

First Symetra Select 3

Fixed Deferred Annuity

With optional guaranteed return of purchase payment

First Symetra National Life Insurance Company of New York's Select 3 provides tax-deferred growth with a guaranteed interest rate for the first three years.

Minimum purchase payment	\$25,000 You can add purchase payments of \$1,000 or more throughout the first year of your contract.										
Purchase ages	0–85 0–90 (if guaranteed return of purchase payment is selected)										
Market	Nonqualified Qualified: IRA, Roth IRA										
Guaranteed interest rate period	3 years										
Initial guaranteed minimum interest rate (IGMIR)	The IGMIR is the initial guaranteed minimum interest rate stated in your contract during the surrender charge period. After your surrender charge period, the guaranteed minimum interest rate can be reset annually, but it will not be less than 1%. ¹										
Guaranteed return of purchase payment	If selected at the time of purchase, we guarantee that you will never receive less than you contributed to your annuity, minus any prior withdrawals.										
Guaranteed lifetime income option	Anytime after the first contract year and before your 101st birthday, you can convert your annuity's accumulated value to a lifetime income stream. ²										
Nursing Home and Hospitalization Waiver	Surrender charges are waived after 30 days of confinement in a nursing home or hospital and up to 60 days after release. If you are confined to a nursing home or hospital on the contract date, you are not eligible for this waiver of surrender charges until after the first contract year.										
10% annual withdrawals	Withdrawals of up to 10% of the contract value per contract year are free of surrender charges. Amounts in excess of 10% are subject to charges based on the following schedule:										
	<table border="1"> <thead> <tr> <th>Contract year</th> <th>1</th> <th>2</th> <th>3</th> <th>4+</th> </tr> </thead> <tbody> <tr> <td>Charge</td> <td>5%</td> <td>5%</td> <td>5%</td> <td>0%</td> </tr> </tbody> </table>	Contract year	1	2	3	4+	Charge	5%	5%	5%	0%
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Charge	5%	5%	5%	0%							

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



New York, NY

Mailing address: P.O. Box 34690, Seattle, WA 98124

www.symetra.com/ny

Symetra® is a registered service mark of Symetra Life Insurance Company. Symetra Life Insurance Company, not a licensed insurer in New York, is the parent company of First Symetra National Life Insurance Company of New York.

First Symetra Select 3 Fixed Annuity is an individual modified single-premium fixed deferred 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 number is RSC-0017/NY FP 5/09.

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

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

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.

¹ For current interest rate information, please consult your financial professional or insurance producer.

² Contact your financial professional or insurance producer for other available income options.