

Choose the term of your Select Max annuity

Depending on your selection, the first three, five **or** seven years of your contract are called the “withdrawal charge period.” During this time, if you withdraw more than the free withdrawal amount, you will pay a withdrawal charge and applicable MVA on the excess amount, unless a waiver applies. This timeframe determines the amount you will be charged on that excess amount as well as the number of years you will earn a guaranteed interest rate.

The withdrawal charge decreases during your contract term as follows:

Withdrawal Charge in All States Except CA

3-year schedule:

Contract year	1	2	3	4+
Charge*	8%	8%	7%	0%

5-year schedule:

Contract year	1	2	3	4	5	6+
Charge*	8%	8%	7%	6%	5%	0%

7-year schedule:

Contract year	1	2	3	4	5	6	7	8+
Charge*	8%	8%	7%	6%	5%	4%	3%	0%

Withdrawal Charge in CA

3-year schedule:

Contract year	1	2	3	4+
Charge*	8%	7%	6%	0%

5-year schedule:

Contract year	1	2	3	4	5	6+
Charge*	8%	7%	6%	5%	4%	0%

7-year schedule:

Contract year	1	2	3	4	5	6	7	8+
Charge*	8%	7%	6%	5%	4%	3%	2%	0%

* As a percentage of the amount withdrawn in excess of the free withdrawal amount.

Select a feature, secure a future

Contract basics

Minimum purchase payment	\$10,000 You can add purchase payments of \$1,000 or more ¹ throughout the first year of your contract.
Purchase age	0-85
Product type	Nonqualified, IRA and Roth IRA Nonqualified, Roth IRA, non-natural clients: corporations and partnerships, trusts (revocable and irrevocable), IRAs and other non-natural entities.
Free-look period	30 days
Guaranteed interest rate period	3, 5 or 7 years
Minimum interest rate	After the initial 3, 5 or 7 years, the interest rate can be reset annually, but it will never be less than the minimum interest rate stated in your contract. ²
Free annual withdrawals	Accumulated interest earned (minus previous interest withdrawn) can be withdrawn free of charge.
Access waivers	You can access a portion of your contract value free of withdrawal charges using the Nursing Home and Hospitalization or Terminal Illness Waivers. ³ See page 6 for details.

¹ Subject to approval. For more information, please refer to the Contract Summary and/or Statement of Benefit Information.

² For current interest rate information, please consult your financial professional or insurance producer.

³ Waivers may not be available in all states.



Choose the term of your Select Pro annuity

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Contract year	1	2	3	4+
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5-year schedule:

Contract year	1	2	3	4	5	6+
Charge*	8%	8%	7%	6%	5%	0%

7-year schedule:

Contract year	1	2	3	4	5	6	7	8+
Charge*	8%	8%	7%	6%	5%	4%	3%	0%

Withdrawal Charge in CA

3-year schedule:

Contract year	1	2	3	4+
Charge*	8%	7%	6%	0%

5-year schedule:

Contract year	1	2	3	4	5	6+
Charge*	8%	7%	6%	5%	4%	0%

7-year schedule:

Contract year	1	2	3	4	5	6	7	8+
Charge*	8%	7%	6%	5%	4%	3%	2%	0%

* As a percentage of the amount withdrawn in excess of the free withdrawal amount.

Select a feature, secure a future

Contract basics

Minimum purchase payment	\$10,000 You can add purchase payments of \$1,000 or more ¹ throughout the first year of your contract.	
Purchase age	0-85 if GROPP is not selected.	0-90 if GROPP is selected.
Product type	Nonqualified, IRA and Roth IRA Nonqualified, Roth IRA, non-natural clients: corporations and partnerships, trusts (revocable and irrevocable), IRAs and other non-natural entities.	
Free-look period	30 days	
Guaranteed interest rate period	3, 5 or 7 years	
Minimum interest rate	After the initial 3, 5 or 7 years, the interest rate can be reset annually, but it will never be less than the minimum interest rate stated in your contract.²	
Free annual withdrawals	Withdrawals of up to 15% of the contract value per contract year are free of withdrawal charges.	
Access waivers	You can access a portion of your contract value free of withdrawal charges using the Nursing Home and Hospitalization or Terminal Illness Waivers. ³ See page 6 for details.	

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Symetra Edge EliteSM

Fixed Indexed Annuity

WITH OPTIONAL ENHANCED PARTICIPATION RATE ACCOUNTS

Quick reference guide

Edge Elite offers your clients protection and growth potential for retirement.

This guide explains the features of Edge Elite. [➤](#)

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

Basics

Minimum purchase payment \$25,000

Purchase ages 0–85

Product types Nonqualified, Traditional IRA, Roth IRA

Interest crediting strategies Clients have a total of 14 account options: 13 indexed accounts and a fixed account.

Fixed account

- 1-year fixed interest rate, declared at the beginning of the interest term.

Indexed accounts

- **JPMorgan ETF Efficiente® 5 Index**
1-year term (with participation rate, enhanced participation rate or cap)
or 2-year term (with participation rate or enhanced participation rate)
- **Putnam Dynamic Low Volatility Excess Return Index™**
1-year term (with participation rate, enhanced participation rate or cap)
or 2-year term (with participation rate or enhanced participation rate)
- **S&P 500® Index**
1-year term (with participation rate or cap)
or 2-year term (with participation rate)

Starting the interest term The initial interest term begins when the contract is issued. Subsequent interest terms are consecutive and always begin upon the end of the previous interest term.

Transfers Clients can transfer money between accounts at the end of each account’s respective interest term. Notification must be received at least two business days prior to the start of the next interest term.

Free-look period Clients have 30 days after receiving their contract to cancel and receive a refund of their purchase payment.

Free annual withdrawals Clients can withdraw up to 10% of their contract value each contract year without paying withdrawal charges or applicable market value adjustments (MVAs).¹ If they withdraw more than 10% during the withdrawal charge period, a withdrawal charge and MVA may apply on the amount over 10%.
Any amounts withdrawn from an indexed account before the end of the interest term will not receive interest for that term (since indexed interest is only credited at the end of each interest term).

Withdrawal charges A withdrawal charge will apply to withdrawals in excess of the 10% annual free withdrawal made before the end of the withdrawal charge period (excluding required minimum distributions).

The withdrawal charge decreases during the contract term as follows:

In most states:

5-year schedule

Year	1	2	3	4	5	6+
Charge	9%	9%	8%	7%	6%	0%

7-year schedule

Year	1	2	3	4	5	6	7	8+
Charge	9%	9%	8%	7%	6%	5%	4%	0%

In California:

5-year schedule

Year	1	2	3	4	5	6+
Charge	8.3%	8%	7%	6%	5%	0%

7-year schedule

Year	1	2	3	4	5	6	7	8+
Charge	8.3%	8%	7%	6%	5%	4%	3%	0%

¹ Market value adjustment feature does not apply in California.

Market value adjustment (MVA)*Not applicable in California*

If clients withdraw money from their contract during the withdrawal charge period, a market value adjustment may apply. The MVA does not apply to required minimum distribution (RMD) payments.

- The adjustment will be either positive (a credit) or negative (a charge)—meaning the amount the client receives will increase or decrease. The adjustment is based on the change in the Bloomberg Barclays US Intermediate Corporate Bond Index Yield between the day the contract was issued and the day the withdrawal is taken.
- It may also apply upon death or annuitization, but only if it results in a cash surrender value that is higher than the contract value that would otherwise be paid.
- A negative adjustment will never result in receiving less than the guaranteed minimum value.
- Clients should review their Contract Summary and/or Statement of Benefit Information at the time of purchase for specific examples of how withdrawal charges and MVAs may affect contract and cash surrender values.

Death benefit

In the event of the contract owner's death, their beneficiaries will receive the greater of

- The contract value (which does not reflect any current withdrawal charge or MVA).
- The cash surrender value (reflecting any applicable withdrawal charge and MVA).
- The original purchase payment, adjusted for withdrawals.

Nursing home and hospitalization waiver²

If clients are confined to a nursing home and/or hospital for at least 30 consecutive days, Symetra will waive withdrawal charges and applicable MVAs. This waiver must be requested during confinement or within 90 days after confinement ends. If confined on the contract issue date, a 12-month exclusion period applies.

Terminal illness waiver²

If clients are diagnosed with a terminal illness after the first contract year, Symetra will waive withdrawal charges and applicable MVAs. Additional requirements are explained in the contract.

Enhanced participation rate accounts ("enhanced accounts")

The enhanced accounts offer higher participation rates in exchange for an annual charge. With higher participation rates comes higher growth potential than our other account options.

Annual charge

The annual charge is a percentage of the starting indexed account value and is deducted at the end of the interest term after any interest has been credited.

Renewal participation rates

Enhanced account participation rates are guaranteed not to change for the withdrawal charge period.

Guardrail

Enhanced accounts are available for renewal or transfer as long as the contract value is greater than 97% of the purchase payment (less any withdrawals). This helps protect the contract value from declining due to the charge if the index does not experience positive growth.

If the contract value drops below the 97% threshold, any amount allocated to these accounts will be automatically transferred to the traditional indexed account with the same index, but without a charge. If the traditional indexed account is not available, the amount will be transferred to the fixed account. Once the contract value returns to an amount above the 97% threshold, the enhanced accounts will again be available for allocations at the end of the interest term after any interest is credited upon request.

Return of purchase payment³

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

² Not available in California.

³ Provided by the Guaranteed Minimum Accumulation Benefit Rider in your contract.