



Create the retirement lifestyle you've envisioned

## Symetra Income Edge Fixed Indexed Annuity

WITH GUARANTEED LIFETIME WITHDRAWAL BENEFIT RIDER



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.





A quick product overview

# What is Symetra Income Edge?

## Let's break it down.

Symetra Income Edge is a single-premium fixed indexed annuity with a guaranteed lifetime withdrawal benefit rider.

Let's take a closer look at what this means. [>](#)

## Single-premium

You purchase the annuity with a **lump sum**.



*You make a single payment*

## Fixed indexed

“Fixed indexed” describes how the annuity’s interest is calculated. This interest can be a **fixed** rate or based on the performance of a **market index**. And if you choose a market index, your money is not actually invested in the market, so you have no market risk.



*Fixed rate*

or



*Market index*

## Annuity

An annuity is a contract between you and an insurance company. The idea is pretty simple. You put money in. It accumulates interest. **It pays you back later.** “Paying you back” can happen in several ways. One option is to take money out as a monthly payment for the rest of your life.



*Your money can grow over time*



*And pays you back later*

## Guaranteed lifetime withdrawal benefit rider (withdrawal benefit)

This benefit provides **guaranteed income for life** in the form of regular withdrawals from your contract. It gives you predictable, reliable income that continues even if your annuity is withdrawn to \$0.



*Guaranteed income for life*





## Symetra Income Edge is designed to help ease your retirement worries.



### Will I run out of money?

- Income Edge can guarantee steady income payments for life, even if there is no money left in your annuity. This is the key benefit of the withdrawal benefit.



### What if I need access to my money sooner than expected?

- You can access any remaining contract value if you have an unexpected need, but this will reduce your future maximum withdrawal amount and charges may apply.
- During the initial contract period (the “surrender charge” period), you can withdraw up to 10% of the money in your contract every year free of charge—unless you have started taking lifetime income payments.
- You can take out more than 10% during the surrender charge period, but the amount you take out may be subject to a market value adjustment (MVA), if applicable, and a fee called a “surrender charge.”
- After the surrender charge period, surrender charges and MVAs no longer apply.



### Can my money continue to grow?

- Any interest you earn is credited each year, and it can continue to grow through compounding.
- Your money grows tax-deferred (it’s not taxed until you take it out).
- You can choose a lifetime income option that may increase your payments each year.
- If the market index you choose goes up, your indexed account can be credited interest up to a “cap”—the top percentage you can earn in any given year.



## Can I lose money?

- Because you're not actually invested in the market, you will never lose money due to market declines.
- You can surrender your contract at any time and receive the current value, subject to an MVA and surrender charge, and minus any previous charges or withdrawals.
- If you die, your beneficiaries will receive any remaining money per your contract.



## I don't want any surprises. What else should I know?

- You have a "free-look period," which means you can cancel your contract and receive a full refund within 30 days of the contract receipt.
- Caps and fixed interest rates are reset annually, so they may vary from year to year.
- There is an annual charge of 1.20% for the withdrawal benefit. The fee is a percentage of the money in your annuity and will not change for the life of your contract.
- You can cancel the withdrawal benefit after five years. If you do, the benefits it provides go away for good and charges will not be refunded.
- There may be years where you earn no interest if the index you choose doesn't increase or it declines.
- Federal income taxes may apply to withdrawals. There could be an additional federal tax of 10% if you take money out and you're younger than age 59½. You should consult with an attorney or tax professional before taking any withdrawals.

**Lifetime  
income**



**Principal  
protection**



**Growth  
potential**



**Tax deferral**



## Built for the long-term

Fixed indexed annuities (FIAs) are built to be long-term insurance products. A FIA with a withdrawal benefit is meant for people who want guaranteed income in retirement.





What will your  
retirement look like?



## Envision it.

You've probably imagined the years ahead with family and friends, where you may retire, and the places you may travel.

Creating the retirement you've pictured requires a solid foundation, and asking important financial questions now can help you prepare for the future you envision.

How can I receive lifetime income? >

How can Income Edge help my money grow? >

What else should I know? >

Symetra Income Edge, with its withdrawal benefit, can help address these questions.

**Let's learn more.**

# How can I receive lifetime income?

## The withdrawal benefit creates income for life

The withdrawal benefit allows lifetime withdrawals from your contract up to the maximum withdrawal amount (maximum amount) each year, regardless of your remaining contract value. The amount will never decline due to indexed account performance.

**Your lifetime withdrawals have potential to grow both before and after withdrawals begin.**

### **Before lifetime withdrawals begin:**

- Your maximum amount is guaranteed to increase each year for up to 10 years.<sup>1</sup>
- In addition to the annual increase, as your contract value grows, your future maximum amount also increases—even after 10 years. Potential contract value growth is based on the performance of accounts you choose:

- 1. S&P 500® Index Point-to-Point**
- 2. JPMorgan ETF Efficiente® 5 Index Point-to-Point**
- 3. Fixed account**

Indexed account availability may vary by distributor. Additional indexed account options may be available to you at the end of your interest term. Consult with your financial professional or registered representative for more information.

### **After lifetime withdrawals begin:**

If you're 59½ or older and ready to begin lifetime withdrawals, you have two options:

- 1. Level withdrawals:** A guaranteed, level amount for life.
- 2. Index-linked withdrawals:** Guaranteed withdrawals for life with potential for increases each year.

<sup>1</sup> Assuming no withdrawals prior to the date lifetime withdrawals begin.



## Determining your maximum amount

Your maximum amount is based on your age when you purchase Income Edge (this determines your base withdrawal percentage), the number of years you defer withdrawal benefit payments, and whether or not you select level or index-linked withdrawals.

### Take a look at this hypothetical example:

Assume you purchase Income Edge with **\$100,000** and that the base withdrawal percentage is **5.00%** and the annual increase percentage is **0.25%**. You wait five years to start taking your lifetime withdrawals which increases your withdrawal percentage to **6.25%**. Your hypothetical contract value has grown to **\$115,000** based on the fixed and indexed account allocations you selected.

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Your maximum amount  
would be:

$$\mathbf{\$115,000 \times 6.25\% =}$$
$$\mathbf{\$7,187.50}$$

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This amount would be guaranteed for life, even if your contract is withdrawn to **\$0**. If you were to select the index-linked withdrawal option your maximum amount could increase further based on the performance of the indexed accounts chosen, though your base withdrawal amount would start at a lower percentage. This hypothetical example is for illustrative purposes only. Actual amounts may differ.

$$\begin{array}{c} \text{Maximum amount} \\ = \\ \text{Contract value x Withdrawal percentage} \end{array}$$

# How can Income Edge help my money grow?

Income Edge allows you to choose from accounts linked to market indexes and an optional fixed account, providing opportunities to grow your money and maintain the lifestyle you want.

## Your account choices

### 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.

### Fixed account

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

## Your index choices

**Because indexes may perform differently under similar market conditions, Income Edge offers two index options:**

### ① S&P 500 Index

Widely regarded as the best single gauge of large-cap U.S. equities, this world-renowned index includes 500 of the top companies in leading industries of the U.S. economy.

### ② JPMorgan ETF Efficiente® 5 Index

This industry-leading, multi-asset-class index seeks to generate returns by utilizing a diverse array of exchange-traded funds (ETFs) and a cash index. The index rebalances monthly to create an asset mix with the best recent returns for a given level of risk.

This design focuses on maximizing returns while limiting volatility—an attempt to dampen the up and down movements in the index. With this “target volatility” design, the index may have more stable performance than a traditional index, although partially at the expense of gains. Please see the index fact sheet for more information.



### Flexibility to transfer between accounts

You can transfer money between your fixed account and/or any indexed accounts at the end of each 1-year interest term.

### Protection from market declines

Your contract value is protected from losing value due to market performance. If the index value declines from the beginning of an interest term to the end of an interest term, you will receive no interest for that term, but your contract value won't decline.

Note: Your contract value will be reduced by the deduction of the annual withdrawal benefit charge. It is possible that your contract value could be worth less than your initial purchase payment if there is no growth in your contract.

### Potential for indexed interest, up to a “cap”

Caps limit the amount of indexed interest that can be earned in each interest term. Here's how they work:

- At the beginning of each interest term, we set a maximum cap on the interest rate that can be credited to the indexed account at the end of the term.
- If the change in the index value from the beginning of the interest term to the end of the interest term is positive, you'll receive interest up to the declared cap.
- Indexed interest is calculated and credited (if applicable) at the end of each 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.

### CAPS AT WORK

This table illustrates how an Income Edge indexed account 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.

	Index performance	Cap	Interest credited
Index performance greater than cap	10%	5%	5%
Index performance less than cap	2%	5%	2%
Negative index performance	-5%	5%	0%

If the change in the index value from the beginning of the interest term to the end of the interest term is positive, you'll receive interest up to the declared cap.

### Starting your interest term

Your purchase payment is allocated to your chosen accounts on the 7th, 14th, 21st or 28th calendar day of the month, whichever is on or immediately follows the contract date. This is the start of your interest term. 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.

# What else should I know?

## Withdrawal benefit flexibility

### Changing the amount of your lifetime withdrawal

At the end of any interest term, you can request to change the amount (up to the maximum amount) and/or frequency of your withdrawals.

### Taking additional withdrawals

If you need to withdraw more than your maximum amount, your future maximum amount will decrease due to the change in the contract value. The change in contract value is determined by the excess amount that is withdrawn. For more information, please refer to the Contract Summary and/or Statement of Benefit Information.

### Withdrawals to satisfy required minimum distributions (RMDs)

If you own a tax-qualified contract and need to withdraw more than your maximum amount in order to satisfy RMDs from your contract, the excess amount withdrawn will not result in a proportional reduction to your maximum amount.

## More withdrawal benefit details

### Starting lifetime withdrawals

Lifetime withdrawals may begin at any time.

### Minimum withdrawal start age

The selected covered person(s) must be at least 59½ at the time lifetime withdrawals begin.

### A word about taxes

The lifetime withdrawals provided by the withdrawal benefit are generally taxed like any other withdrawal from the contract. You may want to consult a tax professional prior to purchasing Income Edge.



#### **RMD FRIENDLY**

Excess withdrawals needed to satisfy RMDs will not reduce your maximum amount.

## Multiple ways to access your money

While Income Edge is designed for the long term, we recognize that circumstances change and you may still need access to your money.

### Free annual withdrawals

Until you begin taking lifetime withdrawals, you can withdraw up to 10% of your contract value each contract year without paying surrender charges or market value adjustments. If you withdraw more than 10% annually during the surrender charge period, a surrender charge and MVA will apply on the amount over 10%.<sup>1</sup> Any amounts withdrawn from an indexed account before the end of the interest term will not receive interest for that term (indexed interest is only credited at the end of each annual interest term). The 10% penalty-free amount is no longer available after lifetime withdrawals begin.

### Nursing Home and Hospitalization Waiver<sup>1</sup>

We'll waive your surrender charges and any MVAs 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.

### Annuitization

Anytime after the first contract year, you can convert all or part of your contract value into an income stream that pays you over a specific period of time or for your lifetime. This will terminate the withdrawal benefit, unless you already terminated it prior to annuitizing.

## Market value adjustments\*

If you withdraw money from your contract during the surrender charge period, a market value adjustment (MVA) will apply. The MVA does not apply to the 10% free withdrawal feature before you begin lifetime withdrawals or to the maximum withdrawal amount after payments begin.

- The adjustment will be either positive (a credit) or negative (a charge)—meaning the amount you receive will increase or decrease. The adjustment is based on the change in the Bloomberg US Intermediate Corporate Bond Index Yield between the day the contract was issued and the day the withdrawal is taken.
- The MVA applies only if you withdraw money from your contract during the surrender charge period. After the surrender charge period, the MVA no longer applies. 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 adjustment will never result in receiving less than the guaranteed minimum value.

Please review your Contract Summary and/or Statement of Benefit Information at the time of purchase for specific examples of how surrender charges and MVAs may affect contract and cash surrender values.

\* MVA does not apply in California.

<sup>1</sup> Not available in all states. Terms and conditions may vary.



## Other features and benefits

### Surrender charges

The first seven 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:

In all states except California:

Contract year	1	2	3	4	5	6	7	8+
Charge*	8%	8%	7%	7%	6%	5%	4%	0%

In California:

Contract year	1	2	3	4	5	6	7	8+
Charge*	8%	8%	7%	6%	5%	4%	3%	0%

\* As a percentage of the amount withdrawn in excess of the free withdrawal amount.

### Death benefit

Upon your death, your beneficiaries will receive the greatest of the contract value (which does not reflect any current surrender charge or MVA, if applicable), the cash surrender value (reflecting any applicable surrender charge and MVA), or your original purchase payment (adjusted for any withdrawals). If the withdrawal benefit has been terminated, the death benefit will be the greater of the cash surrender value or contract value.

### Contract basics

Minimum purchase payment	\$10,000
Purchase age	50–85
Product types	Nonqualified, Roth IRA, IRA and SEP
Interest term length	1 year
Withdrawal benefit frequency	Monthly, quarterly, semi-annually or annually
Minimum withdrawal amount	\$100 per payment
Covered persons	Single or joint. Covered persons are selected at the time lifetime withdrawals begin.

# Why consider Income Edge?



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## Upside potential

- ✓ Before lifetime withdrawals begin, growth in your contract value increases your maximum withdrawal amount.
- ✓ After lifetime withdrawals begin, the index-linked options provide additional opportunities for your maximum amount to increase.



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## Transparency

- ✓ Straightforward calculation of your maximum amount.
- ✓ Simple, age-based withdrawal percentages.



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## Flexibility

- ✓ RMD-friendly withdrawal treatment.
- ✓ Ability to change the amount of your lifetime withdrawal each year.
- ✓ Ability to terminate the withdrawal benefit after five years.

# 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.



*Our headquarters are located in Bellevue, Washington.*



## Value Transparency Sustainability

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](http://www.symetra.com).

## Important information

Symetra Income Edge is an individual single-premium fixed indexed deferred annuity with a market value adjustment feature issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. Contract form number is ICC14\_RC1 in most states. The Guaranteed Lifetime Withdrawal Benefit Rider form number is ICC15\_RE1 in most states. Product and rider are not available in all U.S. states or any U.S. territory. Terms and conditions may vary.

A rider is a provision of the annuity with additional costs, potential benefits and features that should never be confused with the annuity itself. Before evaluating the benefits of a rider, carefully examine the annuity to which it is attached.

There is an annual percentage charge for the Guaranteed Lifetime Withdrawal Benefit Rider ("rider") based on the contract value on the date the charge is calculated. The rider provides a guaranteed lifetime withdrawal benefit ("GLWB") during the life of the covered person(s) while the rider is in effect. You may terminate the rider after the fifth interest term. Once you terminate the rider it may not be reinstated. We will assess and deduct the GLWB 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.

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.

Symetra Income Edge has 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 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.

A market value adjustment (MVA) is a positive or negative adjustment that may apply when all or when a portion of the contract value is withdrawn. If applicable, 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 will never cause the cash surrender value to be less than the guaranteed minimum value. After the surrender charge period, no MVA applies.

If the MVA reference rate is not published for a particular day, Symetra will use the MVA reference rate as of the prior business day. If the MVA reference rate is no longer available or discontinued, Symetra may substitute another comparable method for determining the MVA reference rate.

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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 professional for more information.

Contracts not owned for the benefit of natural persons, e.g., contracts owned by trusts, corporations or certain other entities, are generally not treated as annuities for federal income tax purposes and any interest are taxed as ordinary income in the current year. Exceptions may apply. Prospective Owners that are not natural persons should consult their tax professionals before purchasing the Contract.

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.



## Disclosures continued

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.

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.

The contract provides a guaranteed minimum value upon surrender, death, or annuitization. Please see your contract or ask your financial professional for a current rate sheet for more details, or contact us at 1-800-796-3872.

This is not a complete description of Symetra Income Edge Fixed Indexed Annuity with Guaranteed Lifetime Withdrawal Benefit. For a complete description, please ask your financial professional or insurance producer for a copy of the Contract Summary.

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