

Current Interest Rates, Caps & Margin Rates

Effective 6/29/2016



Symetra Edge Plus[®] Fixed Indexed Annuity

7 Year Surrender Charge Schedule

Purchase Payment	Initial Interest Rate	Initial Cap				Initial Margin Rate
	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	JPMorgan ETF Efficiente [®] 5 Point-to-Point with Margin Indexed Account
\$10,000-99,999	1.55%	3.25%	3.50%	3.35%	3.75%	3.00%
\$100,000 or more	1.90%	4.25%	4.50%	4.35%	4.75%	2.00%

Fixed Account Guaranteed Minimum Interest Rates, Guaranteed Minimum Indexed Interest Caps, and Guaranteed Maximum Margin Rates

The Fixed Account Guaranteed Minimum Interest Rate is 1.50% during the surrender charge period and 1.00% thereafter. The Guaranteed Minimum Indexed Interest Cap is 3.00% during the surrender charge period and 2.00% thereafter. The Guaranteed Maximum Margin Rate is 4.00% during the surrender charge period and 10.00% thereafter. The surrender charge schedule is 9, 8, 7, 7, 6, 5, 4, 0% in most states. In CA the surrender charge schedule is 9, 8, 7, 6, 5, 4, 3, 0%.

5 Year Surrender Charge Schedule

Purchase Payment	Initial Interest Rate	Initial Cap				Initial Margin Rate
	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	JPMorgan ETF Efficiente [®] 5 Point-to-Point with Margin Indexed Account
\$10,000-99,999	1.50%	2.50%	2.75%	2.60%	3.00%	3.75%
\$100,000 or more	1.75%	3.50%	3.75%	3.60%	4.00%	2.75%

Fixed Account Guaranteed Minimum Interest Rates, Guaranteed Minimum Indexed Interest Caps, and Guaranteed Maximum Margin Rates

The Fixed Account Guaranteed Minimum Interest Rate is 1.50% during the surrender charge period and 1.00% thereafter. The Guaranteed Minimum Indexed Interest Cap is 2.00% during the surrender charge period and 2.00% thereafter. The Guaranteed Maximum Margin Rate is 4.50% during the surrender charge period and 10.00% thereafter. The surrender charge schedule is 9, 8, 7, 7, 6, 0% in most states. In CA the surrender charge schedule is 9, 8, 7, 6, 5, 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 Edge Premier[®] Fixed Indexed Annuity

10 Year Surrender Charge Schedule

Purchase Payment	Initial Interest Rate	Initial Cap				Initial Margin Rate
	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	JPMorgan ETF Efficiente [®] 5 Point-to-Point with Margin Indexed Account
\$10,000-99,999	1.60%	3.35%	3.60%	3.45%	3.85%	2.95%
\$100,000 or more	1.95%	4.35%	4.60%	4.45%	4.85%	1.95%

Fixed Account Guaranteed Minimum Interest Rates, Guaranteed Minimum Indexed Interest Caps, and Guaranteed Maximum Margin Rates

The Fixed Account Guaranteed Minimum Interest Rate is 1.50% during the surrender charge period and 1.00% thereafter. The Guaranteed Minimum Indexed Interest Cap is 3.00% during the surrender charge period and 2.00% thereafter. The Guaranteed Maximum Margin Rate is 4.00% during the surrender charge period and 10.00% thereafter. The surrender charge schedule is 9, 8, 7, 7, 6, 5, 4, 3, 2, 1, 0% in most states. In CA the surrender charge schedule is 9, 8, 7, 6, 5, 4, 3, 2, 1, 1*, 0%. *Surrender Charge decreases by 0.083% each month in year 10, with a Surrender Charge of 0% in month 12.

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	1.40%	3.25%	4.50%
\$100,000 or more	1.85%	4.25%	6.00%

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

The Fixed Account Guaranteed Minimum Interest Rate is 1.00%. The Guaranteed Minimum Indexed Interest Cap is 1.00%. The surrender charge schedule is 9, 8, 7, 7, 6, 5, 4, 0% in most states. In AK, IA, IL, IN, MN, MD, MS, MO, NV, OH, PA and UT the surrender charge schedule is 7, 6, 5, 4, 3, 2, 1, 0%. In CA the surrender charge schedule is 9, 8, 7, 6, 5, 4, 3, 0%.

Guaranteed Lifetime Withdrawal Benefit (GLWB) Rider Charge

Income Edge includes a Guaranteed Lifetime Withdrawal Benefit (GLWB) with a charge of 1.05% 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.

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	2.05%	1.55%	1.62%
\$50,000-99,999	2.05%	1.55%	1.62%
\$100,000-249,999	2.35%	1.85%	1.92%
\$250,000 or more	2.45%	1.95%	2.02%

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	2.00%	1.50%	1.57%
\$50,000-99,999	2.00%	1.50%	1.57%
\$100,000-249,999	2.15%	1.65%	1.72%
\$250,000 or more	2.30%	1.80%	1.87%

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	2.05%	1.55%	1.61%
\$50,000-99,999	2.05%	1.55%	1.61%
\$100,000-249,999	2.40%	1.90%	1.86%
\$250,000 or more	2.55%	2.05%	1.96%

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	2.00%	1.50%	1.57%
\$50,000-99,999	2.00%	1.50%	1.57%
\$100,000-249,999	2.20%	1.70%	1.71%
\$250,000 or more	2.35%	1.85%	1.82%

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	2.05%	1.55%	1.59%
\$50,000-99,999	2.05%	1.55%	1.59%
\$100,000-249,999	2.55%	2.05%	1.81%
\$250,000 or more	2.70%	2.20%	1.87%

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	2.00%	1.50%	1.57%
\$50,000-99,999	2.00%	1.50%	1.57%
\$100,000-249,999	2.25%	1.75%	1.68%
\$250,000 or more	2.45%	1.95%	1.76%

Guaranteed Minimum Interest Rates

The Guaranteed Minimum Interest Rate is 1.50% during the surrender charge period and 1.00% thereafter. When the initial guaranteed interest rate period ends, the client 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%.

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	1.00%	1.00%
\$50,000-99,999	1.25%	1.25%
\$100,000-249,999	1.65%	1.65%
\$250,000 or more	1.80%	1.80%

5 Year Guaranteed Period	Base Interest Rate (Years 1-5)	Effective 5-Year Interest Rate ²
\$25,000-49,999	1.00%	1.00%
\$50,000-99,999	1.15%	1.15%
\$100,000-249,999	1.50%	1.50%
\$250,000 or more	1.60%	1.60%

3 Year Guaranteed Period	Base Interest Rate (Years 1-3)	Effective 5-Year Interest Rate ²
\$25,000-49,999	1.20%	0.92%
\$50,000-99,999	1.40%	1.04%
\$100,000-249,999	1.80%	1.28%
\$250,000 or more	1.95%	1.37%

3 Year Guaranteed Period	Base Interest Rate (Years 1-3)	Effective 5-Year Interest Rate ²
\$25,000-49,999	1.10%	0.86%
\$50,000-99,999	1.25%	0.95%
\$100,000-249,999	1.65%	1.19%
\$250,000 or more	1.75%	1.25%

Guaranteed Minimum Interest Rates

The Guaranteed Minimum Interest Rate is 0.50% during the surrender charge period and 0.50% thereafter. When the initial guaranteed interest rate period ends, the client 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%.

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.

Fixed Deferred Annuities are issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004 and are not available in all U.S. states or any U.S. territory.

Symetra Custom 7 Fixed Annuity and Symetra Custom 5 Fixed Annuity are modified single premium fixed deferred annuities. Contract form numbers in most states are ICC11_RC1 and ICC11_RC1/AI.

Symetra Edge Plus Fixed Indexed Annuity is an individual single premium fixed indexed deferred annuity with a market value adjustment feature. In Oregon, Symetra Edge Plus Indexed Fixed Annuity is issued as an individual single premium indexed fixed deferred annuity with a market value adjustment feature. Contract form number is RSC-0415 1/14 in most states. In Oregon, contract form number is RSC-0415/OR/NQ1 1/14 or RSC-0415/OR/NQ2 1/14. Product is not available in all U.S. states or any U.S. territory.

Symetra Edge Premier Fixed Indexed Annuity is an individual single premium fixed indexed deferred annuity with a market value adjustment feature. In Oregon, Symetra Edge Premier Indexed Fixed Annuity is issued as an individual single premium indexed fixed deferred annuity with a market value adjustment feature. Contract form number is RSC-0415 1/14 in most states. In Oregon, contract form number is RSC-0415/OR/NQ2 1/14. Product is not available in all U.S. states or any U.S. territory.

Symetra Income Edge Fixed Indexed Annuity is an individual single premium fixed indexed deferred annuity with a market value adjustment feature. In Oregon, Symetra Income Edge Indexed Fixed Annuity is issued as an individual single premium indexed fixed deferred annuity with a market value adjustment feature. Contract form number is RSC-0415 1/14 in most states. In Oregon, contract form number is RSC-0415/OR/NQ1 1/14 or RSC-0415/OR/NQ2 1/14. The Guaranteed Lifetime Withdrawal Benefit Rider form number is ICC15_RE1 in most states. Product and rider are not available in all U.S. states or any U.S. territory. Terms and conditions may vary.

A Rider is a provision of the annuity with additional costs, potential benefits and features that should never be confused with the annuity itself.

There is an annual percentage charge for the Guaranteed Lifetime Withdrawal Benefit Rider ("Rider") based on the contract value on the date the charge is calculated. The Rider provides a guaranteed lifetime withdrawal benefit ("GLWB") during the life of the Covered Person(s) while the Rider is in effect. You may terminate the Rider after the fifth interest term. Once you terminate the Rider it may not be reinstated. We will assess and deduct the GLWB Rider charge until the Rider is terminated. Changing the Owners, Annuitants or Beneficiaries may cause the Rider to terminate or adversely affect the benefits of the Rider. A change in marital status after you purchase this Contract may adversely affect the benefits of the Rider. Taking Excess Withdrawals could reduce future benefits under the Rider by more than the dollar amount of the Excess Withdrawals.

Market value adjustment feature does not apply in all states. See fact sheet for more details.

Annuity contracts have terms and limitations for keeping them in force.

Guarantees and benefits are subject to the claims-paying ability of Symetra Life Insurance Company.

Symetra Edge Plus Fixed Indexed Annuity, Symetra Edge Premier Fixed Indexed Annuity and Symetra Income Edge Fixed Indexed Annuity have fixed and indexed accounts. Interest credits for indexed accounts are affected by the value of outside indices. Values based on the performance of any index are not guaranteed and may increase or decrease. The contract does not directly participate in any outside investment.

Interest in the indexed accounts may not be credited due to the method used to calculate and credit interest.

If the contract is being funded with multiple purchase payments i.e. 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.

Except for the JPMorgan ETF Efficiente 5 Index, the performance of an index does not reflect the payment or reinvestment of dividends.

It is not possible to invest in an index.

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The Products referred to herein are not sponsored, endorsed, issued, sold or promoted by MSCI, and MSCI bears no liability with respect to any such Products or securities or any index on which such Products or securities are based. The Product contract contains a more detailed description of the limited relationship that MSCI has with Symetra Life Insurance Company and any related Products.

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.

Indexed interest caps, margin rates, 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. After the initial guaranteed interest rate period, the interest rate can be reset at the end of each interest term, but will never be lower than the Guaranteed Minimum Interest Rate (GMIR) stated in the contract. Customers should anticipate renewal interest rates at the Guaranteed Minimum Interest Rate regardless of future economic conditions.

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.

The indexed interest floor is the minimum indexed interest rate that can be credited to the indexed account value in any interest term.

Indexed interest is calculated and credited (if applicable) at the end of an annual interest term. This means amounts withdrawn from the indexed account before the end of an annual interest term will not receive indexed interest for that term.

A Market Value Adjustment feature (MVA) is a positive or negative adjustment that may apply when all or a portion of the contract value is withdrawn. A 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 accounts such as IRAs, 401(k)s, etc. are tax-deferred regardless of whether or not they are funded with an annuity. If the client is considering funding a tax-qualified retirement plan or account 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 annuity payment options.

Interest rates, indexed interest caps, and margin 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. Clients should consult their attorney or tax advisor for more information.

The Symetra Edge Plus guaranteed minimum value (GMV) upon surrender, annuitization, or death the purchase payment accumulated at the nonforfeiture rate each year, less any prior withdrawals or partial annuitization accumulated at the nonforfeiture rate each year, minus any applicable surrender charges. Prior withdrawals are after the effect of any surrender charge and market value adjustment (if applicable). Nonforfeiture rate varies by contract issue date and is not redetermined after issue. Current nonforfeiture rate: 1.00%. Rates are subject to change without notice.

The Symetra Edge Premier guaranteed minimum value (GMV) upon surrender, annuitization, or death is the purchase payment accumulated at the nonforfeiture rate each year, less any prior withdrawals or partial annuitization accumulated at the nonforfeiture rate each year, minus any applicable surrender charges. Prior withdrawals are after the effect of any surrender charge and market value adjustment (if applicable). Nonforfeiture rate varies by contract issue date and is not redetermined after issue. Current nonforfeiture rate: 1.00%. Rates are subject to change without notice. The GMV will not be less than the minimum that is required by the laws of the state of delivery.

Symetra Income Edge guaranteed minimum value (GMV) upon surrender, annuitization, or death is 87.5% of purchase payments accumulated at the nonforfeiture rate each year, less any prior withdrawals or partial annuitization accumulated at the nonforfeiture rate each year. Nonforfeiture rate varies by contract issue date and is not redetermined after issue. Current nonforfeiture rate: 1.00%. Rates are subject to change without notice.

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.



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