Symetra Life Insurance Company

Symetra Stride Fixed Indexed Annuity

Current Rates Effective 10/30/2026

10 Year Withdrawal Charge Schedule

Purchase Payment

$25,000 or more

Indexed Options		
S&P 500® Index		
1 Year	Point to Point with **Cap**	5.00%
1 Year	Point to Point with **Participation Rate**	35%
2 Year	Point to Point with **Participation Rate**	45%
JPMorgan ETF Efficiente® 5 Index		
1 Year	Point to Point with **Cap**	14.00%
1 Year	Point to Point with **Participation Rate**	100%
2 Year	Point to Point with **Participation Rate**	155%
Putnam Dynamic Low Volatility Excess Return Index™		
1 Year	Point to Point with **Cap**	10.00%
1 Year	Point to Point with **Participation Rate**	120%
2 Year	Point to Point with **Participation Rate**	185%
Fixed Option		
Fixed Account		
1 Year	Guaranteed Interest Rate	3.25%

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 issue 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 Elite® Fixed Indexed Annuity

Indexed Account Options - 1 Year Point to Point	5- Year Withdrawal Charge Period Purchase Payment		7- Year Withdrawal Charge Period Purchase Payment	
S&P 500® Index	**$25,000 - $99,999**	**$100,000 or more**	**$25,000 - $99,999**	**$100,000 or more**
Cap	11.00%	11.50%	11.50%	12.00%
Trigger Rate	8.25%	8.50%	8.75%	9.00%
Participation Rate	60%	65%	62%	67%
NASDAQ-100® Index	**$25,000 - $99,999**	**$100,000 or more**	**$25,000 - $99,999**	**$100,000 or more**
Cap	11.00%	11.50%	11.50%	12.00%
Trigger Rate	9.25%	9.50%	9.50%	9.75%
JPMorgan ETF Efficiente® 5 Index	**$25,000 - $99,999**	**$100,000 or more**	**$25,000 - $99,999**	**$100,000 or more**
Trigger Rate	10.50%	11.00%	11.00%	11.50%
***Participation Rate & Cap**	165% Par Rate	180% Par Rate	170% Par Rate	185% Par Rate
*If a Participation Rate (Par Rate) is shown, there is no Cap.				
Franklin Large Cap Value 15% ER Index℠	**$25,000 - $99,999**	**$100,000 or more**	**$25,000 - $99,999**	**$100,000 or more**
Cap	19.00%	20.00%	21.00%	22.00%
Trigger Rate	10.50%	11.00%	10.75%	11.25%
Fixed Account	**$25,000 - $99,999**	**$100,000 or more**	**$25,000 - $99,999**	**$100,000 or more**
1 Year Guaranteed Interest Rate	4.35%	4.50%	4.35%	4.50%

Indexed Interest Caps, Participation Rates and Trigger Rates are declared for each interest term and are subject to change.

For the **Participation Rate & Cap** option, we may declare a Cap for each Interest Term. If no Cap is declared, any Interest will be calculated using the Participation Rate only.

The **fixed** account interest rate is declared for one year and is subject to change in subsequent years. Minimum 1.00% during the withdrawal charge period and 0.50% thereafter.

The **Cap** is the maximum indexed interest that can be credited to the indexed account value. Minimum 2.00% during the 5 year withdrawal charge period and 1.00% thereafter. Minimum 3.00% during the 7 year withdrawal charge period and 1.00% thereafter.

The **Participation Rate** is a percentage of the index's performance that can be credited to the indexed account value with the result not to exceed the Cap, if applicable. Minimum 10% during the withdrawal charge period and 5% thereafter. For the **Participation Rate & Cap** option the Minimum Participation rate is 100% during the withdrawal charge period and 100% thereafter.

The **Trigger Rate** is credited if the index return is greater than or equal to zero. Minimum 2.00% during the withdrawal charge period and 0.50% thereafter.

Note about Withdrawals

Withdrawal charges and Market Value Adjustment may apply if withdrawals are taken in excess of 15% of the contract value per contract year. The 7 year withdrawal charge schedule is 9%, 9%, 8%, 7%, 6%, 5%, 4%, 0% and the 5 year withdrawal charge schedule is 9%, 9%, 8%, 7%, 6%, 0%. In CA the 7 year withdrawal charge schedule is 8.30%, 8%, 7%, 6%, 5%, 4%, 3%, 0% and the 5 year withdrawal charge schedule is 8.30%, 8%, 7%, 6%, 5%, 0%.

Market Value Adjustment is not applicable in CA

Rate Lock Policy

In the event of a change, we will offer the better of the interest rate, participation rate,trigger rate or cap available on either the date the application was signed or the contract issue date. This policy applies to the initial interest term only. To qualify,the application must be signed prior to the effective date of the change and received by Symetra within 10 business days. Funds must be received as indicated below:

- **Cash with Application:** within 10 business days of the signature date.
- **Transfers/1035 Exchanges:** within 60 calendar days from the date Symetra receives the application.

Symetra Income Edge Plus℠ Fixed Indexed Annuity

Indexed Account Options	*Purchase Payment*	
1 Year Point to Point	**$10,000 - $99,999**	**$100,000 or more**
S&P 500® Index with Cap	4.10%	4.75%
S&P 500® Index with Trigger Rate	3.75%	4.25%
NASDAQ-100® Index with Cap	4.50%	5.25%
NASDAQ-100® Index with Trigger Rate	3.75%	4.25%
JPMorgan ETF Efficiente® 5 Index with Cap	9.00%	13.00%
Fixed Account Option	2.65%	3.00%

Indexed Interest Caps, Participation Rates and Trigger Rates are declared for each interest term and are subject to change.

The **fixed** account interest rate is declared for one year and is subject to change in subsequent years. Minimum 1.00% during the withdrawal charge period and 1.00% thereafter.

The **Cap** is the maximum indexed interest that can be credited to the indexed account value. Minimum 3.00% during the withdrawal charge period and 1.00% thereafter.

The **Participation Rate** is a percentage of the index's performance that can be credited to the indexed account value with the result not to exceed the Cap, if applicable. Minimum 100% during the withdrawal charge period and 100% thereafter.

The **Trigger Rate** is credited if the index return is greater than or equal to zero.Minimum 2.00% during the withdrawal charge period and 1.00% thereafter.

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

Note about Withdrawals

Withdrawal charges and Market Value Adjustment may apply if withdrawals are taken in excess of 10% of the contract value per contract year. The withdrawal charge schedule is 8%, 8%, 7%, 7%, 6%, 5%, 4%, 0%. In CA the withdrawal charge schedule is 8%, 8%, 7%, 6%, 5%, 4%, 3%, 0%.

Market Value Adjustment is not available in CA.

Guaranteed Lifetime Withdrawal Benefit (GLWB) Rider Charge

Income Edge Plus 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 first day of the sixth contract year. 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.

Interest Rate, Trigger Rate, Participation Rate & Cap Lock Policy

In the event of a change, we will offer the better of the interest rate, participation rate,trigger rate or cap available on either the date the application was signed or the contract issue date. This policy applies to the initial interest term only. To qualify,the application must be signed prior to the effective date of the change and received by Symetra within 10 business days. Funds must be received as indicated below:

- **Cash With Application:** within 10 business days of the signature date.
- **Transfers/1035 Exchanges:** within 60 calendar days from the date Symetra receives the application.

Symetra Select Pro® Fixed Annuity

With Guaranteed Return of Purchase Payment

3 Year Guaranteed Period	Interest Rate (Years 1-3)
$10,000 - $49,999	5.00%
$50,000 - $99,999	5.00%
$100,000 - $249,999	5.20%
$250,000 or more[1]	5.25%

5 Year Guaranteed Period	Interest Rate (Years 1-5)
$10,000 - $49,999	5.30%
$50,000 - $99,999	5.30%
$100,000 - $249,999	5.50%
$250,000 or more[1]	5.50%

7 Year Guaranteed Period	Interest Rate (Years 1-7)
$10,000 - $49,999	5.35%
$50,000 - $99,999	5.35%
$100,000 - $249,999	5.55%
$250,000 or more[1]	5.55%

[1]Symetra Life Insurance Company Home Office approval required over $1 million.

Minimum Interest Rate

The Minimum Interest Rate is 0.25% during the withdrawal charge period and 0.25% thereafter. When the initial guaranteed interest rate period ends, the interest rate can reset annually, but it will never be less than the minimum interest rate shown in the contract.[1] Withdrawal amounts above 15% of the contract value per contract year may be subject to a withdrawal charge based on the following decreasing withdrawal charge schedules:

3 Year: 8%, 8%, 7% and then 0% in most states.
In CA the 3-year Withdrawal Charge Schedule is 8%, 7%, 6% and then 0%

5 Year: 8%, 8%, 7%, 6%, 5% and then 0% in most states.
In CA the 5-year Withdrawal Charge Schedule is 8%, 7%, 6%, 5%, 4% and then 0%

7 Year: 8%, 8%, 7%, 6%, 5%, 4%, 3% and then 0% in most states.
In CA the 7-year Withdrawal Charge Schedule is 8%, 7%, 6%, 5%, 4%, 3%, 2% and then 0%

Guaranteed Return of Purchase Payment Option

Selected at time of application, this option ensures that the customer will never receive less than what they contributed to the annuity, minus any prior withdrawals.

Symetra Select Pro® Fixed Annuity

3 Year Guaranteed Period	Interest Rate (Years 1-3)
$10,000 - $49,999	5.20%
$50,000 - $99,999	5.20%
$100,000 - $249,999	5.40%
$250,000 or more[1]	5.45%

5 Year Guaranteed Period	Interest Rate (Years 1-5)
$10,000 - $49,999	5.55%
$50,000 - $99,999	5.55%
$100,000 - $249,999	5.75%
$250,000 or more[1]	5.75%

7 Year Guaranteed Period	Interest Rate (Years 1-7)
$10,000 - $49,999	5.65%
$50,000 - $99,999	5.65%
$100,000 - $249,999	5.85%
$250,000 or more[1]	5.85%

[1]Symetra Life Insurance Company Home Office approval required over $1 million.

Minimum Interest Rate

The Minimum Interest Rate is 0.25% during the withdrawal charge period and 0.25% thereafter. When the initial guaranteed interest rate period ends, the interest rate can reset annually, but it will never be less than the minimum interest rate shown in the contract.[1] Withdrawal amounts above 15% of the contract value per contract year may be subject to a withdrawal charge based on the following decreasing withdrawal charge schedules:

3 Year: 8%, 8%, 7% and then 0% in most states.
In CA the 3-year Withdrawal Charge Schedule is 8%, 7%, 6% and then 0%

5 Year: 8%, 8%, 7%, 6%, 5% and then 0% in most states.
In CA the 5-year Withdrawal Charge Schedule is 8%, 7%, 6%, 5%, 4% and then 0%

7 Year: 8%, 8%, 7%, 6%, 5%, 4%, 3% and then 0% in most states.
In CA the 7-year Withdrawal Charge Schedule is 8%, 7%, 6%, 5%, 4%, 3%, 2% and then 0%

Symetra Select Max® Fixed Annuity

3 Year Guaranteed Period	Interest Rate (Years 1-3)
$10,000 - $49,999	5.20%
$50,000 - $99,999	5.20%
$100,000 - $249,999	5.40%
$250,000 or more[1]	5.45%

5 Year Guaranteed Period	Interest Rate (Years 1-5)
$10,000 - $49,999	5.65%
$50,000 - $99,999	5.65%
$100,000 - $249,999	5.85%
$250,000 or more[1]	5.85%

7 Year Guaranteed Period	Interest Rate (Years 1-7)
$10,000 - $49,999	5.75%
$50,000 - $99,999	5.75%
$100,000 - $249,999	5.95%
$250,000 or more[1]	5.95%

[1]Symetra Life Insurance Company Home Office approval required over $1 million.

Minimum Interest Rate

The Minimum Interest Rate is 0.25% during the withdrawal charge period and 0.25% thereafter. When the initial guaranteed interest rate period ends, the interest rate can reset annually, but it will never be less than the minimum interest rate shown in the contract.[1] Withdrawals of up to the accumulated interest earned (minus previous interest withdrawn) can be withdrawn free of charge. This amount is calculated at the time of your first withdrawal during that contract year. Amounts in excess of the free withdrawals may be subject to a withdrawal charge and Market Value Adjustment (if applicable) based on the following decreasing withdrawal charge schedules:

3 Year: 8%, 8%, 7% and then 0% in most states.
In CA the 3-year Withdrawal Charge Schedule is 8%, 7%, 6% and then 0%

5 Year: 8%, 8%, 7%, 6%, 5% and then 0% in most states.
In CA the 5-year Withdrawal Charge Schedule is 8%, 7%, 6%, 5%, 4% and then 0%

7 Year: 8%, 8%, 7%, 6%, 5%, 4%, 3% and then 0% in most states.
In CA the 7-year Withdrawal Charge Schedule is 8%, 7%, 6%, 5%, 4%, 3%, 2% and then 0%

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.

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 Select Pro Fixed Annuity and Select Max Fixed Annuity are individual modified single-premium fixed deferred annuities. Contract form numbers for most states are ICC21_RC1. The Guaranteed Return of Purchase Payment Endorsement is form number ICC21_RE1 in most states. Free Withdrawal Endorsement form number is ICC21_RE4 in most states. Interest Crediting Endorsement is ICC21_RE3 in most states. Market value adjustment endorsement form number is ICC21_RE2 in most states. Annuity contracts have terms and limitations for keeping them in force. Clients should contact their financial professional or insurance producer for complete details.

Symetra Edge Elite 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. 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. Point to point with Participation rate and Cap crediting method endorsement form number is ICC23_RE1 in most states. Point to point with Trigger Crediting method endorsement form number is ICC22_RE1 in most states. Products, endorsements, features, terms and conditions may vary by state and may not be available in all U.S. states or any U.S. territory.

Symetra Income Edge Plus Fixed Indexed Annuity is an individual single premium fixed indexed deferred annuity with a market value adjustment feature. Contract form number is ICC19_RC1 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 and Cap crediting method endorsement form number is ICC23_RE1 in most states. Point to point with Trigger Crediting method endorsement form number is ICC22_RE1 in most states. The Guaranteed Lifetime Withdrawal Benefit Rider form number is ICC23_RE3 in most states. Products, endorsements, features, terms and conditions may vary by state and may not be available in all U.S. states or any U.S. territory.

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 Symetra Income Edge Plus Fixed Indexed Annuity, 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 during the life of the covered person(s) while the rider is in effect. The Client may terminate the rider after the first day of the sixth 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.

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 California.

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 Elite 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.

The Indexed accounts with enhanced participation rate will incur an annual charge that will reduce the contract value, and do not guarantee performance any greater than the indexed accounts without a charge.

Indexed interest is calculated and credited (if applicable) at the end of an 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, Franklin Large Cap Value 15% ER 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.

A market value adjustment feature (MVA) is a positive or negative adjustment that may apply when all or when a portion of the contract value is withdrawn. The MVA will not apply to free withdrawal amounts. 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 withdrawal 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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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 Franklin Large Cap Value 15% ER Index℠ is owned by Franklin Templeton. References below to “Index” apply to Franklin Large Cap Value 15% ER Index℠ and references below to “Licensor” apply to Franklin Templeton.

Licensor has licensed the Index to Symetra Life Insurance Company to be used as a component of certain annuity products (the “Products”). The Index may be calculated by a third party or contain third-party data, each third-party provider and Licensor are collectively “Licensor Parties”. The Products are not sponsored, operated, endorsed, sold or promoted by Licensor Parties. The Index, the proprietary data therein, and related trademarks, are intellectual property licensed from Licensor, and may not be copied, used, or distributed without Licensor’s prior written approval. The Products have not been passed on as to their legality or suitability, and are not regulated, issued, endorsed, sold, guaranteed, or promoted by Licensor Parties. Licensor Parties make no express or implied warranties, and hereby expressly disclaims all warranties of merchantability or fitness for a particular purpose with respect to the Index or any data included therein. Without limiting any of the foregoing, in no event shall Licensor Parties have any liability for any special, punitive, indirect, or consequential damages (including lost profits), even if notified of the possibility of such damages.

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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, triger rates, and participation rates may be higher or lower than the initial indexed interest cap and participation rates but will never be less than the guaranteed minimum indexed interest cap, minimum trigger rate, and minimum participation 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, trigger rates, 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).

For Select Pro and Select Max, after 3, 5 or 7 years, the interest rate can reset annually, but it will never be less than the minimum interest rate shown in your contract.

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.

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.

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, Income Edge Plus and Edge Elite 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.

This is not a complete description of Symetra annuitites. For a complete description, clients should ask their financial professional or insurance producer for a copy of the Contract Summary.

[1]For current interest rate information, please contact your financial professional or insurance producer.

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