



SYMETRA FREEDOM INCOME ANNUITY

Joe Spendalot

About Joe	Joe is 60-years old, healthy and active. He plans to retire in five years.	
Nest Egg	\$1 million	
Income Needs	Current: \$6,250/month At age 65: \$7,245/month (100% replacement at 3% increase per year) At age 75: \$6,816/month (70% replacement at 3% increase per year)	
Retirement Goal	Joe wants to enjoy the early years of retirement hitting birdies on the great golf courses of the world. He has a nice nest egg, but still worries he could end up penniless in his later years.	
Income Strategy	<ul style="list-style-type: none"> At 60, Joe uses 15% (\$150,000) of his nest egg to purchase Symetra Freedom Income Annuity, a form of “longevity insurance*.” Deferred payments begin in 15 years, at age 75. Joe has \$850,000 remaining. Joe adds \$500 a month to his nest egg over the next 5 years. With a hypothetical average annual return of 6.5% per year, he will have \$1.2 million by the time he retires at age 65. 	
Joe’s Monthly Retirement Income	At age 65: <ul style="list-style-type: none"> \$3,013¹ (uses \$300,000 of his savings to buy a 10-year period certain immediate annuity) \$1,720² (Social Security) \$2,550 (monthly withdrawals from remaining \$900K nest egg. Remainder hypothetical earning average of 6.5% per year will have grown to \$910,000 by age 75.) TOTAL: \$7,283 per month	At age 75: <ul style="list-style-type: none"> \$3,293³ (Symetra Freedom begins paying guaranteed, lifetime income) \$2,200² (Social Security, assumes a 2.5% average annual cost of living adjustment)³ \$700 (monthly withdrawals from \$910,000 nest egg.) TOTAL: \$6,823 per month

¹ Based on Symetra Life Insurance Co. income annuity rates, as of May 2008.

² Social Security Quick Calculator (<http://www.ssa.gov/OACT/quickcalc/index.html>). Assumes 65-year-old man with 2007 income of \$75,000 retires in June 2008. Social Security Administration, “COLAs & AWI increases under the intermediate assumptions of the 2008 Trustees Report,” 2008: <http://www.symetra.com/financial/salestools/quotes.asp>

³ Hypothetical illustration for \$150,000 deferred for 15 years with no guaranteed payment period, payment increases or death benefit.

* Longevity insurance is a concept, not the name of a product. Some states define longevity insurance as an annuity with payout option only with no death benefit.

There is no cash surrender value with this contract and no withdrawals are permitted in the deferral period. If optional death benefit is not elected at purchase, no annuity payments will be made if annuitant dies prior to the payment start date.

Guarantees and benefits are subject to the claims-paying ability of the underlying insurance company. Symetra Freedom Income Annuity is a single premium deferred payout annuity issued by Symetra Life Insurance Company. Contract form numbers are LIA-76 2/08 and LIA-80 3/08. Not available in all U.S. states or any U.S. territory. Not approved for use in New York.

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