

FACT SHEET



Symetra Edge Premier[®]

Fixed Indexed Annuity

Symetra Edge Premier provides interest crediting opportunities based on the performance of the S&P 500[®] Index, the MSCI EAFE Index and the JPMorgan ETF Efficiente[®] 5 Index. It can help protect the money you’ve saved while giving it the opportunity to grow through the power of diversification.

Basics

Single purchase payment minimum	\$10,000
Purchase age	80 or younger
Product types	Nonqualified, Roth IRA, IRA and SEP
Interest term length	12 months
Free-look period	You have 30 days after purchase to cancel your contract and receive a refund of your purchase payment.

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

Six account choices

Fixed account	A fixed interest rate that is reset annually at the end of each 1-year interest term and is never less than the guaranteed minimum interest rate stated in your contract.
Indexed accounts	<ul style="list-style-type: none">• S&P 500 Index Point-to-Point• S&P 500 Index Monthly Average• MSCI EAFE Index Point-to-Point• MSCI EAFE Index Monthly Average• JPMorgan ETF Efficiente® 5 Index Point-to-Point with Margin
Account minimum	\$2,000 to each account selected.

About indexed interest

How interest is credited to your indexed account	<p>Interest is credited to indexed accounts one of three ways: (1) point-to-point, (2) monthly average or (3) point-to-point with a margin (described below). The interest for each indexed account option is calculated separately and is subject to its own floor and cap (or margin, in the case of JPMorgan ETF Efficiente® 5 Point-to-Point with Margin). Indexed interest is calculated and credited (if applicable) at the end of each annual interest term. Withdrawals from an indexed account before the end of the term will not receive interest for that term.</p>
Interest crediting with a cap	<p>With these choices, a cap (maximum) is set at the beginning of each 1-year interest term on the amount of interest that may be credited. If the index performance is positive, interest is credited for that term up to the cap. If the index performance is negative, no interest is credited for that term.</p> <p>Point-to-Point Credited interest is determined by comparing the value of the index at the beginning of the 1-year interest term to its value at the end of the interest term, subject to a cap.</p> <p>Monthly Average Credited interest is determined by comparing the value of the index at the beginning of the 1-year interest term to its average value during the interest term, subject to a cap.</p>
Interest crediting with a margin	<p>With this choice, a margin (deduction) is set at the beginning of each 1-year interest term and is subtracted from the index's performance to determine the amount of interest that is credited. If the index performance is positive (after deducting the margin), interest is credited for that term. If the index performance is negative, no interest is credited for that term.</p> <p>Point-to-Point with Margin Credited interest is determined by comparing the value of the index at the beginning of the 1-year interest term to its value at the end of the interest term, subject to a margin.</p>
Renewal caps, margins and interest rates	<p>Renewal caps, margins and fixed interest rates are dependent on future market conditions and other factors. Renewal caps and interest rates will never be less than, and renewal margins will never be greater than, the guaranteed caps, margins and interest rates shown in your contract.</p>

Additional information

Allocation date	The 7th, 14th, 21st or 28th calendar day of the month, whichever is on or 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 a fixed holding account earning a fixed rate of interest.												
Transfers	Transfers between the fixed account and indexed account(s) are permitted at the end of each annual interest term. Transfer requests must be received five days prior to the end of the interest term. A minimum of \$2,000 must be kept in each indexed account selected.												
Surrender charge schedule	A surrender charge will apply to withdrawals made before the end of the surrender charge period (excluding the 10% annual free withdrawal). The percentage of the withdrawal amount charged is as follows:												
10-Year	Year	1	2	3	4	5	6	7	8	9	10	11+	
	Charge	9%	8%	7%	7%	6%	5%	4%	3%	2%	1%	0%	
Market value adjustment (MVA)*	<p>If you withdraw money from your contract during the surrender charge period, a market value adjustment (MVA) will apply. The MVA does not apply to the 10% free withdrawal feature. More details about the MVA:</p> <ul style="list-style-type: none">• The adjustment will be either positive (a credit) or negative (a charge)—meaning the cash surrender value will increase or decrease. The adjustment is based on the change in the Bloomberg Barclays US Intermediate Corporate Bond Index yield between the day the contract was issued and the day the withdrawal is taken.• The MVA applies only if you withdraw money from your contract during the surrender charge period. After the surrender charge period, the MVA no longer applies.• A negative adjustment will never result in receiving less than the guaranteed minimum value.• Upon death or annuitization, the MVA will only apply if it is positive and results in a cash surrender value higher than the contract value that would otherwise be paid. <p>* Does not apply in AK, IA, IL, IN, MD, MN, MO, MS, NV, OH, PA, UT</p>												
Guaranteed minimum value	The contract provides a guaranteed minimum value upon surrender, death or annuitization. Additional details can be found in a current rate sheet.												
Accessing your money	<p>10% annual free withdrawals</p> <p>You can withdraw up to 10% of your contract value each contract year without paying surrender charges or MVAs. If you withdraw more than 10% annually during the surrender charge period, a surrender charge and MVA will apply on the amount in excess of 10%. Any amounts withdrawn from an indexed account before the end of the interest term will not receive interest for that term.</p> <p>Nursing Home and Hospitalization Waiver</p> <p>Surrender charges and any MVAs will be waived 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. If you're confined on or before the contract date, you are not eligible for the waiver until after the first contract year.</p>												
Annuitization	Anytime after the first contract year and before your 101st birthday, you can convert all or part of your annuity's accumulated value into an income stream that lasts for a specified period of time or your lifetime. Whether you annuitize all or a portion of your contract value, you will no longer have access to that money for withdrawals.												
Death benefit	Upon death, beneficiaries will receive the greater of the contract value (which does not reflect any current surrender charge or MVA) or the cash surrender value (reflecting any applicable surrender charge and MVA). Refer to the Contract Summary and/or Statement of Benefit Information for more details.												

Symetra Edge Premier Fixed Indexed Annuity is an individual single-premium fixed indexed deferred annuity with a market value adjustment feature. In Oregon, Symetra Edge Premier Indexed Fixed Annuity is issued as an individual single-premium indexed fixed deferred annuity with a market value adjustment feature. Annuities are issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. Contract form number is RSC-0415 1/14 in most states. In Oregon, contract form number is RSC-0415/OR/NQ1 1/14 or RSC-0415/OR/NQ2 1/14. Product is not available in all U.S. states or any U.S. territory. Terms and conditions may vary.

Market value adjustment feature does not apply in AK, IA, IL, IN, MD, MN, MO, MS, NV, OH, PA, UT.

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 Premier 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 investment.

Indexed interest is calculated and credited (if applicable) at the end of an annual interest term. Amounts withdrawn from the indexed account before the end of an annual interest term will not receive indexed interest for that 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.

Except for the JPMorgan ETF Efficiente® 5 Index, 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 or remove any index or indexed interest crediting method options. If any index is discontinued or if the calculation of any index is changed substantially, Symetra reserves the right to substitute a comparable index.

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A market value adjustment (MVA) is a positive or negative adjustment that may apply when all or a portion of the contract value is withdrawn. An MVA will apply to a withdrawal of more than 10% of the contract value in a contract year during the surrender charge period. It may also apply upon death or annuitization but only if it results in a cash surrender value higher than the contract value that would otherwise be paid. A negative MVA can never cause the cash surrender value to be less than the guaranteed minimum value. No MVA applies after the surrender charge period.

If the MVA reference rate is not published for a particular day, Symetra will use the MVA reference rate as of the prior business day. If the MVA reference rate is no longer available or discontinued, Symetra may substitute another comparable method for determining the MVA reference rate.

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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.

The Nursing Home and Hospitalization Waiver is not available in all states. Surrender charges and any applicable MVA are waived after 30 days of confinement in a nursing home or hospital, and up to 90 days after release. There is a one-year waiting period if already confined in a hospital or nursing home on the first contract day.

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.

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 for a current rate sheet for more details, or contact us at 1-800-796-3872.

Products and services vary by distributor.

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