

# Symetra Freedom

## Income Annuity

Single-Premium Deferred Payout Annuity

### Guaranteed future income to fit your needs.

<b>Minimum Purchase Payment</b>	\$10,000
<b>Market</b>	Nonqualified: 1035 exchange, transfer, cash Qualified: Transfer, rollover Roth transfers are allowed
<b>Payment Start Date</b>	Minimum: 13 months from the contract purchase date. Maximum: Annuitant's age of 90 or 45 years deferral, whichever occurs first. <sup>1</sup>
<b>Free-Look Period</b>	30 days
<b>Ownership</b>	<ul style="list-style-type: none"> <li>• For nonqualified, there may be a joint owner. Joint owners must be spouses.<sup>2</sup> <ul style="list-style-type: none"> <li>- If the owner is a natural person, the owner must be the annuitant.</li> <li>- A joint owner must also be a joint annuitant.</li> </ul> </li> <li>• For qualified, the owner must be the annuitant. Joint owners are not allowed.</li> </ul>
<b>Contract Specifics</b>	<ul style="list-style-type: none"> <li>• Payment schedule must begin at least 13 months from the purchase date and is locked in at purchase.</li> <li>• Annuity payments begin only if owner/annuitant is living on the payment start date.</li> <li>• Annuity has no cash or surrender value. Withdrawals are not allowed.</li> <li>• Payments can be made monthly, quarterly, semiannually or annually.</li> <li>• Optional annual payment increase from 0.1% to 6.5%.</li> </ul>
<b>Benefit Payout Options</b>	Benefit payout options for single and joint annuitants are available with the following payout types: <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 (unrecovered purchase payments are refunded to beneficiaries in installments)</li> <li>• Life with Cash Refund (unrecovered purchase payments are refunded to beneficiaries in a lump sum)</li> </ul>
<b>Commutation to Beneficiary Option<sup>3</sup></b>	If elected at purchase, a beneficiary can convert remaining guaranteed payments into a lump sum <sup>4</sup> rather than continuing to receive periodic payments. Not available with Cash Refund or Life Only.
<b>Tax Treatment<sup>5</sup></b>	<ul style="list-style-type: none"> <li>• Earnings are taxed only as received; exclusion ratio applies to nonqualified contracts.</li> <li>• 10% penalty may apply to payments received prior to age 59½.</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

*continued >*

---

**Death Prior to Payment Start Date**

An optional death benefit may be included at the time of purchase. Please note that choosing this option lowers the annuity payments, although the purchase payment remains the same. If selected and the owner/annuitant dies prior to the payment start date, the beneficiary will receive the greater of:

- 90% of the purchase payment compounded at 3% per contract year; or
- 100% of the purchase payment.<sup>6</sup>

**If the optional death benefit is not elected, there is no death benefit and no annuity payments will be made if death occurs prior to the payment start date. Spouses who are joint owners or sole designated beneficiaries may continue the contract in force following the owner's death.**

---

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 Freedom Income Annuity is a single-premium deferred payout annuity issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. Contract form numbers in most states are LIA-76 2/08 and LIA-80 3/08. In Oregon the contract numbers are LIA-76/OR 8/10 or LIA-80/OR 3/08.

First Symetra Freedom Income Annuity is a single-premium deferred payout annuity issued by First Symetra National Life Insurance Company of New York, New York, NY. Mailing address: P.O. Box 34690, Seattle, WA 98124. Contract form numbers are LIA-76/NY 10/09 and LIA-80/NY 10/09.

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

There is no cash surrender value with this contract, and no withdrawals are permitted in the deferral period.

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> Qualified contracts with payment start dates later than age 70½ are subject to IRS Required Minimum Distribution (RMD) rules. If RMDs are taken from this annuity, as opposed to other funds, annuity payments and any optional death benefit under this annuity will be reduced. Consult your tax advisor.

<sup>2</sup> Joint owners may be civil union partners in states that have passed legislation legalizing civil union partnerships. This is not required in Pennsylvania.

<sup>3</sup> Not available in Oregon or Washington or with Cash Refund or Life only. In Maryland, required with any Period Certain option.

<sup>4</sup> Based on present value.

<sup>5</sup> Consult your tax advisor for more information.

<sup>6</sup> Less any prior distributions.



[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.