

# Current Interest Rates, Caps & Margin Rates

Effective 3/16/2021



## Symetra Stride Fixed Indexed Annuity

### 10 Year Withdrawal Charge Schedule

<b>Purchase Payment</b>  \$25,000 or more	Indexed Options		
	<b>S&amp;P 500<sup>®</sup> Index</b>		
	1 Year	Point to Point with <b>Cap</b>	3.00%
	1 Year	Point to Point with <b>Participation Rate</b>	20%
	2 Year	Point to Point with <b>Participation Rate</b>	30%
	<b>JPMorgan ETF Efficient<sup>®</sup> 5 Index</b>		
	1 Year	Point to Point with <b>Cap</b>	4.00%
	1 Year	Point to Point with <b>Participation Rate</b>	55%
	2 Year	Point to Point with <b>Participation Rate</b>	80%
	<b>Putnam Dynamic Low Volatility Excess Return Index<sup>™</sup></b>		
	1 Year	Point to Point with <b>Cap</b>	4.00%
	1 Year	Point to Point with <b>Participation Rate</b>	65%
	2 Year	Point to Point with <b>Participation Rate</b>	100%
	Fixed Option		
	<b>Fixed Account</b>		
1 Year	Guaranteed Interest Rate	1.00%	

Indexed cap or participation rate is declared for one or two years (depending on which account option you choose) and is subject to change. The fixed account interest rate is declared for one year and is subject to change in subsequent years.

The **Cap** is the maximum indexed interest that can be credited to the indexed account value.

The **Participation Rate** is a percentage of the index's performance that can be credited to the indexed account value.

Actual indexed interest credited is based on the performance of the indexed account selected, but will never be less than zero.

#### Minimum Interest Rate, Minimum Participation Rate and Minimum Cap

The Fixed Account Minimum Interest Rate is 0.25%. The Indexed Account Minimum Participation Rate is 10% during the withdrawal charge period and 5% thereafter. The Indexed Account Minimum Cap is 0.50%.

#### Note about Withdrawals

Withdrawals charges and Market Value Adjustment may apply if withdrawals are taken in the first contract year, or in excess of 7% of the contract value per contract year thereafter. The withdrawal charge schedule is 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%. In CA the withdrawal charge schedule is 8.30%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0.91%\*, 0%. \*Begins at 0.91% in month 1 and reduces by 0.083% each month, with a withdrawal charge of 0% in the 12th month.

#### Interest Rate, Participation Rate and Cap Lock Policy

In the event of a change, we will offer the better of the interest rate, participation rate or cap available on either the date the application was signed or the contract date. This policy applies to the initial interest term only. To qualify, the following conditions must be met:

- **Cash With Application:** Application must be signed prior to the effective date of the interest rate, participation rate or cap change. Application and funds must be received by Symetra within 10 business days of the signature date.
- **Transfers/1035 Exchanges:** Application must be signed prior to the effective date of the interest rate, participation rate or cap change. Application must be received by Symetra within 10 business days of the signature date. Funds must be received within 60 calendar days from the date Symetra receives the application.

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 Edge Plus<sup>®</sup> Fixed Indexed Annuity**

*5 Year Surrender Charge Schedule*

Purchase Payment	Initial Interest Rate	Initial Cap					Initial Margin Rate
	Fixed Account	S&P 500 <sup>®</sup> Point-to-Point Indexed Account	S&P 500 Monthly Average Indexed Account	MSCI EAFE Point-to-Point Indexed Account	MSCI EAFE Monthly Average Indexed Account	JPMorgan ETF Efficiente <sup>®</sup> 5 Point-to-Point Indexed Account	JPMorgan ETF Efficiente <sup>®</sup> 5 Point-to-Point with Margin Indexed Account
\$10,000-99,999	1.00%	2.00%	2.00%	2.00%	2.00%	2.00%	4.50%
\$100,000 or more	1.00%	2.00%	2.25%	2.00%	2.00%	2.00%	4.50%

**Fixed Account Guaranteed Minimum Interest Rates, Guaranteed Minimum Indexed Interest Caps, and Guaranteed Maximum Margin Rates**

The Fixed Account Guaranteed Minimum Interest Rate is 0.50% while the surrender charge percentage exceeds 0%, and 0.50% thereafter. The Guaranteed Minimum Indexed Interest Cap is 1.00% while the surrender charge percentage exceeds 0%, and 1.00% thereafter. The Guaranteed Maximum Margin Rate is 4.50% while the surrender charge percentage exceeds 0%, and 10.00% thereafter. The surrender charge schedule is 9, 8, 7, 7, 6, 0%. In CA the surrender charge schedule is 9, 8, 7, 6, 5, 0%.

*7 Year Surrender Charge Schedule*

Purchase Payment	Initial Interest Rate	Initial Cap					Initial Margin Rate
	Fixed Account	S&P 500 <sup>®</sup> Point-to-Point Indexed Account	S&P 500 Monthly Average Indexed Account	MSCI EAFE Point-to-Point Indexed Account	MSCI EAFE Monthly Average Indexed Account	JPMorgan ETF Efficiente <sup>®</sup> 5 Point-to-Point Indexed Account	JPMorgan ETF Efficiente <sup>®</sup> 5 Point-to-Point with Margin Indexed Account
\$10,000-99,999	1.00%	2.00%	2.00%	2.00%	2.00%	2.00%	4.00%
\$100,000 or more	1.10%	3.00%	2.50%	2.00%	2.00%	2.25%	4.00%

**Fixed Account Guaranteed Minimum Interest Rates, Guaranteed Minimum Indexed Interest Caps, and Guaranteed Maximum Margin Rates**

The Fixed Account Guaranteed Minimum Interest Rate is 0.50% while the surrender charge percentage exceeds 0%, and 0.50% thereafter. The Guaranteed Minimum Indexed Interest Cap is 1.00% while the surrender charge percentage exceeds 0%, and 1.00% thereafter. The Guaranteed Maximum Margin Rate is 4.00% while the surrender charge percentage exceeds 0%, and 10.00% thereafter. The surrender charge schedule is 9, 8, 7, 7, 6, 5, 4, 0%. In CA the surrender charge schedule is 9, 8, 7, 6, 5, 4, 3, 0%.

## Symetra Income Edge Fixed Indexed Annuity

### 7 Year Surrender Charge Schedule

Purchase Payment	Initial Interest Rate	Initial Cap	
	Fixed Account	S&P 500 <sup>®</sup> Point-to-Point Indexed Account	JPMorgan ETF Efficient <sup>®</sup> 5 Point-to-Point Indexed Account
\$10,000-99,999	1.05%	2.50%	3.00%
\$100,000 or more	1.25%	3.00%	4.00%

#### Fixed Account Guaranteed Minimum Interest Rates and Guaranteed Minimum Indexed Interest Caps

The Fixed Account Guaranteed Minimum Interest Rate is 0.25%. The Guaranteed Minimum Indexed Interest Cap is 0.50%. The surrender charge schedule is 9, 8, 7, 7, 6, 5, 4, 0% in most states. In CA the surrender charge schedule is 9, 8, 7, 6, 5, 4, 3, 0%.

#### Guaranteed Lifetime Withdrawal Benefit (GLWB) Rider Charge

Income Edge includes a Guaranteed Lifetime Withdrawal Benefit (GLWB) with a charge of 1.20% which will be deducted annually from the contract value for the withdrawal benefit. The GLWB rider can be terminated at any time after the fifth annual interest term. If terminated, lifetime withdrawals will no longer be available and annual charges will no longer be assessed. Once terminated, the withdrawal benefit cannot be reinstated.

**Symetra Custom 5 Fixed Annuity**

5 Year Guaranteed Period	Base Interest Rate (Years 1-5)	Effective 5-Year Interest Rate <sup>2</sup>
\$25,000-49,999	1.40%	1.40%
\$50,000-99,999	1.70%	1.70%
\$100,000-249,999	1.90%	1.90%
\$250,000 or more	2.00%	2.00%

3 Year Guaranteed Period	Base Interest Rate (Years 1-3)	Effective 5-Year Interest Rate <sup>2</sup>
\$10,000-49,999	1.70%	1.32%
\$50,000-99,999	2.10%	1.56%
\$100,000-249,999	2.45%	1.77%
\$250,000 or more	2.55%	1.83%

**Symetra Custom 5 Fixed Annuity**

*With Guaranteed Return of Purchase Payment*

5 Year Guaranteed Period	Base Interest Rate (Years 1-5)	Effective 5-Year Interest Rate <sup>2</sup>
\$25,000-49,999	1.30%	1.30%
\$50,000-99,999	1.55%	1.55%
\$100,000-249,999	1.75%	1.75%
\$250,000 or more	1.85%	1.85%

3 Year Guaranteed Period	Base Interest Rate (Years 1-3)	Effective 5-Year Interest Rate <sup>2</sup>
\$10,000-49,999	1.35%	1.11%
\$50,000-99,999	1.75%	1.35%
\$100,000-249,999	2.10%	1.56%
\$250,000 or more	2.20%	1.62%

**Guaranteed Minimum Interest Rates**

The Guaranteed Minimum Interest Rate is 0.75% while the surrender charge percentage exceeds 0%, and 0.75% thereafter. When the initial guaranteed interest rate period ends, the client should generally anticipate the interest rate to reset at or near the Guaranteed Minimum Interest Rate(s) stated in the contract. Withdrawal amounts above 10% of the contract value per contract year are subject to a surrender charge based on a five-year decreasing surrender charge schedule of 7%, 7%, 7%, 6%, 5%, and then 0%.

**Symetra Custom 7 Fixed Annuity**

**Symetra Custom 7 Fixed Annuity**

*With Guaranteed Return of Purchase Payment*

7 Year Guaranteed Period	1st Year Interest Rate <sup>1</sup>	Base Interest Rate (Years 2-7)	Effective 7-Year Interest Rate <sup>2</sup>
\$10,000-49,999	1.90%	1.40%	1.47%
\$50,000-99,999	2.20%	1.70%	1.77%
\$100,000-249,999	2.40%	1.90%	1.97%
\$250,000 or more	2.50%	2.00%	2.07%

7 Year Guaranteed Period	1st Year Interest Rate <sup>1</sup>	Base Interest Rate (Years 2-7)	Effective 7-Year Interest Rate <sup>2</sup>
\$10,000-49,999	1.80%	1.30%	1.37%
\$50,000-99,999	2.05%	1.55%	1.62%
\$100,000-249,999	2.25%	1.75%	1.82%
\$250,000 or more	2.35%	1.85%	1.92%

5 Year Guaranteed Period	1st Year Interest Rate <sup>1</sup>	Base Interest Rate (Years 2-5)	Effective 7-Year Interest Rate <sup>2</sup>
\$10,000-49,999	2.00%	1.50%	1.36%
\$50,000-99,999	2.30%	1.80%	1.57%
\$100,000-249,999	2.60%	2.10%	1.78%
\$250,000 or more	2.65%	2.15%	1.82%

5 Year Guaranteed Period	1st Year Interest Rate <sup>1</sup>	Base Interest Rate (Years 2-5)	Effective 7-Year Interest Rate <sup>2</sup>
\$10,000-49,999	1.90%	1.40%	1.29%
\$50,000-99,999	2.15%	1.65%	1.46%
\$100,000-249,999	2.35%	1.85%	1.61%
\$250,000 or more	2.45%	1.95%	1.68%

3 Year Guaranteed Period	1st Year Interest Rate <sup>1</sup>	Base Interest Rate (Years 2-3)	Effective 7-Year Interest Rate <sup>2</sup>
\$10,000-49,999	2.15%	1.65%	1.21%
\$50,000-99,999	2.60%	2.10%	1.40%
\$100,000-249,999	2.95%	2.45%	1.55%
\$250,000 or more	3.05%	2.55%	1.59%

3 Year Guaranteed Period	1st Year Interest Rate <sup>1</sup>	Base Interest Rate (Years 2-3)	Effective 7-Year Interest Rate <sup>2</sup>
\$10,000-49,999	2.10%	1.60%	1.18%
\$50,000-99,999	2.35%	1.85%	1.29%
\$100,000-249,999	2.55%	2.05%	1.38%
\$250,000 or more	2.75%	2.25%	1.46%

**Guaranteed Minimum Interest Rates**

The Guaranteed Minimum Interest Rate is 0.75% while the surrender charge percentage exceeds 0%, and 0.75% thereafter. When the initial guaranteed interest rate period ends, the client should generally anticipate the interest rate to reset at or near the Guaranteed Minimum Interest Rate(s) stated in the contract. Withdrawal amounts above 10% of the contract value per contract year are subject to a surrender charge based on a seven-year decreasing surrender charge schedule of 8%, 8%, 7%, 7%, 6%, 5%, 4% and then 0%.

### Symetra Select 5 Fixed Annuity

5 Year Guaranteed Period	Base Interest Rate (Years 1-5)
\$10,000-49,999	1.45%
\$50,000-99,999	1.75%
\$100,000-249,999	1.95%
\$250,000 or more	2.05%

**Guaranteed Minimum Interest Rates**

The Guaranteed Minimum Interest Rate is 0.50% while the surrender charge percentage exceeds 0%, and 0.50% thereafter. When the initial guaranteed interest rate period ends, the client should generally anticipate the interest rate to reset at or near the Guaranteed Minimum Interest Rate(s) stated in the contract. Withdrawal amounts above 10% of the contract value per contract year are subject to a surrender charge based on a five-year decreasing surrender charge schedule of 7%, 7%, 7%, 6%, 5%, and then 0%.

### Symetra Select 7 Fixed Annuity

7 Year Guaranteed Period	Base Interest Rate (Years 1-7)
\$10,000-49,999	1.45%
\$50,000-99,999	1.75%
\$100,000-249,999	1.95%
\$250,000 or more	2.05%

**Guaranteed Minimum Interest Rates**

The Guaranteed Minimum Interest Rate is 0.50% while the surrender charge percentage exceeds 0%, and 0.50% thereafter. When the initial guaranteed interest rate period ends, the client should generally anticipate the interest rate to reset at or near the Guaranteed Minimum Interest Rate(s) stated in the contract. Withdrawal amounts above 10% of the contract value per contract year are subject to a surrender charge based on a seven-year decreasing surrender charge schedule of 8%, 8%, 7%, 7%, 6%, 5%, 4% and then 0%.

### Symetra Select 5 Fixed Annuity

*With Guaranteed Return of Purchase Payment*

5 Year Guaranteed Period	Base Interest Rate (Years 1-5)
\$10,000-49,999	1.30%
\$50,000-99,999	1.60%
\$100,000-249,999	1.80%
\$250,000 or more	1.90%

### Symetra Select 7 Fixed Annuity

*With Guaranteed Return of Purchase Payment*

7 Year Guaranteed Period	Base Interest Rate (Years 1-7)
\$10,000-49,999	1.30%
\$50,000-99,999	1.60%
\$100,000-249,999	1.80%
\$250,000 or more	1.90%

**For more information on how Symetra Life Insurance Company can help you increase your sales, contact the Life and Retirement Sales Desk at 1-888-802-9989 or e-mail [invest@symetra.com](mailto:invest@symetra.com).**

Fixed Deferred and Fixed Indexed Annuities are issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. Product and rider are not available in all U.S. states or any U.S. territory.

Symetra Custom 7, Custom 5, Select 7 and Select 5 Fixed Annuities are modified single premium fixed deferred annuities. Contract form numbers in most states are ICC11\_RC1 or ICC11\_RC1/AI.

Symetra Edge Plus Fixed Indexed Annuity is an individual single premium fixed indexed deferred annuity with a market value adjustment feature. Contract form number is ICC14\_RC1 in most states.

Symetra Income Edge Fixed Indexed Annuity is an individual single premium fixed indexed deferred annuity with a market value adjustment feature. Contract form number is ICC14\_RC1 in most states. The Guaranteed Lifetime Withdrawal Benefit Rider form number is ICC15\_RE1 in most states.

Symetra Stride is an individual single-premium fixed indexed deferred annuity issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. Contract form number is ICC19\_RC1 in most states. The Guaranteed Lifetime Withdrawal Benefit Rider form number is ICC19\_RE1 in most states. Market value adjustment endorsement form number is ICC19\_RE7 in most states. Fixed account endorsement form number is ICC19\_RE4 in most states. Point to point with cap crediting method endorsement form number is ICC19\_RE5 in most states. Point to point with participation rate crediting method endorsement form number is ICC19\_RE6 in most states. Products, riders, endorsements, features, terms and conditions may vary by state and may not be available in all U.S. states or any U.S. territory.

A rider is a provision of the annuity with additional costs, potential benefits and features that should never be confused with the annuity itself.

For Stride fixed indexed annuity the Guaranteed Lifetime Withdrawal Benefit Rider ("rider") is an optional rider, selected at the time of application for an additional cost. The cost is an annual percentage charge for this rider based on the benefit base on the date the charge is calculated after any annual increase is added, multiplied by the rider charge rate. The rider provides a guaranteed lifetime withdrawal benefit during the life of the covered person(s) while the rider is in effect. The client may terminate the rider after the fifth contract year. Once the client terminates the rider it may not be reinstated and we will not refund any charges previously assessed. We will assess and deduct the rider charge until the rider is terminated. Changing the owners, annuitants or beneficiaries may cause the rider to terminate or adversely affect the benefits of the rider. A change in marital status after the client purchases this contract may adversely affect the benefits of the rider. Taking excess withdrawals could reduce future benefits under the rider by more than the dollar amount of the excess withdrawals.

There is an annual percentage charge for the Guaranteed Lifetime Withdrawal Benefit Rider ("rider") based on the benefit base on the date the charge is calculated. The rider provides a guaranteed lifetime withdrawal benefit during the life of the covered person(s) while the rider is in effect. The client may terminate the rider after the fifth interest term. Once the client terminate the rider it may not be reinstated and we will not refund any charges previously assessed. We will assess and deduct the rider charge until the rider is terminated. Changing the owners, annuitants or beneficiaries may cause the rider to terminate or adversely affect the benefits of the rider. A change in marital status after you purchase this contract may adversely affect the benefits of the rider. Taking excess withdrawals could reduce future benefits under the rider by more than the dollar amount of the excess withdrawals.

Market value adjustment feature does not apply in all states.

Annuity contracts have terms and limitations for keeping them in force.

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

Symetra Stride, Edge Plus, Edge Premier and Income Edge fixed indexed annuities have 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 Putnam Dynamic Low Volatility Excess Return Index and 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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The Putnam Dynamic Low Volatility Excess Return Index (the "Index") is the property of Putnam Investments, LLC, which has contracted with S&P Opco, LLC (a subsidiary of S&P Dow Jones Indices LLC) to calculate and maintain the Index. The Index is not sponsored by S&P Dow Jones Indices or its affiliates or its third party licensors (collectively, "S&P Dow Jones Indices"). Neither Putnam Investments, LLC nor S&P Dow Jones Indices will be liable for any errors or omissions in calculating the Index. Putnam Dynamic Low Volatility Excess Return Index™ is a trademark of Putnam Investments, LLC. "Calculated by S&P Dow Jones Indices" and the related stylized mark(s) are service marks of S&P Dow Jones Indices and have been licensed for use by Putnam Investments, LLC. S&P® is a registered trademark of Standard & Poor's Financial Services LLC ("SPFS"), and Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones").

The fixed account interest rate will never be less than the fixed account guaranteed minimum interest rate (GMIR) stated in the contract. After the initial guaranteed interest rate period, the interest rate can be reset at the end of each interest term, but it will never be less than the (GMIR) stated in the contract.

Subsequent indexed interest caps may be higher or lower than the initial indexed interest cap, but it will never be less than the guaranteed minimum indexed interest cap stated in the contract.

Subsequent margin rates may be higher or lower than the initial margin rate, but it will never be more than the guaranteed maximum margin rate stated in the contract.

The indexed interest floor is the minimum indexed interest rate that can be credited to the indexed account value in any interest term.

Interest rates, Indexed interest caps and participation rates may be reset at the end of each interest term and are subject to change without notice.

Interest rates may vary on any subsequent purchase payment(s).

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.

Tax-qualified accounts such as IRAs, 401(k)s, etc. are tax-deferred regardless of whether or not they are funded with an annuity. If the client is considering funding a tax-qualified retirement plan or account with an annuity, they 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 annuity payment options.

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 59 ½. Clients should consult their attorney or tax advisory for more information.

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 decisions.

Symetra Stride provides a guaranteed minimum value upon surrender, death, or annuitization. This value will never be less than 87.5% of the purchase payment accumulated at the GMV rate each year, less prior withdrawals and partial annuitizations accumulated at the GMV rate each year. That rate will be set at issue and guaranteed for the life of the contract.

The contract provides a guaranteed minimum value upon surrender, death, or annuitization. Please see a current rate sheet or contact us at 1-800-706-0700 for more details.

<sup>1</sup>First Year Interest Rate is the Base Interest Rate + 0.50% Additional Interest.

<sup>2</sup>Effective interest rates are based on the current interest rates and the specified length of time. It is assumed that the Guaranteed Minimum Interest Rate is credited after the initial guaranteed interest rate period.



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