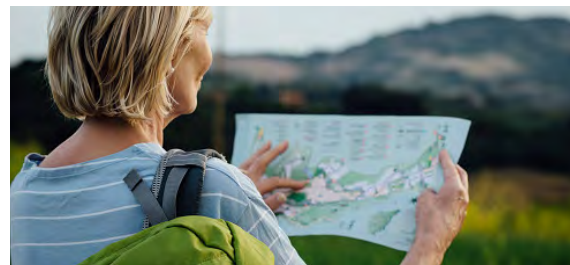




Give your money
potential to climb
while providing some
protection from falls

Symetra TrekSM

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?

Let's break it down.

Symetra Trek is an individual single-premium deferred annuity with index-linked interest options providing growth potential and some downside protection.

Let's look at what that means. >

Annuity

The idea behind an annuity is pretty simple. You put money in. It accumulates interest. **It pays you back later.** “Paying you back” can happen in several ways, including payments over a lifetime.



Your money can grow over time



And pays you back later

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

Downside protection

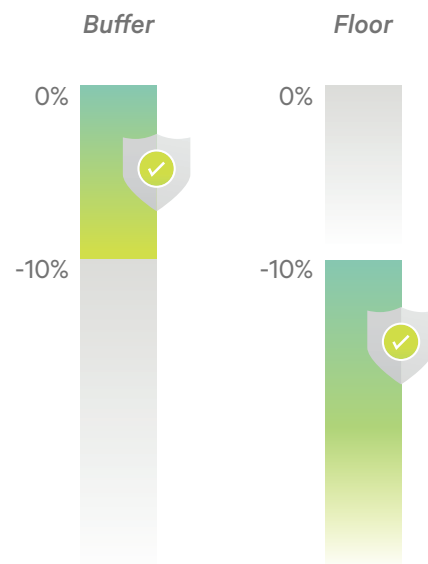
Symetra Trek provides **limited protection** from market losses through two indexed account protection options:

1. Buffer

This option protects against the first 10% of losses that occur in any year. Losses in excess of 10% are assumed by you, the owner.

2. Floor

This option limits the losses that you could experience to 10% in any year. Losses in excess of 10% are assumed by Symetra Life Insurance Company.





Symetra Trek can help provide balance between risk and reward.

Like a trek, saving for retirement can be an uncertain journey. Symetra Trek can help remove some of the uncertainty.

It 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, you'll receive interest at the end of each annual interest term 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.
- Any growth is tax-deferred (it's not taxed until you take it out).



I want some downside protection.

- With potential upside, there is also potential downside—which means you can lose money. You can choose how much downside risk you are willing to take on.
- Symetra Trek provides account options with two different types of limited downside protection—a “buffer” and a “floor.”
- For protection against smaller losses, the buffer may make sense. For protection against severe losses, the floor may be more appealing.



I want access to my money when I need it.

- You can take withdrawals at any time (but they may be subject to applicable taxes).
- During the first six years, you can withdraw the greater of 15% of your contract value or the total interest earned in your contract without any charges. Withdrawals exceeding these amounts in any 12-month period will be subject to penalties called “surrender charges.”
- 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 annual interest term, the value in your indexed account(s) can increase or decrease each day. The protection of the buffer or floor only applies 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 12.
- 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 advisor before taking any withdrawals.



Built for the long-term

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

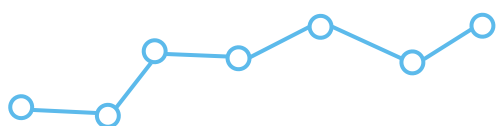


Where do you want
your retirement to
take you?

Start your journey with
Symetra Trek >



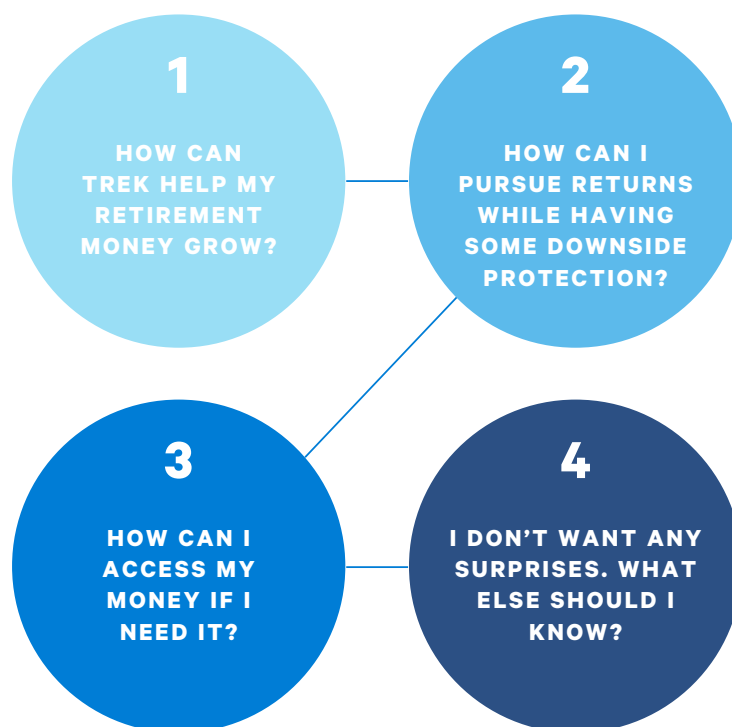
To learn how, it helps to start with some basic questions:



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 can help.



How can Trek help my money grow?



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

Symetra Trek gives your money opportunities to grow through accounts linked to market indexes, plus 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.

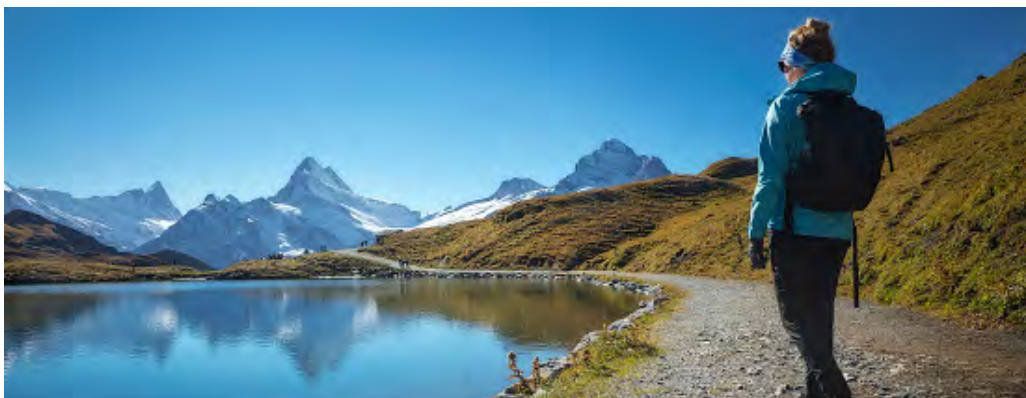
Account options:

Fixed account

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

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.



Your index choices

Because indexes may perform differently under similar market conditions, **Trek offers five 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.

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.

MSCI Emerging Markets Index (MXEF)

The MSCI Emerging Markets Index includes large- and mid-cap equities representing 24 emerging market countries. With more than 800 constituents, the index covers approximately 85% of the market capitalization of each country.

PIMCO Equity Fusion Index (PIMEFI)

The PIMCO Equity Fusion Index is designed for those who prefer to be professionally allocated among the below four asset categories using exchange-traded funds (ETFs):

- **U.S. large-cap**—SPDR S&P 500 ETF Trust (SPY)
- **U.S. small-cap**—iShares Russell 2000 ETF (IWM)
- **Technology-focused**—Invesco QQQ Trust Series 1 ETF (QQQ)
- **Emerging markets**—iShares MSCI Emerging Markets ETF (EEM)

The index adjusts its allocation to these ETFs quarterly according to predefined rules that attempt to capitalize on changes in the relative value of the ETFs over time.

When you allocate money to an indexed account, you are 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.

I want to pursue growth opportunities, but I want some downside protection.

Symetra Trek gives your money opportunities to grow based on the market's upside potential, but it also manages some (but not all) of the risk of losses due to market fluctuations. It does this by offering two downside protection options: a **buffer** and a **floor**.

BUFFER



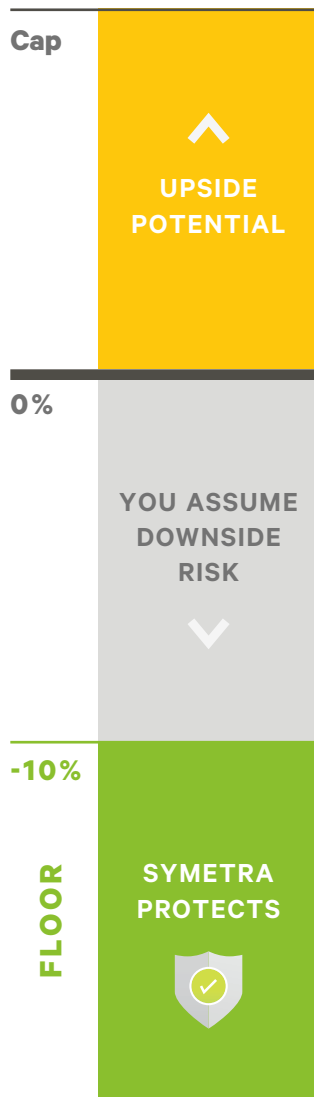
Designed for people who want limited protection from modest down markets at the end of each interest term in exchange for upside potential up to a cap. The cap is set at the beginning of each interest term. The buffer only provides protection against the first 10% of losses.

- We measure the change in the index value from the beginning of the interest term to the end of the interest term.
- If the index has grown in value at the end of the interest term, your indexed account will be credited interest based on that growth (up to the stated cap).
- If the index has declined at the end of the interest term, we will protect against the first 10% of loss.
 - This means if the index has fallen less than or equal to 10%, we will fully protect against that decline and your indexed account value will not change.
 - However, if the index has fallen more than 10%, your indexed account value will decline by a percentage equal to the amount that exceeded 10%.
 - If the index value falls for multiple years, 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%	8%
Index growth less than cap	5%	8%	10%	5%
Index decline within the buffer	-5%	8%	10%	0%
Index decline beyond the buffer	-25%	8%	10%	-15%

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 buffer and beyond the buffer.

FLOOR



Designed for people who are comfortable with a known percentage of downside risk—and want an absolute limit on losses at the end of each interest term—in exchange for upside potential up to a cap.

- We measure the change in the index from the beginning of the interest term to the end of the interest term.
- If the index has grown at the end of the interest term, your indexed account will be credited interest based on that growth (up to the stated cap).
- 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 are protected against further declines.
 - If the index value falls for multiple years, 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.



More about the buffer and floor

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 will receive if you withdraw money from your indexed account during the interest term, subject to any applicable charges and taxes.
- Protection by the buffer and floor is only applied at the end of each interest term. If you withdraw money from your indexed account during the interest term, you will not receive the protection of the buffer or the 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). Once the indexed account value is locked in, this value will not change for the remainder of the interest term (unless you take a withdrawal). 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:

- The purchase payment, reduced proportionally for any withdrawals; or
- 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 (less prior withdrawals).



Protection by the buffer or floor is only applied at the end of each interest term.

Allocating your purchase payment

You decide the percentage to allocate to each account, adding up to 100%. Choose just one, two or all 11, with a minimum of \$2,000 in each account selected.

Indexed account options

10% Buffer

S&P 500 Index

%

Russell 2000 Index

%

NASDAQ 100 Index

%

MSCI Emerging Markets Index

%

PIMCO Equity Fusion Index

%

-10% Floor

S&P 500 Index

%

Russell 2000 Index

%

NASDAQ 100 Index

%

MSCI Emerging Markets Index

%

PIMCO Equity Fusion Index

%

+

+

Fixed Account

%

= 100%

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.

How can I access my money if I need it?



While Trek 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 interest term without surrender charges. This amount is the greater of:

- 15% of your contract value at the beginning of the current interest term; or
- The accumulated interest (less prior withdrawals) in your contract value as of the beginning of the current interest term.

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 interest term 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 for 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 all states.

Terminal Illness Waiver

We’ll waive surrender charges if you are 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. You may want to consult a tax advisor prior to purchasing Trek.

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 free withdrawal amount, you will 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*	9%	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 year
Annuitization age	1-95. Annuity payments must begin prior to the annuitant's 96th birthday.
Fees	No annual fees.



Why consider Symetra Trek?

Downside protection

Symetra Trek provides limited protection from market losses each year 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 five 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).

Symetra Trek 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.

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 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 annual interest term. Indexed interest may be positive, negative, or zero. Amounts withdrawn from the indexed account before the end of an annual interest term will not receive indexed interest for that term.

Protection by the buffer and floor is only applied at the end of each interest term. Withdrawals made from the indexed account during the interest term will not receive the protection of the buffer or the floor as they would at the end

of the interest term. If the index value falls for multiple years, the cumulative indexed account value may decline by more than the buffer or floor percentage.

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.

The fixed account interest rate and indexed interest caps are reset at the beginning of each interest term. Subsequent rates and caps may be higher or lower than the initial rate 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. For more complete information about Symetra and Symetra Trek, 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 is a long-term investment designed for retirement purposes. There is a risk of substantial loss of principal. Please refer to the prospectus for more details.

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.

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

This material must be accompanied by a prospectus.

Index disclosures

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