

Current Interest Rates

Effective 3/3/2026

Symetra Select Pro[®] Fixed Annuity

With Guaranteed Return of Purchase Payment



Interest Rate
(Years 1-3)

\$10,000 - \$49,999	4.00%
\$50,000 - \$99,999	4.00%
\$100,000 - \$249,999	4.20%
\$250,000 or more ¹	4.25%



Interest Rate
(Years 1-5)

\$10,000 - \$49,999	4.30%
\$50,000 - \$99,999	4.30%
\$100,000 - \$249,999	4.50%
\$250,000 or more ¹	4.50%



Interest Rate
(Years 1-7)

\$10,000 - \$49,999	4.45%
\$50,000 - \$99,999	4.45%
\$100,000 - \$249,999	4.65%
\$250,000 or more ¹	4.65%

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 the 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%

Guaranteed Return of Purchase Payment Option

Selected at time of application, this option ensures that the customer will never receive less than what they contributed to the annuity, minus any prior withdrawals.

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Symetra Select Pro[®] Fixed Annuity



Interest Rate
(Years 1-3)

\$10,000 - \$49,999	4.25%
\$50,000 - \$99,999	4.25%
\$100,000 - \$249,999	4.45%
\$250,000 or more ¹	4.50%



Interest Rate
(Years 1-5)

\$10,000 - \$49,999	4.60%
\$50,000 - \$99,999	4.60%
\$100,000 - \$249,999	4.80%
\$250,000 or more ¹	4.80%



Interest Rate
(Years 1-7)

\$10,000 - \$49,999	4.65%
\$50,000 - \$99,999	4.65%
\$100,000 - \$249,999	4.85%
\$250,000 or more ¹	4.85%

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 the 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%

Current Interest Rates Effective 3/3/2026

Symetra Select Max[®] Fixed Annuity



Interest Rate
(Years 1-3)



Interest Rate
(Years 1-5)



Interest Rate
(Years 1-7)

\$10,000 - \$49,999	4.35%
\$50,000 - \$99,999	4.35%
\$100,000 - \$249,999	4.55%
\$250,000 or more ¹	4.60%

\$10,000 - \$49,999	4.70%
\$50,000 - \$99,999	4.70%
\$100,000 - \$249,999	4.90%
\$250,000 or more ¹	4.90%

\$10,000 - \$49,999	4.80%
\$50,000 - \$99,999	4.80%
\$100,000 - \$249,999	5.00%
\$250,000 or more ¹	5.00%

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 the 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%

Symetra Edge Elite® Fixed Indexed Annuity

Current Rates Effective 3/3/2026

Indexed Account Options - 1 Year Point to Point	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
Cap	8.75%	9.25%	8.75%	9.25%
Trigger Rate	7.00%	7.25%	7.00%	7.25%
Participation Rate	45%	50%	45%	50%
NASDAQ-100® Index	\$25,000 - \$99,999	\$100,000 or more	\$25,000 - \$99,999	\$100,000 or more
Cap	9.25%	9.75%	9.25%	9.75%
Trigger Rate	7.50%	7.75%	7.50%	7.75%
JPMorgan ETF Efficiente® 5 Index	\$25,000 - \$99,999	\$100,000 or more	\$25,000 - \$99,999	\$100,000 or more
Trigger Rate	8.50%	9.00%	8.50%	9.00%
*Participation Rate & Cap	130% Par Rate	145% Par Rate	130% Par Rate	145% Par Rate
*If a Participation Rate (Par Rate) is shown, there is no Cap.				
Franklin Large Cap Value 15% ER IndexSM	\$25,000 - \$99,999	\$100,000 or more	\$25,000 - \$99,999	\$100,000 or more
Cap	13.00%	14.00%	13.00%	14.00%
Trigger Rate	8.50%	9.00%	8.50%	9.00%
Fixed Account	\$25,000 - \$99,999	\$100,000 or more	\$25,000 - \$99,999	\$100,000 or more
1 Year Guaranteed Interest Rate	4.15%	4.30%	4.15%	4.30%

Indexed Interest Caps, Participation Rates and Trigger Rates are declared for each interest term and are subject to change.

For the **Participation Rate & Cap** option, we may declare a Cap for each Interest Term. If no Cap is declared, any Interest will be calculated using the Participation Rate only.

The **fixed** account interest rate is declared for one year and is subject to change in subsequent years. Minimum 1.00% during the withdrawal charge period and 0.50% thereafter.

The **Cap** is the maximum indexed interest that can be credited to the indexed account value. Minimum 2.00% during the 5 year withdrawal charge period and 1.00% thereafter. Minimum 3.00% during the 7 year withdrawal charge period and 1.00% thereafter.

The **Participation Rate** is a percentage of the index's performance that can be credited to the indexed account value with the result not to exceed the Cap, if applicable. Minimum 10% during the withdrawal charge period and 5% thereafter. For the **Participation Rate & Cap** option the Minimum Participation rate is 100% during the withdrawal charge period and 100% thereafter.

The **Trigger Rate** is credited if the index return is greater than or equal to zero. Minimum 2.00% during the withdrawal charge period and 0.50% thereafter.

Note about Withdrawals

Withdrawal charges and Market Value Adjustment may apply if withdrawals are taken in excess of 15% 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%.

Rate Lock Policy

In the event of a change, we will offer the better of the interest rate, participation rate, trigger 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 application must be signed prior to the effective date of the change and received by Symetra within 10 business days. Funds must be received as indicated below:

- **Cash with Application:** within 10 business days of the signature date.
- **Transfers/1035 Exchanges:** within 60 calendar days from the date Symetra receives the application.

This rate sheet is not available for use in CA. For the CA rate sheet - [click here](#).

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 Frontier[®] Fixed Indexed Annuity

Current Rates Effective 3/3/2026



Indexed Account Options - 1 Year Point to Point	5- Year Withdrawal Charge Period		7- Year Withdrawal Charge Period	
	Purchase Payment		Purchase Payment	
S&P 500[®] Index	\$10,000 - \$99,999	\$100,000 or more	\$10,000 - \$99,999	\$100,000 or more
Cap	8.75%	9.25%	8.75%	9.25%
Trigger Rate	7.00%	7.25%	7.00%	7.25%
NASDAQ-100[®] Index	\$10,000 - \$99,999	\$100,000 or more	\$10,000 - \$99,999	\$100,000 or more
Cap	9.25%	9.75%	9.25%	9.75%
Trigger Rate	7.50%	7.75%	7.50%	7.75%
JPMorgan ETF Efficient[®] 5 Index	\$10,000 - \$99,999	\$100,000 or more	\$10,000 - \$99,999	\$100,000 or more
Trigger Rate	8.50%	9.00%	8.50%	9.00%
*Participation Rate & Cap	130% Par Rate	145% Par Rate	130% Par Rate	145% Par Rate
*If a Participation Rate (Par Rate) is shown, there is no Cap.				
Franklin Large Cap Value 15% ER IndexSM	\$10,000 - \$99,999	\$100,000 or more	\$10,000 - \$99,999	\$100,000 or more
Cap	13.00%	14.00%	13.00%	14.00%
Trigger Rate	8.50%	9.00%	8.50%	9.00%
Fixed Account	\$10,000 - \$99,999	\$100,000 or more	\$10,000 - \$99,999	\$100,000 or more
1 Year Guaranteed Interest Rate	4.15%	4.30%	4.15%	4.30%

Indexed Interest Caps, Participation Rates and Trigger Rates are declared for each interest term and are subject to change.

For the **Participation Rate & Cap** option, we may declare a Cap for each Interest Term. If no Cap is declared, any Interest will be calculated using the Participation Rate only.

The **fixed** account interest rate is declared for one year and is subject to change in subsequent years. Minimum 1.00% during the withdrawal charge period and 1.00% thereafter.

The **Cap** is the maximum indexed interest that can be credited to the indexed account value. Minimum 2.00% during the 5 year withdrawal charge period and 1.00% thereafter. Minimum 3.00% during the 7 year withdrawal charge period and 1.00% thereafter.

The **Participation Rate** is a percentage of the index's performance that can be credited to the indexed account value with the result not to exceed the Cap, if applicable. Minimum 100% during the withdrawal charge period and 100% thereafter.

The **Trigger Rate** is credited if the index return is greater than or equal to zero. Minimum 2.00% during the withdrawal charge period and 1.00% thereafter.

Actual indexed interest credited is based on the performance of the indexed account selected, but will never be less than zero.

Note about Withdrawals

Withdrawal charges and Market Value Adjustment may apply if withdrawals are taken in excess of 15% of the contract value per contract year. The 7 year withdrawal charge schedule is 8%, 8%, 8%, 7%, 6%, 5%, 4%, 0% and the 5 year withdrawal charge schedule is 8%, 8%, 8%, 7%, 6%, 0%.

Rate Lock Policy

In the event of a change, we will offer the better of the interest rate, participation rate, trigger 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 application must be signed prior to the effective date of the change and received by Symetra within 10 business days. Funds must be received as indicated below:

- **Cash with Application:** within 10 business days of the signature date.
- **Transfers/1035 Exchanges:** within 60 calendar days from the date Symetra receives the application.

This rate sheet is not available for use in CA. For the CA rate sheet - [click here](#).

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 Income Edge PlusSM Fixed Indexed Annuity

Indexed Account Options 1 Year Point to Point	Purchase Payment	
	\$10,000 - \$99,999	\$100,000 or more
S&P 500® Index with Cap	4.10%	4.75%
S&P 500® Index with Trigger Rate	3.75%	4.25%
NASDAQ-100® Index with Cap	4.50%	5.25%
NASDAQ-100® Index with Trigger Rate	3.75%	4.25%
JPMorgan ETF Efficiente® 5 Index with Cap	9.00%	13.00%
Fixed Account Option	2.65%	3.00%

Indexed Interest Caps, Participation Rates and Trigger Rates are declared for each interest term and are subject to change.

The **fixed** account interest rate is declared for one year and is subject to change in subsequent years. Minimum 1.00% during the withdrawal charge period and 1.00% thereafter.

The **Cap** is the maximum indexed interest that can be credited to the indexed account value. Minimum 3.00% during the withdrawal charge period and 1.00% thereafter.

The **Participation Rate** is a percentage of the index's performance that can be credited to the indexed account value with the result not to exceed the Cap, if applicable. Minimum 100% during the withdrawal charge period and 100% thereafter.

The **Trigger Rate** is credited if the index return is greater than or equal to zero. Minimum 2.00% during the withdrawal charge period and 1.00% thereafter.

Actual indexed interest credited is based on the performance of the indexed account selected, but will never be less than zero.

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 withdrawal charge schedule is 8%, 8%, 7%, 7%, 6%, 5%, 4%, 0%. In CA the withdrawal charge schedule is 8%, 8%, 7%, 6%, 5%, 4%, 3%, 0%.

Market Value Adjustment is not available in CA.

Guaranteed Lifetime Withdrawal Benefit (GLWB) Rider Charge

Income Edge Plus 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 first day of the sixth contract year. 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.

Interest Rate, Trigger Rate, Participation Rate & Cap Lock Policy

In the event of a change, we will offer the better of the interest rate, participation rate, trigger 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 application must be signed prior to the effective date of the change and received by Symetra within 10 business days. Funds must be received as indicated below:

- **Cash With Application:** within 10 business days of the signature date.
- **Transfers/1035 Exchanges:** within 60 calendar days from the date Symetra receives the application.