

FLEXIBILITY AND GROWTH



FIRST SYMETRA SELECT 3 FIXED ANNUITY

- 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

SYMETRA[®]
FINANCIAL

FIRST SYMETRA NATIONAL
LIFE INSURANCE COMPANY
OF NEW YORK

Safety and Experience

■ We are experts in providing insurance and financial solutions that help people live out their dreams. You can trust First Symetra to be there when you need us. For up-to-date financial strength ratings information, visit www.symetra.com/ny.

Tax-Deferred Growth

■ Unlike other short-term instruments with comparable interest rates, fixed annuities grow tax-deferred until the money is withdrawn.¹

Competitive Interest Rates

■ First Symetra Select 3 offers competitive three-year interest rates. After the three-year withdrawal charge period, our goal is to maintain a competitive renewal interest rate, no matter how far the interest rate market falls — and the guaranteed minimum interest rate will never drop below 1%.

Access

■ Fixed deferred annuities are designed for longer-term accumulation; however, should you need to access some of your money, you can. With First Symetra Select 3, withdrawals up to 10% of the contract value per contract year are free of withdrawal charges. Withdrawals in excess of 10% per year are subject to a withdrawal charge of 5% for the first three years.²

Avoids Probate

■ No withdrawal charges are taken from the death benefit of your contract and the full contract value passes to your beneficiary outside of probate. This gives beneficiaries immediate access to your legacy.

Talk to your representative for more information on how First Symetra Select 3 can help you grow your nest egg.

¹ A 10 percent federal tax penalty may apply to amounts withdrawn prior to age 59½.

² Consult your tax advisor for more information.

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.

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FIRST SYMETRA NATIONAL
LIFE INSURANCE COMPANY
OF NEW YORK

New York, NY

Mailing address: P.O. Box 34690, Seattle, WA 98124

www.symetra.com/ny

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