Symetra Life Insurance Company

Current Interest Rates
Effective 7/22/2026

Symetra Select Max® Fixed Annuity

3 Year Guaranteed Period	Interest Rate (Years 1-3)
$10,000 - $49,999	4.85%
$50,000 - $99,999	4.85%
$100,000 - $249,999	5.05%
$250,000 or more[1]	5.10%

5 Year Guaranteed Period	Interest Rate (Years 1-5)
$10,000 - $49,999	5.25%
$50,000 - $99,999	5.25%
$100,000 - $249,999	5.45%
$250,000 or more[1]	5.45%

7 Year Guaranteed Period	Interest Rate (Years 1-7)
$10,000 - $49,999	5.25%
$50,000 - $99,999	5.25%
$100,000 - $249,999	5.45%
$250,000 or more[1]	5.45%

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interest rate shown in your contract.[1] Withdrawals of up to the accumulated interest earned (minus previous interest withdrawn) can be withdrawn free of charge.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

Symetra Income Edge Plus SM Fixed Indexed Annuity

Current Rates Effective 7/1/2026

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 Annual Rate	2.65%	3.00%

Indexed Account availability may vary by Distributor. Additional Indexed Account options may be available to you at the end of your interest term. Consult with your Financial Professional or Registered Representative for more information.

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 7- year withdrawal charge schedule is 8, 8, 7, 7, 6, 5, 4, 0% in most states. In CA the 7- year withdrawal charge schedule is 8, 8, 7, 6, 5, 4, 3, 0%. Market Value Adjustment is not applicable 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.

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.

Symetra Life Insurance Company

Symetra Income Edge Plus℠

Guaranteed Lifetime Withdrawal Benefit (GLWB) Rates[1]

As of **May 19, 2026**

Symetra Income Edge Plus fixed indexed annuity with guaranteed lifetime withdrawal benefit (withdrawal benefit) rider provides lifetime withdrawals from your contract up to the maximum withdrawal amount (maximum amount) each year, regardless of your remaining contract value. This amount will never decline due to indexed account performance.

Maximum Amount
=
Contract Value (or net purchase payment)
x
Withdrawal percentage

For the first 10 years of your contract, your withdrawal percentage increases each year you wait to start lifetime withdrawals, even if your contract value does not grow. The table shows single life withdrawal and deferral credit percentages based on your age at the time your contract is issued.

Flexibility to choose

You can wait until you decide to start lifetime withdrawals to select your withdrawal option.
The payment options are:

- **Level Option:** A guaranteed, level amount for life.
- **Automatic Increase Option:** Guaranteed withdrawals for life with an automatic 2% increase each year, occurring at the start of the next Payment Year (after GLWB payments begin).

Single and Joint Life Withdrawals

Percentages shown in the table are for withdrawals based on a single life. Subtract 0.50% from the Level or Automatic Increase option to determine the joint life withdrawal percentage.

Withdrawal benefit charge: 1.20%

A charge is deducted annually from your contract value for the withdrawal benefit. This percentage will never increase after your contract is issued.

Age at Issue	Base withdrawal percentage[2]		Deferral Credit[2]
	Level Option	Automatic Increase Option	
50	6.15%	4.30%	0.35%
51	6.25%	4.40%	0.35%
52	6.35%	4.50%	0.35%
53	6.45%	4.60%	0.35%
54	6.55%	4.70%	0.35%
55	6.65%	4.85%	0.40%
56	6.75%	4.95%	0.40%
57	6.85%	5.05%	0.40%
58	6.95%	5.15%	0.40%
59	7.05%	5.25%	0.40%
60	7.15%	5.45%	0.45%
61	7.25%	5.55%	0.45%
62	7.35%	5.65%	0.45%
63	7.45%	5.75%	0.45%
64	7.55%	5.85%	0.45%
65	7.75%	6.15%	0.50%
66	7.85%	6.25%	0.50%
67	7.95%	6.35%	0.50%
68	8.05%	6.45%	0.50%
69	8.15%	6.55%	0.50%
70	8.25%	6.75%	0.55%
71	8.35%	6.85%	0.55%
72	8.45%	6.95%	0.55%
73	8.55%	7.05%	0.55%
74	8.65%	7.15%	0.55%
75	8.75%	7.40%	0.60%
76	8.85%	7.50%	0.60%
77	8.95%	7.60%	0.60%
78	9.05%	7.70%	0.60%
79	9.15%	7.80%	0.60%
80	9.25%	8.00%	0.65%
81	9.25%	8.00%	0.65%
82	9.25%	8.00%	0.65%
83	9.25%	8.00%	0.65%
84	9.25%	8.00%	0.65%
85	9.25%	8.00%	0.65%

[1]"Rate" refers to the withdrawal percentage, which is a percentage rate used to determine your maximum withdrawal amount.
[2]Base withdrawal and deferral credit percentages are subject to change without notice.