

Current Interest Rates

Effective 3/30/2023

Symetra Select MaxSM Fixed Annuity

3 Year Guaranteed Period		Interest Rate (Years 1-3)	5 Year Guaranteed Period		Interest Rate (Years 1-5)	7 Year Guaranteed Period		Interest Rate (Years 1-7)
\$10,000 - \$49,999	3.60%	\$10,000 - \$49,999	4.15%	\$10,000 - \$49,999	4.20%	\$50,000 - \$99,999	4.35%	
\$50,000 - \$99,999	3.65%	\$50,000 - \$99,999	4.35%	\$50,000 - \$99,999	4.35%	\$100,000 - \$249,999	4.50%	
\$100,000 - \$249,999	4.00%	\$100,000 - \$249,999	4.50%	\$100,000 - \$249,999	4.50%	\$250,000 or more ¹	4.50%	
\$250,000 or more ¹	4.00%	\$250,000 or more ¹	4.50%	\$250,000 or more ¹	4.50%			

¹Symetra 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interest rate shown in your contract.¹ Withdrawals of up to the accumulated interest earned (minus previous interest withdrawn) can be withdrawn free of charge.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%

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

Current Interest Rates

Effective 3/30/2023

Symetra Select ProSM Fixed Annuity

3 Year Guaranteed Period		Interest Rate (Years 1-3)	5 Year Guaranteed Period		Interest Rate (Years 1-5)	7 Year Guaranteed Period		Interest Rate (Years 1-7)	
\$10,000 - \$49,999	3.45%	\$10,000 - \$49,999	3.90%	\$10,000 - \$49,999	3.95%	\$50,000 - \$99,999	4.10%	\$50,000 - \$99,999	4.10%
\$50,000 - \$99,999	3.50%	\$50,000 - \$99,999	4.10%	\$50,000 - \$99,999	4.25%	\$100,000 - \$249,999	4.25%	\$100,000 - \$249,999	4.25%
\$100,000 - \$249,999	3.85%	\$100,000 - \$249,999	4.25%	\$100,000 - \$249,999	4.25%	\$250,000 or more ¹	4.25%	\$250,000 or more ¹	4.25%
\$250,000 or more ¹	3.85%	\$250,000 or more ¹	4.25%	\$250,000 or more ¹	4.25%				

¹Symetra 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 your 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%

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Current Interest Rates & Caps

Effective 1/10/2023

Symetra Income Edge Fixed Indexed Annuity

7-Year Surrender Charge Schedule

Purchase Payment	Initial Interest Rate	Initial Cap*	
	Fixed Account	S&P 500® Point-to-Point Indexed Account	JPMorgan ETF Efficiente® 5 Point-to-Point Indexed Account
\$10,000-\$99,999	3.65%	7.25%	15.75%
\$100,000 or more	3.75%	7.50%	16.00%

*The "Initial Cap" is the maximum indexed interest rate that can be credited to the Indexed Account value at the end of the initial 1-year Interest Term. The actual indexed interest rate credited may be less than the initial cap, or zero, depending on the performance of the index you choose.

The Indexed Interest Cap is subject to change at the end of each 1-year Interest Term, subject to the Guaranteed Minimum Indexed Interest Cap Rate described below. Interest (if any) is credited at the end of each Interest Term.

Withdrawals made before the end of the Interest Term will not receive any indexed interest for that interest term.

Interest on indexed accounts is based on the performance of the S&P 500 Index and/or the JPMorgan ETF Efficiente® 5 Index, and the Point-to-Point interest crediting method.

If the Contract Date and the Allocation Date are not the same date, your purchase payment will be applied on the Contract Date to the Fixed Holding Account. This amount will earn interest at the Fixed Account interest rate applicable to your tier until the Allocation Date, when it will be allocated according to your elections. The one-time initial Allocation Date will occur on the 7th, 14th, 21st or 28th, whichever is on or immediately following the Contract Date.

Fixed Account Guaranteed Minimum Interest Rates and Guaranteed Minimum Indexed Interest Caps 7-Year Surrender Charge Schedule

The Fixed Account Guaranteed Minimum Interest Rate is 1.00% while the surrender charge percentage exceeds 0%, and 1.00% thereafter. The Guaranteed Minimum Indexed Interest Cap is 3.00% while the surrender charge percentage exceeds 0%, and 1.00% thereafter. The surrender charge schedule is 8, 8, 7, 7, 6, 5, 4, 0% in most states. In CA the surrender charge schedule is 8, 8, 7, 6, 5, 4, 3, 0%.

Note About Withdrawals

Withdrawals of up to 10% of the Contract Value per Contract Year are free of surrender charges and Market Value Adjustment (MVA). Amounts in excess of 10% are subject to a charge based on the surrender charge schedule selected at the time of purchase and any applicable MVA.

Market Value Adjustment is not applicable in all states.

Guaranteed Lifetime Withdrawal Benefit (GLWB) Rider Charge

Income Edge 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 fifth annual interest term. 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.

Guaranteed Minimum Value

The guaranteed minimum value is 87.5% of the purchase payment accumulated at 2.55% each year, less prior withdrawals and partial annuitization accumulated at 2.55%.

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

Current Interest Rate, Cap and Participation Rates

Effective 3/22/2023

Symetra Edge EliteSM Fixed Indexed Annuity

Indexed Account Options		5- Year Withdrawal Charge Period		7- Year Withdrawal Charge Period	
		Purchase Payment		Purchase Payment	
S&P 500 [®] Index		\$25,000 - \$99,999	\$100,000 or more	\$25,000 - \$99,999	\$100,000 or more
1 Year	Point to Point with Cap	9.00%	9.50%	9.00%	9.50%
1 Year	Point to Point with Participation Rate	40%	45%	40%	45%
2 Year	Point to Point with Participation Rate	55%	65%	55%	65%
JPMorgan ETF Efficient [®] 5 Index		\$25,000 - \$99,999	\$100,000 or more	\$25,000 - \$99,999	\$100,000 or more
1 Year	Point to Point with Cap	16.00%	18.00%	16.00%	18.00%
1 Year	Point to Point with Participation Rate	145%	160%	145%	160%
1 Year	Point to Point with Enhanced Participation Rate	170%	185%	170%	185%
2 Year	Point to Point with Participation Rate	220%	240%	220%	240%
2 Year	Point to Point with Enhanced Participation Rate	260%	280%	260%	280%
Putnam Dynamic Low Volatility Excess Return Index TM		\$25,000 - \$99,999	\$100,000 or more	\$25,000 - \$99,999	\$100,000 or more
1 Year	Point to Point with Cap	16.00%	18.00%	16.00%	18.00%
1 Year	Point to Point with Participation Rate	190%	210%	190%	210%
1 Year	Point to Point with Enhanced Participation Rate	220%	240%	220%	240%
2 Year	Point to Point with Participation Rate	275%	300%	275%	300%
2 Year	Point to Point with Enhanced Participation Rate	325%	345%	325%	345%
Fixed Option		\$25,000 - \$99,999	\$100,000 or more	\$25,000 - \$99,999	\$100,000 or more
1 Year	Guaranteed Interest Rate	4.05%	4.20%	4.05%	4.20%

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.

The **Enhanced Participation Rate** Accounts have an annual 1% charge. This charge is set for the life of the contract.

In exchange for this charge, these optional indexed accounts provide higher participation rates that are **locked-in for the withdrawal charge period**. After the withdrawal charge period, enhanced participation rates are subject to change.

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

Withdrawal charges and Market Value Adjustment may apply if withdrawals are taken in excess of 10% 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.

Interest Rate, Participation Rate, Enhanced Participation Rate and Cap Lock Policy

In the event of a change, we will offer the better of the interest rate, participation rate, enhanced 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.

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Not FDIC or NCUA/NCUSIF insured	Not insured by any federal government agency