

Never lose ground



Fixed Indexed Annuities Protecting and growing your assets

While the past performance of an index cannot predict or guarantee future performance, it may provide perspective on how a fixed indexed annuity (FIA) works.

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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Never lose ground with downside protection

In the charts below, we look at the historical performance of the S&P 500® Price Return Index to show how a hypothetical fixed indexed annuity (FIA) protects your assets when markets are down and grow your assets when markets rise.

In this discussion the hypothetical fixed indexed annuity includes the following features and assumptions:

The chart and graph assume a single purchase payment of \$100,000 allocated 100% to the S&P 500 Index point-to-point indexed account with no prior withdrawals, a 7-year surrender charge schedule, and an allocation date of Dec. 14, 2006.

To simplify the example, the chart and graph assume a consistent indexed interest cap rate of 8% for the 7-year period shown.

For comparative purposes, the S&P 500 Index accumulation amount shows the value of \$100,000 starting on Dec. 14, 2006, and ending on a date that corresponds to the annual allocation date and interest term of the hypothetical FIA contract values shown below, assuming historical performance of the S&P 500 Index (without dividends) for each period shown. It is not intended to project or predict the future performance of any specific investment, but rather to show how the FIA credits interest according to the performance of the underlying index. You cannot invest directly in an index.

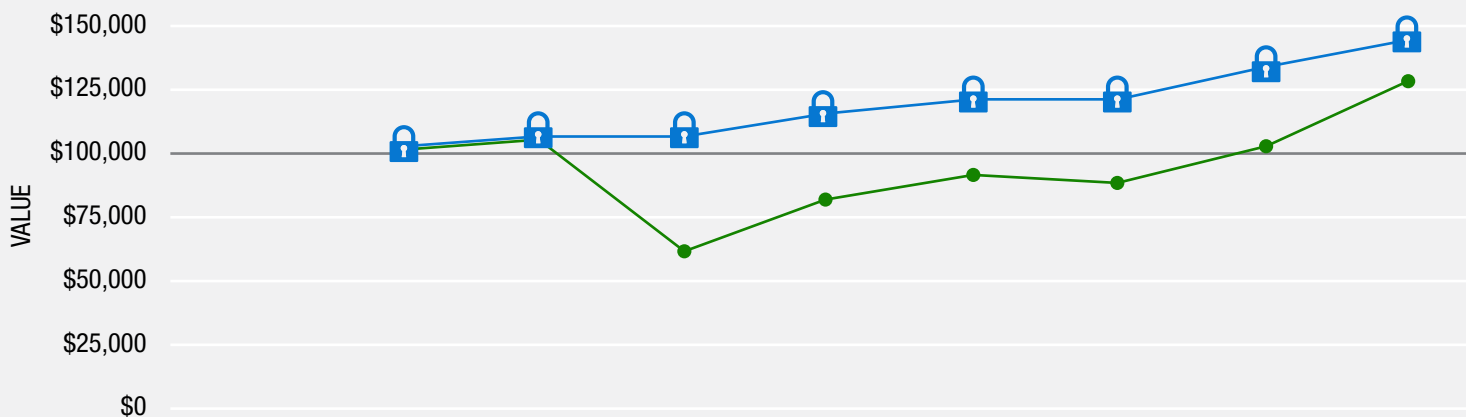
The cash surrender value shown is after the end of each annual interest term and before the impact of any market value adjustment, if applicable. After the impact of any applicable market value adjustment, the cash surrender value could be more or less than the cash surrender value shown.

Hypothetical 7-year surrender charge schedule:	Year	1	2	3	4	5	6	7	8+
	Charge	9%	8%	7%	7%	6%	5%	4%	0%

Hypothetical fixed indexed annuity performance over 7 years

Any interest previously credited, including indexed interest, is locked in at the end of each annual interest term. It can't be lost due to negative index performance during subsequent annual interest terms.

- S&P 500® Index accumulation value
- 🔒— Hypothetical fixed indexed annuity contract value assuming 8.0% indexed interest cap and a floor of 0%



	2007	2008	2009	2010	2011	2012	2013
S&P 500® Index accumulation value	\$102,979	\$60,931	\$78,156	\$87,099	\$85,011	\$99,164	\$125,328
Hypothetical fixed indexed annuity contract value with 8.00% indexed interest cap and floor of 0%	\$102,979	\$102,979	\$111,217	\$120,114	\$120,114	\$129,723	\$140,101
Cash surrender value	\$94,637	\$95,564	\$104,210	\$113,628	\$114,709	\$125,053	\$140,101
S&P 500 Index (without dividends) return during this time with allocation date of Dec. 14, 2006:	2.98%	-40.83%	28.27%	11.44%	-2.40%	16.65%	26.38%

Important Considerations. Symetra Life Insurance Company offers several fixed indexed annuities with different features than those in the hypothetical example in this brochure. For example, the surrender charge period may be longer, there may be a market value adjustment feature, and the underlying indexes may be different. For information on a specific Symetra fixed indexed annuity, please contact your financial professional or insurance producer and carefully read the specific Contract Summary describing the features of the fixed indexed annuity before purchase.

Never lose ground with steady growth

In this discussion the hypothetical fixed indexed annuity includes the following features and assumptions:

The chart and graph assume a single purchase payment of \$100,000 allocated 100% to the S&P 500 Index point-to-point indexed account with no prior withdrawals, a 7-year surrender charge schedule, and an allocation date of Dec. 14, 2016.

To simplify the example, the chart and graph assume a consistent indexed interest cap rate of 8% for the 7-year period shown.

For comparative purposes, the S&P 500 Index accumulation amount shows the value of \$100,000 starting on Dec. 14, 2016, and ending on a date that corresponds to the annual allocation date and interest term of the hypothetical FIA contract values shown below, assuming historical performance of the S&P 500 Index (without dividends) for each period shown. It is not intended to project or predict the future performance of any specific investment, but rather to show how the FIA credits interest according to the performance of the underlying index. You cannot invest directly in an index.

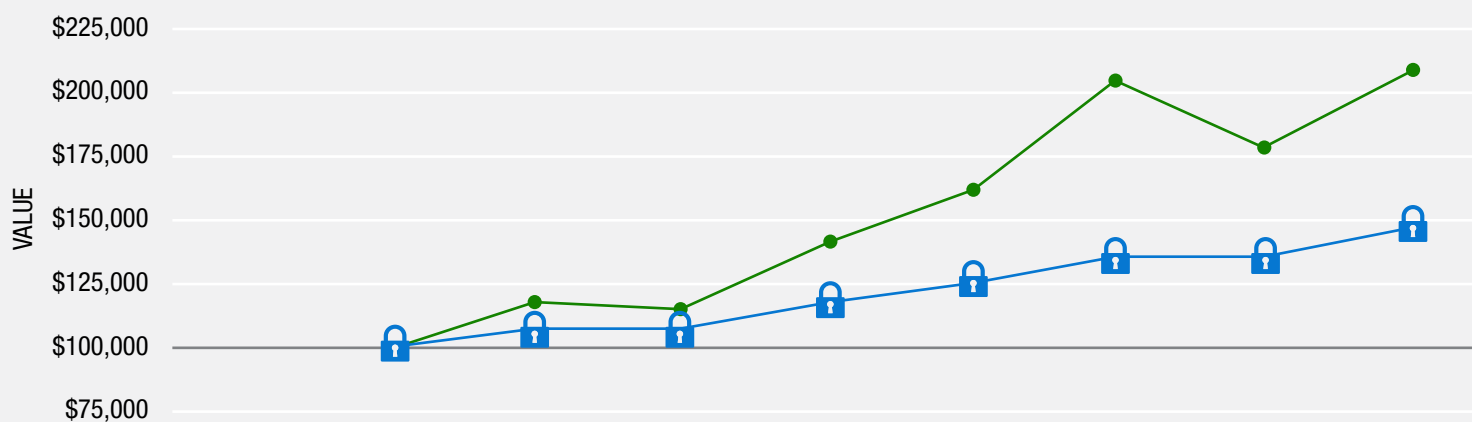
The cash surrender value shown is after the end of each annual interest term and before the impact of any market value adjustment, if applicable. After the impact of any applicable market value adjustment, the cash surrender value could be more or less than the cash surrender value shown.

Hypothetical 7-year surrender charge schedule:	Year	1	2	3	4	5	6	7	8+
	Charge	9%	8%	7%	7%	6%	5%	4%	0%

Hypothetical fixed indexed annuity performance over 7 years

Any interest previously credited, including indexed interest, is locked in at the end of each annual interest term. It can't be lost due to negative index performance during subsequent annual interest terms.

- S&P 500® Index accumulation value
- Hypothetical fixed indexed annuity contract value assuming 8.0% indexed interest cap and a floor of 0%



	2017	2018	2019	2020	2021	2022	2023
S&P 500® Index accumulation value	\$117,696	\$115,385	\$141,636	\$161,875	\$205,660	\$177,311	\$209,452
Hypothetical fixed indexed annuity contract value with 8.00% indexed interest cap and floor of 0%	\$108,000	\$108,000	\$116,640	\$125,971	\$136,049	\$136,049	\$146,933
Cash surrender value	\$99,252	\$100,224	\$109,292	\$119,169	\$129,927	\$131,151	\$146,933
S&P 500 Index (without dividends) return during this time with allocation date of Dec. 14, 2016:	17.70%	-1.96%	22.75%	14.29%	27.05%	-13.78%	18.13%

Important Considerations. Symetra Life Insurance Company offers several fixed indexed annuities with different features than those in the hypothetical example in this brochure. For example, the surrender charge period may be longer, there may be a market value adjustment feature, and the underlying indexes may be different. For information on a specific Symetra fixed indexed annuity, please contact your financial professional or insurance producer and carefully read the specific Contract Summary describing the features of the fixed indexed annuity before purchase.

Symetra offers several fixed indexed annuities with features similar to those discussed in this brochure, as well as additional features. For information about a specific Symetra fixed indexed annuity, see your financial professional or insurance producer.

Annuities are issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004.

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 the issuing life insurance company.

Charts are for illustration purposes only.

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.

Market value adjustment does not apply in CA.

Investors should consider their personal investment horizon and income tax brackets, both current and anticipated, when making an investment decision, as these may further impact the results of the comparison. Actual interest rates may be more or less than the figures shown. Consult your attorney or tax professional for more information.

The hypothetical fixed indexed annuity referenced in this piece assumes both fixed and indexed accounts are offered. Interest credited in an indexed account is affected by the value of an outside index. Values based on the performance of any index are not guaranteed.

The index in this example does not include the payment or reinvestment of dividends in the calculation of their performance.

It is not possible to invest directly in an index.

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