

Current Interest Rates

Effective 5/10/2022

First 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 ²
\$25,000-49,999	2.95%	2.95%
\$50,000-99,999	3.25%	3.25%
\$100,000-249,999	3.40%	3.40%
\$250,000 or more	3.40%	3.40%

5 Year Guaranteed Period	Base Interest Rate (Years 1-5)	Effective 5-Year Interest Rate ²
\$25,000-49,999	2.80%	2.80%
\$50,000-99,999	3.10%	3.10%
\$100,000-249,999	3.25%	3.25%
\$250,000 or more	3.25%	3.25%

3 Year Guaranteed Period	Base Interest Rate (Years 1-3)	Effective 5-Year Interest Rate ²
\$25,000-49,999	3.90%	2.73%
\$50,000-99,999	4.30%	2.97%
\$100,000-249,999	4.65%	3.17%
\$250,000 or more	4.65%	3.17%

3 Year Guaranteed Period	Base Interest Rate (Years 1-3)	Effective 5-Year Interest Rate ²
\$25,000-49,999	3.65%	2.58%
\$50,000-99,999	4.05%	2.82%
\$100,000-249,999	4.40%	3.03%
\$250,000 or more	4.40%	3.03%

Guaranteed Minimum Interest Rates

The Initial Guaranteed Minimum Interest Rate set forth in the contract is 1.00% for the first 5 years. When the initial guaranteed interest period ends, you should generally anticipate the interest rate to reset at or near the Guaranteed Minimum Interest Rate(s) stated in the contract.

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

First Symetra Custom 7 Fixed Annuity

7 Year Guaranteed Period	1st Year Interest Rate ¹	Base Interest Rate (Years 2-7)	Effective 7-Year Interest Rate ²
\$10,000-49,999	3.40%	2.90%	2.97%
\$50,000-99,999	3.70%	3.20%	3.27%
\$100,000-249,999	3.85%	3.35%	3.42%
\$250,000 or more	3.85%	3.35%	3.42%

5 Year Guaranteed Period	1st Year Interest Rate ¹	Base Interest Rate (Years 2-5)	Effective 7-Year Interest Rate ²
\$10,000-49,999	3.95%	3.45%	2.81%
\$50,000-99,999	4.25%	3.75%	3.03%
\$100,000-249,999	4.55%	4.05%	3.24%
\$250,000 or more	4.55%	4.05%	3.24%

3 Year Guaranteed Period	1st Year Interest Rate ¹	Base Interest Rate (Years 2-3)	Effective 7-Year Interest Rate ²
\$10,000-49,999	4.95%	4.45%	2.53%
\$50,000-99,999	5.40%	4.90%	2.72%
\$100,000-249,999	5.70%	5.20%	2.85%
\$250,000 or more	5.70%	5.20%	2.85%

With Guaranteed Return of Purchase Payment

7 Year Guaranteed Period	1st Year Interest Rate ¹	Base Interest Rate (Years 2-7)	Effective 7-Year Interest Rate ²
\$10,000-49,999	3.35%	2.85%	2.92%
\$50,000-99,999	3.65%	3.15%	3.22%
\$100,000-249,999	3.80%	3.30%	3.37%
\$250,000 or more	3.80%	3.30%	3.37%

5 Year Guaranteed Period	1st Year Interest Rate ¹	Base Interest Rate (Years 2-5)	Effective 7-Year Interest Rate ²
\$10,000-49,999	3.90%	3.40%	2.78%
\$50,000-99,999	4.15%	3.65%	2.96%
\$100,000-249,999	4.35%	3.85%	3.10%
\$250,000 or more	4.35%	3.85%	3.10%

3 Year Guaranteed Period	1st Year Interest Rate ¹	Base Interest Rate (Years 2-3)	Effective 7-Year Interest Rate ²
\$10,000-49,999	4.90%	4.40%	2.51%
\$50,000-99,999	5.15%	4.65%	2.62%
\$100,000-249,999	5.40%	4.90%	2.72%
\$250,000 or more	5.40%	4.90%	2.72%

Guaranteed Minimum Interest Rates

The Initial Guaranteed Minimum Interest Rate set forth in the contract is 1.00% for the first 7 years. When the initial guaranteed interest rate period ends, you should generally anticipate the interest rate to reset at or near the Guaranteed Minimum Interest Rate(s) stated in the contract.

First Symetra Select 5 Fixed Annuity

5 Year Guaranteed Period	Base Interest Rate (Years 1-5)
\$25,000-49,999	3.05%
\$50,000-99,999	3.35%
\$100,000-249,999	3.50%
\$250,000 or more	3.50%

With Guaranteed Return of Purchase Payment

5 Year Guaranteed Period	Base Interest Rate (Years 1-5)
\$25,000-49,999	2.90%
\$50,000-99,999	3.20%
\$100,000-249,999	3.35%
\$250,000 or more	3.35%

Guaranteed Minimum Interest Rates

The Initial Guaranteed Minimum Interest Rate set forth in the contract is 1.00% for the first 5 years. When the initial guaranteed interest period ends, you should generally anticipate the interest rate to reset at or near the Guaranteed Minimum Interest Rate(s) stated in the contract.

First Symetra Select 7 Fixed Annuity

7 Year Guaranteed Period	Base Interest Rate (Years 1-7)
\$10,000-49,999	3.15%
\$50,000-99,999	3.45%
\$100,000-249,999	3.60%
\$250,000 or more	3.60%

With Guaranteed Return of Purchase Payment

7 Year Guaranteed Period	Base Interest Rate (Years 1-7)
\$10,000-49,999	2.90%
\$50,000-99,999	3.20%
\$100,000-249,999	3.35%
\$250,000 or more	3.35%

Guaranteed Minimum Interest Rates

The Initial Guaranteed Minimum Interest Rate set forth in the contract is 1.00% for the first 7 years. When the initial guaranteed interest rate period ends, you should generally anticipate the interest rate to reset at or near the Guaranteed Minimum Interest Rate(s) stated in the contract.

For more information on how First Symetra can help you increase your sales, contact the Life and Retirement Sales Desk at **1-888-802-9989** or e-mail invest@symetra.com.



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.

Fixed Deferred Annuities are issued by by First Symetra National Life Insurance Company of New York, New York, NY. Mailing address is P.O. Box 34690, Seattle, WA 98124.

First Symetra Custom 7, First Symetra Custom 5, First Symetra Select 7 and First Symetra Select 5 Fixed Annuities are modified single premium fixed deferred annuities. Contract form number is RSC-0017/NY FP 5/09.

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% early withdrawal tax penalty may also apply for amounts taken prior to age 59 ½. Clients should consult their attorney or tax advisor for more information.

Interest rates are subject to change without notice.

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

¹First Year Interest Rate is the Base Interest Rate + 0.50% Additional Interest.

²Effective 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.