualified distributions.</li> <li>• Immediate annuity payments received prior to age 59½ may be exempt from a 10% IRS tax penalty.</li> </ul>
<b>Advance Access Feature<sup>4</sup></b>	<ul style="list-style-type: none"> <li>• Up to 30% of the value of future guaranteed and life contingent payments;<sup>3</sup> \$5,000 minimum.</li> <li>• Available 36 months after purchase.</li> <li>• Can be requested as frequently as every 36 months.</li> </ul>

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



[www.symetra.com](http://www.symetra.com)  
[www.symetra.com/ny](http://www.symetra.com/ny)

Symetra® is a registered service mark of Symetra Life Insurance Company.

Symetra Life Insurance Company is a direct subsidiary of Symetra Financial Corporation. First Symetra National Life Insurance Company of New York is a direct subsidiary of Symetra Life Insurance Company and is an indirect subsidiary of Symetra Financial Corporation (collectively, "Symetra"). Neither Symetra Financial Corporation nor Symetra Life Insurance Company solicits business in the state of New York and they are not authorized to do so. Each company is responsible for its own financial obligations.

Symetra Advantage Income Annuity is a single-premium immediate annuity issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. Contract form numbers are LIA-26 7/00 for qualified and LIA-27 7/00 for nonqualified for most states and LIA-26/OR 7/00 for qualified and LIA-27/OR 7/00 for nonqualified in Oregon. Not available in any U.S. territory.

First Symetra Advantage Income Annuity is a single-premium immediate annuity issued by First Symetra National Life Insurance Company of New York, New York, NY. Mailing address is P.O. Box 34690, Seattle, WA 98124. Contract form numbers are LIA-26/NY 12/09 for qualified and LIA-27/NY 12/09 for nonqualified.

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 the issuing life insurance company.

Withdrawals may be subject to federal income taxes, and a 10% IRS early withdrawal tax penalty may also apply for amounts taken prior to age 59½. Consult your attorney or tax advisor for more information.

Products and services vary by distributor.

<sup>1</sup> In Maryland, required with Period Certain payout option. Not available in Oregon.

<sup>2</sup> Consult your tax advisor for more information.

<sup>3</sup> Based on present value.

<sup>4</sup> Not available in Oregon, Washington or New York.