



## **RetireOne Adds Symetra Advisory FIAs to Annuity Platform**

*Built for fee-based planning, Symetra Advisory Edge and Symetra Advisory Income Edge expand RetireOne's principal protection offering to meet growing advisor demand*

SAN FRANCISCO and BELLEVUE, Wash. — (Oct. 30, 2018) — Symetra Life Insurance Company and RetireOne™ today announced the addition of Symetra Advisory Edge and Symetra Advisory Income Edge fixed indexed annuities (FIAs) to the RetireOne™ platform. Engineered for registered investment advisors and fee-based advisors, the Symetra FIAs help provide protection against market losses while offering upside potential via two index-linked accounts: S&P® 500 Index and the JPMorgan ETF Efficiente® 5 Index.

“We are partnering with Symetra to serve up innovative insurance solutions to help advisors and their clients meet retirement goals,” said RetireOne CEO David Stone. “As markets continue to break records, there's mounting evidence that investors are bracing for a recession. Advisors tell us that their clients don't want to lose money like they did in the great recession, especially those who are in early retirement or preparing to retire. They want to transfer some of that risk, rather than lose sleep. Symetra built two no-load annuities to help do that.”

The Symetra Advisory Income Edge FIA offers a lifetime withdrawal benefit that provides guaranteed lifetime income with upside potential, with an option for that upside to continue even after income payments begin. “Between 1997 and 2016, prices for consumer goods increased by 53 percent<sup>1</sup>,” said Rich LaVoice, executive vice president, Retirement Distribution Strategy at Symetra. “Clients who retired in that time saw their purchasing power decline if their income sources didn't keep pace with inflation. We designed Advisory Income Edge to meet lifetime income goals, while potentially maintaining their purchasing power through retirement.”

The withdrawal benefit offers three ways for the income stream to grow. The withdrawal percentage is guaranteed to increase each year of up to 10 years before lifetime income is taken. If the contract value increases prior to beginning lifetime income, the maximum withdrawal amount may increase further. And after lifetime income withdrawals begin, they may be increased each year based on the performance of the underlying strategies chosen under the index-linked income option.

### **About RetireOne**

Serving over 900 RIAs and fee-based advisors since 2011, Aria Retirement Solutions' RetireOne™ is the leading, independent platform for fee-based insurance solutions. With offerings from multiple “A”-rated companies, advisors may access this fiduciary marketplace at no additional cost to them or their clients. Currently nearing \$1 billion of retirement savings and income investments, RetireOne continues to grow in its mission to revolutionize access to low-cost, innovative insurance solutions that empower investors to retire with confidence. To learn more, visit [www.retireone.com](http://www.retireone.com).

### **About Symetra**

Symetra Life Insurance Company is a subsidiary of Symetra Financial Corporation, a diversified financial services company based in Bellevue, Washington. In business since 1957, Symetra provides employee benefits, annuities and life insurance through a national network of benefit consultants, financial institutions, and independent agents and advisors. For more information, visit [www.symetra.com](http://www.symetra.com).

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<sup>1</sup> "CPI Inflation Calculator", Bureau of Labor Statistics, Oct. 29, 2018,  
[https://www.bls.gov/data/inflation\\_calculator.htm](https://www.bls.gov/data/inflation_calculator.htm)

Annuities are issued by Symetra Life Insurance Company, 777 108<sup>th</sup> Avenue NE, Suite 1200, Bellevue, WA 98004. Products are not available in all U.S. states or any U.S. territory. Terms and conditions may vary.

Symetra Advisory Edge 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 Advisory Income Edge 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.

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

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

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.

Annuity contracts have terms and limitations for keeping them in force. Contact your financial professional or insurance producer for complete details.

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