

# Symetra Custom 5

## Fixed Deferred Annuity

With optional Guaranteed Return of Purchase Payment

**Set your sights on retirement with a guaranteed interest rate for three or five years.**

<b>Minimum Purchase Payment</b>	\$25,000 You can add purchase payments of \$1,000 or more throughout the first year of your contract.														
<b>Purchase Ages</b>	0–85 0–90 (if Guaranteed Return of Purchase Payment is selected)														
<b>Market</b>	Nonqualified Qualified: IRA, Roth IRA														
<b>Guaranteed Interest Rate Periods</b>	Choose from 3 or 5 years														
<b>Guaranteed Minimum Interest Rate (GMIR)</b>	When the initial guaranteed interest rate period ends, you should generally anticipate your interest rate to reset at or near the GMIR, but never lower. <sup>1</sup>														
<b>Guaranteed Return of Purchase Payment</b>	If selected at the time of purchase, Symetra Life Insurance Company guarantees that you'll never receive less than you contributed to your annuity, minus any prior withdrawals.														
<b>Guaranteed Lifetime Income Option</b>	Anytime after the first contract year and before your 101st birthday, you can convert your annuity's accumulated value to a lifetime income stream. <sup>2</sup>														
<b>Nursing Home and Hospitalization Waiver</b>	Surrender charges are waived after 30 days of confinement in a nursing home or hospital, and up to 90 days <sup>3</sup> 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.														
<b>Free 10% Withdrawals</b>	You can withdraw up to 10% of your contract value each contract year with no surrender charges. Withdrawals in excess of 10% are subject to a charge 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> <th>5</th> <th>6+</th> </tr> </thead> <tbody> <tr> <td>Charge</td> <td>7%</td> <td>7%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>0%</td> </tr> </tbody> </table>	Contract Year	1	2	3	4	5	6+	Charge	7%	7%	7%	6%	5%	0%
Contract Year	1	2	3	4	5	6+									
Charge	7%	7%	7%	6%	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



Symetra Life Insurance Company  
777 108th Avenue NE, Suite 1200  
Bellevue, WA 98004-5135  
[www.symetra.com](http://www.symetra.com)

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

Symetra Custom 5 Fixed Annuity is an individual modified single-premium fixed deferred annuity issued by Symetra Life Insurance Company, 777 108th Ave NE, Suite 1200, Bellevue, WA 98004. Contract form numbers for most states are ICC11\_RC1 or ICC11\_RC1/AI. Not available in all U.S. states or any U.S. territory.

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.

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.

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

<sup>2</sup> Other income options are also available.

<sup>3</sup> May vary by state. Please see contract for details.