

Current Interest Rates & Caps

Effective 10/24/2022



Symetra Edge Pro[®] Fixed Indexed Annuity

5 Year Surrender Charge Schedule

Purchase Payment	Initial Interest Rate	Initial Cap			
	Fixed Account	S&P 500 [®] Point-to-Point Indexed Account	S&P 500 [®] Monthly Average Indexed Account	MSCI EAFE Point-to-Point Indexed Account	MSCI EAFE Monthly Average Indexed Account
\$10,000-99,999	4.65%	9.75%	9.50%	9.00%	10.25%
\$100,000 or more	4.75%	10.25%	10.00%	9.50%	10.75%

Fixed Account Guaranteed Minimum Interest Rates and Guaranteed Minimum Indexed Interest Caps

The Fixed Account Guaranteed Minimum Interest Rate is 0.50% while the surrender charge percentage exceeds 0%, and 0.50% thereafter. The Guaranteed Minimum Indexed Interest Cap is 1.00% while the surrender charge percentage exceeds 0%, and 1.00% thereafter. The surrender charge schedule is 9, 8, 7, 7, 6, 0%. In CA the surrender charge schedule is 9, 8, 7, 6, 5, 0%.

7 Year Surrender Charge Schedule

Purchase Payment	Initial Interest Rate	Initial Cap			
	Fixed Account	S&P 500 [®] Point-to-Point Indexed Account	S&P 500 [®] Monthly Average Indexed Account	MSCI EAFE Point-to-Point Indexed Account	MSCI EAFE Monthly Average Indexed Account
\$10,000-99,999	4.65%	9.75%	9.50%	9.00%	10.25%
\$100,000 or more	4.75%	10.25%	10.00%	9.50%	10.75%

Fixed Account Guaranteed Minimum Interest Rates and Guaranteed Minimum Indexed Interest Caps

The Fixed Account Guaranteed Minimum Interest Rate is 0.50% while the surrender charge percentage exceeds 0%, and 0.50% thereafter. The Guaranteed Minimum Indexed Interest Cap is 1.00% while the surrender charge percentage exceeds 0%, and 1.00% thereafter. The surrender charge schedule is 9, 8, 7, 7, 6, 5, 4, 0%. In CA the surrender charge schedule is 9, 8, 7, 6, 5, 4, 3, 0%.

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 Custom 5 Fixed Annuity

With Guaranteed Return of Purchase Payment

5 Year Guaranteed Period	Base Interest Rate (Years 1-5)	Effective 5-Year Interest Rate ²
\$25,000-49,999	4.45%	4.45%
\$50,000-99,999	4.75%	4.75%
\$100,000-249,999	4.90%	4.90%
\$250,000 or more	4.90%	4.90%

5 Year Guaranteed Period	Base Interest Rate (Years 1-5)	Effective 5-Year Interest Rate ²
\$25,000-49,999	3.80%	3.80%
\$50,000-99,999	4.10%	4.10%
\$100,000-249,999	4.25%	4.25%
\$250,000 or more	4.25%	4.25%

3 Year Guaranteed Period	Base Interest Rate (Years 1-3)	Effective 5-Year Interest Rate ²
\$25,000-49,999	3.90%	2.63%
\$50,000-99,999	4.30%	2.87%
\$100,000-249,999	4.65%	3.07%
\$250,000 or more	4.65%	3.07%

3 Year Guaranteed Period	Base Interest Rate (Years 1-3)	Effective 5-Year Interest Rate ²
\$25,000-49,999	3.65%	2.48%
\$50,000-99,999	4.05%	2.72%
\$100,000-249,999	4.40%	2.92%
\$250,000 or more	4.40%	2.92%

Guaranteed Minimum Interest Rates

The Guaranteed Minimum Interest Rate is 0.75% while the surrender charge percentage exceeds 0%, and 0.75% thereafter. When the initial guaranteed interest rate period ends, you should generally anticipate the interest rate to reset at or near the Guaranteed Minimum Interest Rate(s) stated in the contract. Withdrawal amounts above 10% of the contract value per contract year are subject to a surrender charge based on a five-year decreasing surrender charge schedule of 7%, 7%, 7%, 6%, 5%, and then 0%.

Symetra Custom 7 Fixed Annuity

With Guaranteed Return of Purchase Payment

7 Year Guaranteed Period	1st Year Interest Rate ¹	Base Interest Rate (Years 2-7)	Effective 7-Year Interest Rate ²
\$10,000-49,999	4.95%	4.45%	4.52%
\$50,000-99,999	5.25%	4.75%	4.82%
\$100,000-249,999	5.40%	4.90%	4.97%
\$250,000 or more	5.40%	4.90%	4.97%

7 Year Guaranteed Period	1st Year Interest Rate ¹	Base Interest Rate (Years 2-7)	Effective 7-Year Interest Rate ²
\$10,000-49,999	4.30%	3.80%	3.87%
\$50,000-99,999	4.60%	4.10%	4.17%
\$100,000-249,999	4.75%	4.25%	4.32%
\$250,000 or more	4.75%	4.25%	4.32%

5 Year Guaranteed Period	1st Year Interest Rate ¹	Base Interest Rate (Years 2-5)	Effective 7-Year Interest Rate ²
\$10,000-49,999	4.35%	3.85%	3.03%
\$50,000-99,999	4.65%	4.15%	3.24%
\$100,000-249,999	4.80%	4.30%	3.34%
\$250,000 or more	4.80%	4.30%	3.34%

5 Year Guaranteed Period	1st Year Interest Rate ¹	Base Interest Rate (Years 2-5)	Effective 7-Year Interest Rate ²
\$10,000-49,999	3.95%	3.45%	2.74%
\$50,000-99,999	4.25%	3.75%	2.95%
\$100,000-249,999	4.40%	3.90%	3.06%
\$250,000 or more	4.40%	3.90%	3.06%

3 Year Guaranteed Period	1st Year Interest Rate ¹	Base Interest Rate (Years 2-3)	Effective 7-Year Interest Rate ²
\$10,000-49,999	4.95%	4.45%	2.39%
\$50,000-99,999	5.40%	4.90%	2.58%
\$100,000-249,999	5.70%	5.20%	2.70%
\$250,000 or more	5.70%	5.20%	2.70%

3 Year Guaranteed Period	1st Year Interest Rate ¹	Base Interest Rate (Years 2-3)	Effective 7-Year Interest Rate ²
\$10,000-49,999	4.90%	4.40%	2.37%
\$50,000-99,999	5.15%	4.65%	2.47%
\$100,000-249,999	5.40%	4.90%	2.58%
\$250,000 or more	5.40%	4.90%	2.58%

Guaranteed Minimum Interest Rates

The Guaranteed Minimum Interest Rate is 0.75% while the surrender charge percentage exceeds 0%, and 0.75% thereafter. When the initial guaranteed interest rate period ends, you should generally anticipate the interest rate to reset at or near the Guaranteed Minimum Interest Rate(s) stated in the contract. Withdrawal amounts above 10% of the contract value per contract year are subject to a surrender charge based on a seven-year decreasing surrender charge schedule of 8%, 8%, 7%, 7%, 6%, 5%, 4% 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 1-800-706-0700 or e-mail invest@symetra.com.



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Symetra Edge Pro Fixed Indexed Annuity is an individual single-premium fixed indexed deferred annuity with a market value adjustment feature. Annuities are issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. Contract form number is ICC14_RC1 in most states. Product is not available in all U.S. states or any U.S. territory. Terms and conditions may vary.

Market value adjustment feature does not apply in CA.

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 Pro 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.

An index does not include the payment or reinvestment of dividends in the calculation of its performance.

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.

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Indexed interest caps and fixed account interest rates may be reset at the end of each interest term.

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 Guaranteed Minimum Interest Rate (GMIR) stated in the contract.

Subsequent indexed interest caps may be higher or lower than the initial indexed interest cap but will never be less than the guaranteed minimum indexed interest cap 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.

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. 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 can never cause the cash surrender value to be less than the guaranteed minimum value. After the surrender charge period, no MVA applies.

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.

Interest rates are subject to change without notice.

Interest rates may vary on any subsequent purchase payment(s).

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 advisor for more information.

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.

¹First Year Interest Rate is the Base Interest Rate + 0.50% Additional Interest.

²Effective interest rates are based on the current interest rates and the specified length of time. It is assumed that the Guaranteed Minimum Interest Rate is credited after the initial guaranteed interest rate period.