

FIRST SYMETRA SELECT 3 FIXED ANNUITY

Individual Modified Single-Premium Fixed Deferred Annuity

First Symetra Select 3 combines stability, growth and flexibility into one simple product.

Minimum Premium

\$50,000

You may add premium (purchase payment) of \$250 or more throughout the first year of your contract.

Purchase Ages

0–85

Contract Types

Nonqualified

Qualified: IRA, Roth IRA

Guaranteed Interest Period

Rate locked for first 3 years¹

Guaranteed Minimum Interest Rate

After 3-year guaranteed interest rate period, interest rate can be reset annually but no lower than 1.0%.

Additional Interest

+0.30% for first 3 years

Guaranteed Return of Purchase Payments

First Symetra guarantees that you never receive less than you contributed to your annuity, minus any withdrawals

Annuitization Option

Anytime after the first contract year and before your 96th birthday, you can convert your annuity's accumulated value to a lifetime income stream.²

Nursing Home and Hospitalization Waiver

Withdrawal charges waived after 30 days of confinement in a nursing home or hospital, and up to 60 days after release.

10% Free Withdrawals

Withdrawals in excess of 10% per contract year are subject to a charge based on the following schedule:

Contract Year	1	2	3	4
Charge	5%	5%	5%	0%

SYMETRA
FINANCIAL

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¹ Contact your advisor for current rate information.

² Other income options are also available.

- 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

Withdrawals are subject to ordinary income tax and a 10% IRS penalty may occur if taken prior to age 59^{1/2}. Guarantees and benefits are subject to the claims-paying ability of the underlying insurance company. First Symetra Select 3 is issued by First Symetra National Life Insurance Company of New York, New York, NY. Contract form number is LPC-1363/NY 12/04.