

## Fact Sheet

# Symetra Select 3

## Fixed Deferred Annuity

### With optional guaranteed return of purchase payment

Symetra Life Insurance Company's Select 3 provides tax-deferred growth with a guaranteed interest rate for the first three years.

<b>Minimum purchase payment</b>	\$25,000 You can add purchase payments of \$1,000 or more throughout the first year of your contract.
<b>Purchase age</b>	0–85 0–90 (if guaranteed return of purchase payment is selected)
<b>Market</b>	Nonqualified Qualified: IRA, Roth IRA
<b>Guaranteed interest rate period</b>	3 years
<b>Guaranteed minimum interest rate</b>	After three years, the interest rate can be reset annually, but it will never be less than the guaranteed minimum interest rate stated in your contract. <sup>1</sup>
<b>Guaranteed return of purchase payment</b>	If selected at the time of purchase, we guarantee that you will never receive less than you contributed to your annuity, minus any prior withdrawals.
<b>Guaranteed lifetime income option</b>	Anytime after the first contract year and before your 101st birthday, you can convert your annuity's accumulated value to a lifetime income stream. <sup>2</sup>
<b>Nursing Home and Hospitalization Waiver</b>	Surrender charges are waived after 30 days of confinement in a nursing home or hospital and up to 90 days after release. <sup>3</sup> If you are confined to a nursing home or hospital on the contract date, you are not eligible for this waiver of surrender charges until after the first contract year.
<b>Free 10% annual withdrawals</b>	Withdrawals of up to 10% of the contract value per contract year are free of surrender charges. Amounts in excess of 10% are subject to charges based on the following schedule:

***In all states except California:***

Year	1	2	3	4+
Charge	7%	7%	7%	0%

***In California:***

Year	1	2	3	4+
Charge	5%	5%	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



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[www.symetra.com](http://www.symetra.com)

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Symetra Life Insurance Company.

Symetra Select 3 Fixed Annuity is an individual modified single-premium fixed deferred annuity issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. Contract form number for most states is ICC11\_RC1 and is not available in all U.S. states or any U.S. territory.

Annuity contracts have terms and limitations for keeping them in force. Contact your financial professional or insurance producer for complete details.

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

Contracts not owned for the benefit of natural persons, e.g., contracts owned by trusts, corporations or certain other entities, are generally not treated as annuities for federal income tax purposes and any interest are taxed as ordinary income in the current year. Exceptions may apply. Prospective Owners that are not natural persons should consult their tax professionals before purchasing the Contract.

Neither Symetra Life Insurance Company nor its employees provide investment, tax, or legal advice or endorse any particular method of investing. Please consult your attorney or tax professional before making savings and investing decisions.

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. Consult your attorney or tax professional for more information.

<sup>1</sup> For current interest rate information, please consult your financial professional or insurance producer.

<sup>2</sup> Contact your financial professional or insurance producer for available income options.

<sup>3</sup> May vary by state. Please see contract for details.