

# FIRST SYMETRA FOCUS VARIABLE ANNUITY

## Flexible Premium Deferred Annuity

<b>Client Profile</b>	Investors who are seeking variable tax-deferred growth with low fees.
<b>Market</b>	Nonqualified Qualified: IRA, Roth IRA, 403(b), SIMPLE IRA and SEP IRA
<b>Maximum Issue Age</b>	85
<b>Maximum Annuitization Age</b>	95
<b>Minimum Initial Purchase Payment</b>	\$10,000
<b>Minimum Subsequent Purchase Payment</b>	\$10,000
<b>Guaranteed Minimum Death Benefit (GMDB)</b>	Greater of current contract value or purchase payments (less withdrawals) through age 74. Age 75+, equal to current contract value.
<b>GMDB Rider</b>	Extends GMDB until age 95 Elected at time of purchase 0.10% annual charge
<b>Investment Options</b>	<p><b>Fidelity® Variable Insurance Products</b></p> <ul style="list-style-type: none"><li>• Fidelity VIP Index 500 Portfolio – Initial Class</li><li>• Fidelity VIP Money Market Portfolio – Initial Class</li></ul> <p><b>Financial Investors Variable Insurance Trust</b></p> <ul style="list-style-type: none"><li>• Ibbotson Conservative ETF Asset Allocation Portfolio – Class I</li><li>• Ibbotson Income and Growth ETF Asset Allocation Portfolio – Class I</li><li>• Ibbotson Balanced ETF Asset Allocation Portfolio – Class I</li><li>• Ibbotson Growth ETF Asset Allocation Portfolio – Class I</li><li>• Ibbotson Aggressive Growth ETF Asset Allocation Portfolio – Class I</li></ul> <p><b>Vanguard® Variable Insurance Funds Portfolios</b></p> <ul style="list-style-type: none"><li>• Vanguard VIF – Balanced Portfolio</li><li>• Vanguard VIF – High Yield Bond Portfolio</li><li>• Vanguard VIF – International Portfolio</li><li>• Vanguard VIF – Mid-Cap Index Portfolio</li><li>• Vanguard VIF – REIT Index Portfolio</li><li>• Vanguard VIF – Total Bond Market Index Portfolio</li><li>• Vanguard VIF – Total Stock Market Index Portfolio</li></ul> <p><b>DWS Scudder</b></p> <ul style="list-style-type: none"><li>• DWS Small Cap Index VIP - Class A</li></ul>

*Continued on reverse*

- Not a bank or credit union deposit or obligation
- Not FDIC or NCUA/NCUSIF insured
- Not insured by any federal government agency
- Not guaranteed by any bank or credit union
- May lose value

- Free Investment Programs**
  - Dollar cost averaging<sup>1</sup>
  - Appreciation sweep
  - Sub-account rebalancing
- Free Withdrawal Provisions<sup>2</sup>**
  - 10% per contract year
  - Nursing home and hospitalization waiver<sup>3</sup>
- Income Options**
  - Systematic withdrawal programs
  - Fixed and variable annuity payments
    - Period Certain – 5-year minimum
    - Single Life, with or without Period Certain
    - Joint and Survivor Life

**Annual Portfolio Expense** Range between 0.10% and 0.66%; after any waiver or expense reimbursement

**Mortality & Expense Risk Charge** 1.10%

**Annual Administration Maintenance Charge** \$40  
Waived if account value is \$50,000 or more

**Asset-Related Administration Charge<sup>4</sup>**

Contract Value	Charge
\$0–\$99,999.99	0.40%
\$100,000.00–\$249,999.99	0.35%
\$250,000.00–\$499,999.99	0.25%
\$500,000.00–\$999,999.99	0.15%
\$1 million and above	0.05%

**Surrender Charge** Purchase Payment Year Based 7-year Surrender Charge

Complete years since receipt of purchase payment	0	1	2	3	4	5	6	7
<b>Charge</b>	7%	7%	7%	6%	6%	5%	4%	0%

<sup>1</sup> Dollar Cost Averaging involves continuous investment in securities regardless of fluctuating prices. Dollar Cost Averaging does not, however, assure a profit or prevent a loss in declining markets. An investor should consider his/her ability to continue investing during low price levels.

<sup>2</sup> Withdrawals may be subject to ordinary income tax and a 10 percent IRS penalty may occur if taken prior to age 59½.

<sup>3</sup> Not available in all states.

<sup>4</sup> The asset-related administration charge is based upon your contract value as of the start of each contract year.

**Before investing, carefully consider the investment objectives, risks, charges and expenses. This and other information is contained in the contract prospectus and the underlying portfolio prospectuses. Please call or write your Registered Representative or First Symetra for free copies of the prospectuses and read them carefully before investing.**

**An investment in the Money Market Portfolio is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Portfolio seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the Portfolio.**

The Ibbotson Asset Allocation Portfolios are subject to the risks of their underlying funds, including the volatility of the financial markets in the U.S. and abroad, as well as the additional risks associated with investing in high yield, small-cap, and foreign securities.

While non-qualified annuities offer the added benefit of tax deferral, in the case of qualified annuities, the tax deferral is provided by the retirement plan itself. The investor should focus on the benefits offered by a Variable Annuity to assess if a Variable Annuity is right for them.

Variable annuities, which are suitable for long-term investing, are subject to market risks, including the potential loss of principal invested.

Guarantees and benefits are subject to the claims-paying ability of the underlying insurance company. Securities are offered through Symetra Securities, Inc., 777 108th Ave. NE, Suite 1200, Bellevue, WA 98004-5135, member SIPC (1-800-574-0233). First Symetra Focus is issued by First Symetra National Life Insurance Company of New York, New York, NY. Contract form number is RSC-0007/NY 7/06.



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