

Protection and growth opportunities for your retirement

Symetra Edge Elite[®] Fixed Indexed Annuity (FIA)

You worked hard for your retirement, now let it work for you. Symetra Edge Elite credits interest based on the performance of a market index for the indexed accounts and a fixed account with a fixed interest rate. Fixed indexed annuities are meant to be long-term insurance products. They're built for people who want to protect and grow their retirement savings.

Here's how Edge Elite can help you protect, grow and fund your retirement lifestyle

1

Four diverse indexes

Edge Elite allows you to choose from accounts linked to four market indexes:

- JPMorgan ETF Efficiente[®] 5 Index
- NASDAQ 100[®] Index
- Putnam Dynamic Low Volatility Excess Return Index[™]
- S&P 500[®] Index

Your contract is protected from losing value due to market performance, and in some instances you won't pay income taxes on any interest credited to your annuity until you actually take out money in the form of a withdrawal or annuity payment.

2

Growth even in flat markets

The trigger account provides a specified growth percentage that is set at the beginning of your interest term. It can capture the trigger rate at the end of an index term whenever there is any growth in the index. Even if there is 0% return in the index, your account will be credited with the specified growth percentage.

3

Additional growth potential

With our enhanced participation rate accounts, we offer higher participation rates in exchange for an annual charge. With higher participation rates, your accounts have potential to grow at a higher rate than our other account options. Plus, the enhanced account participation rates are guaranteed not to change for the withdrawal charge period.

4

Peace of mind with protection

At the end of the withdrawal charge period, we guarantee that your contract value will at least equal your original purchase payment, minus any withdrawals and applicable withdrawal charges. If your contract value is lower than your purchase payment, we will add additional funds to the fixed account.

Provided by the Guaranteed Minimum Accumulation Benefit Rider in your contract.

Note this is not a complete description of Symetra Edge Elite. For a complete description, please ask your financial professional or insurance producer for a copy of the brochure and/or contract summary.

Not a bank or credit union deposit, obligation or guarantee	May lose value
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Not FDIC or NCUA/NCUSIF insured	Not insured by any federal government agency
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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. Guaranteed Minimum Accumulation Benefit Rider form number is ICC20_RE1. Point-to-point with participation rate and charge crediting method endorsement form number is ICC20_RE3 in most states. Point to point with trigger crediting method endorsement form number is ICC22_RE1 in most states.

A rider is a provision of the annuity with 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.

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.

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 Edge Elite 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.

The indexed accounts with enhanced participation rates 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 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. The purchase payment will begin to earn interest (if any) when the contract is issued.

Except for the JPMorgan ETF Efficiente[®] 5 Index and the Putnam Dynamic Low Volatility Excess Return 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.

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.

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 decision.

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