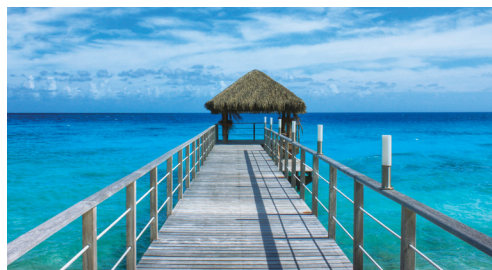
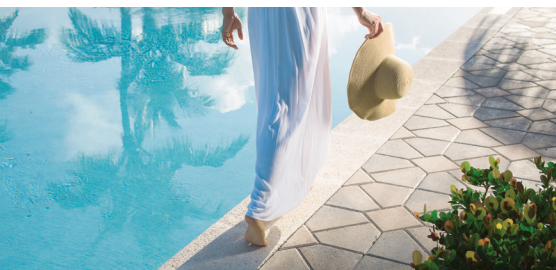




# Protection and growth potential for your retirement

## Symetra Prestige<sup>®</sup> Fixed Indexed Annuity

WITH SIGNATURE PLUS<sup>SM</sup>  
AN OPTIONAL GUARANTEED LIFETIME WITHDRAWAL BENEFIT RIDER



# Symetra Prestige offers potential to take your retirement to a higher level.



Growth potential based on the **SG Columbia Global Market States Index** and the **S&P 500® Index**.



An optional guaranteed lifetime withdrawal benefit providing income for life with a **performance-based fee waiver** that can help you pass more to your beneficiaries.

Learn more on page 16.



A quick product overview

## What is Symetra Prestige? Let's break it down.

Symetra Prestige is a single-premium fixed indexed annuity with an optional guaranteed lifetime withdrawal benefit rider (withdrawal benefit), Signature Plus.<sup>SM</sup>

Let's take a closer look at what this means. [➤](#)

## Annuity

An annuity is a contract between you and an insurance company. The idea is pretty simple. You put money in. It accumulates interest. **It pays you back later.** “Paying you back” can happen in several ways. One option is to take money out as a monthly payment for the rest of your life.



*Your money can grow over time*



*And pays you back later*

## Fixed indexed

“Fixed indexed” describes how the annuity’s interest is calculated. This interest can be a **fixed** rate or based on the performance of a **market index**.



*Fixed rate*



*Market index*

or

## Single-premium

You purchase the annuity with a **single payment**.



*You make a single payment*

## Guaranteed lifetime withdrawal benefit rider (withdrawal benefit)

An **optional feature** available at an extra cost, that provides **guaranteed income for life** in the form of regular withdrawals from your contract. It gives you predictable, reliable income that continues even if your annuity is withdrawn to \$0.



*Guaranteed income for life*





## Symetra Prestige can help you with your retirement goals.



### I want my money to have the potential to grow.

- Prestige offers four different indexed account options along with an optional fixed account.
- Any interest you earn is determined at the end of each interest term and will grow through compounding. The initial interest term begins the day your contract is issued.
- If you select an index account option, and the market index you choose goes up, your indexed account can be credited interest. The credited interest is determined by a participation rate (a percentage of the index's performance) or is credited up to a "cap" (a top percentage you can earn in any given interest term).
- Your money grows tax-deferred (it's not taxed until you take it out).



### I want access to my money if I need it.

- After the first year, you can withdraw 7% of your contract value without being charged.
- You can take out more than 7%, but the amount withdrawn may be subject to a market value adjustment or "MVA" (a positive or negative adjustment made to your contract) and a withdrawal charge.
- You can surrender your contract any time and get your money back (subject to MVAs and withdrawal charges, and minus any previous charges or withdrawals). The value you would receive is called the "cash surrender value."
- Any withdrawals taken before the end of an interest term will not earn interest.
- After the first ten years of your contract, MVAs and withdrawal charges no longer apply.
- There may be other ways to access your money if your health changes. See page 12 for more details.



### I don't want to lose money.

- With Prestige we guarantee that you will get back the money you put in, plus any interest earned (subject to MVAs and withdrawal charges, and minus any previous charges or withdrawals).
- If you die, your beneficiaries will receive any remaining contract value.
- Because you're not actually invested in the market, you will never lose money due to market declines.



## I don't want to run out of money.

- Our optional guaranteed lifetime withdrawal benefit rider, which can be elected by those aged 50 and older at the time of purchase, can guarantee steady income payments for life. This is explained in more detail on pages 14-16.
- If you elect the optional withdrawal benefit, you can access any remaining contract value if you have an unexpected need, but this will reduce the amount you can withdraw each year and charges (such as withdrawal and withdrawal benefit charges and MVAs) may apply.
- If you elect the withdrawal benefit, the 7% penalty-free amount is no longer available after lifetime withdrawals begin.
- There is an annual charge for the withdrawal benefit. Symetra will waive the charge on the indexed accounts if the performance for a particular interest term meets or exceeds a certain threshold.
- You can cancel the withdrawal benefit after five years. If you do, the benefits it provides go away and previous charges will not be refunded. You cannot re-elect the withdrawal benefit after it's canceled.
- Page 15 describes a "benefit base" used to determine your guaranteed withdrawal amount. This is not the same as your contract value and may be higher than your contract value. Your cash surrender value, not your benefit base, is the value you would receive if you surrendered your contract.



## I don't want any surprises. What else should I know?

- Fixed interest rates, participation rates and caps are reset at the end of each account's interest term, so they may vary from term to term.
- There may be interest terms where you earn no interest if the index you choose doesn't increase or if it declines.
- Federal income taxes may apply to withdrawals, including an additional 10% tax if you withdraw money before age 59½. If you have questions, you should consult with an attorney or tax professional.
- Prestige provides a "free-look period," which means you can cancel your contract and receive a full refund within 30 days of the contract receipt.

**Lifetime  
income**



**Principal  
protection**



**Growth  
potential**



**Tax deferral**

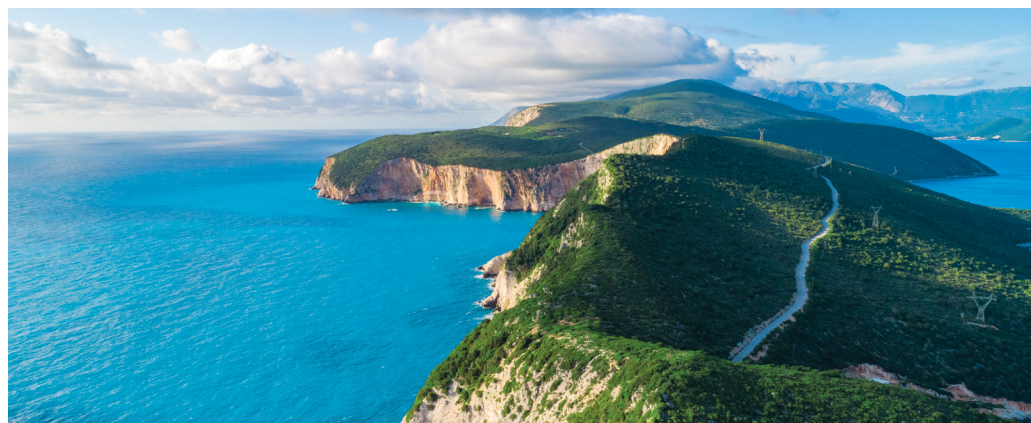


## Built for the long-term

Fixed indexed annuities (FIAs) are built to be long-term insurance products. A FIA with a withdrawal benefit is meant for people who want guaranteed income in retirement.



You worked for your retirement.  
Now let it work for you.



# Protect it, grow it, and fund your lifestyle

As your retirement approaches, you want to ensure that the savings you've worked for will support the retirement you envision.

Symetra Prestige, with its optional withdrawal benefit, can help you resolve these questions:

*Can my retirement money continue to grow in retirement?*



*Will I run out of money while I still need it?*



**Let's learn more.**

# How can Prestige help my money grow?

Prestige allows you to choose from accounts linked to market indexes and an optional fixed account, providing opportunities to grow your money and maintain the lifestyle you want.

## Your account choices

### Indexed accounts

Indexed accounts earn interest based on the performance of a market index. An index is a financial tool that tracks the value of a specific collection of securities. In other words, it is a measurement of investment value—not an investment itself.

If the index value goes up from the beginning to the end of the interest term, you'll receive interest based on a participation rate or up to a declared cap (upper limit). The participation rate credits your contract a percentage of the total index's performance over a specified interest term.

### Fixed account

The fixed account earns interest at a fixed rate that is declared at the beginning of each interest term.

#### Flexibility to transfer between accounts

You can transfer money between your fixed account and/or any indexed accounts at the end of each 1- or 2-year interest term.

## Your index choices

### ① S&P 500 Index

Widely regarded as the best single gauge of large-cap U.S. equities, this world-renowned index includes 500 of the top companies in leading industries of the U.S. economy.

**1-year term** (with participation rate or cap)

### ② SG Columbia Global Market States Index

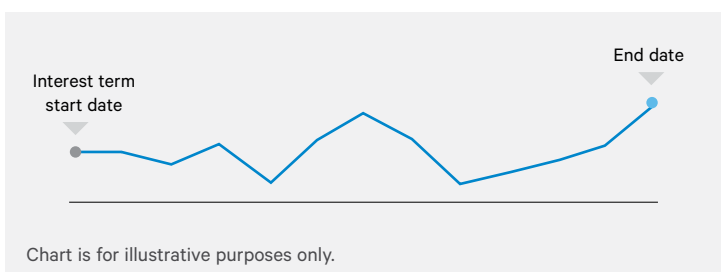
The SG Columbia Global Market States Index is a globally diversified multi-asset strategy that is intended to work in dynamic market environments and seeks to deliver a stable and consistent return profile.

**1-year or 2-year term** (with participation rate)

Indexed Account availability may vary by Distributor. Additional Indexed Account options may be available to you at the end of your interest term. Consult with your Financial Professional or Registered Representative for more information.

## Indexed interest crediting

Interest credited to indexed accounts is determined by comparing the value of the index at the beginning of the 1- or 2-year interest term to its value at the end of the interest term. Interest is credited based on a participation rate or up to a cap (upper limit), depending on which index you choose.





## Participation rates and caps

Participation rates and caps are set at the beginning of each interest term and may change at the start of each following term. They can be used to determine the amount of indexed interest that is credited to your contract, depending on your index choices.

### PARTICIPATION RATES

This interest crediting strategy credits your contract a percentage of the total index's performance over a specified term. If the change in the index value from the beginning of the interest term to the end of the interest term is positive, you'll receive a percentage of that return based on the participation rate.

#### How the participation rate works:

	Index performance	Participation rate	Interest credited
Positive index performance	10%	50%	5%
Positive index performance	7%	50%	3.5%
Negative index performance	-5%	50%	0%

This hypothetical example shows how a Prestige indexed account would be credited interest in hypothetical situations when index performance over the interest term was positive or negative. The amount of interest credited is the index performance multiplied by the participation rate.

### CAPS

Caps limit the amount of indexed interest that can be earned in each interest term. If the change in the index value from the beginning of the interest term to the end of the interest term is positive, you'll receive interest up to the declared cap.

#### How the cap works:

	Index performance	Cap	Interest credited
Index performance greater than cap	10%	4%	4%
Index performance less than cap	2%	4%	2%
Negative index performance	-5%	4%	0%

This hypothetical example shows how a Prestige indexed account would be credited interest in hypothetical situations when index performance over the interest term was greater than the cap, less than the cap (but positive), or negative.

Indexed interest is calculated and credited (if applicable) at the end of each interest term. Any amounts withdrawn from an indexed account before the end of the interest term will not receive interest for that term.

## Putting your choices together

You have a total of five account options: Four indexed account options and a fixed account. You'll tell us exactly how you want your money allocated at the time of purchase.

### Allocating your purchase payment

You'll decide the percentage to allocate to each account, adding up to 100%. Choose just one, two, three, four or all five.

Indexed Account availability may vary by Distributor. Additional Indexed Account options may be available to you at the end of your interest term. Consult with your Financial Professional or Registered Representative for more information.

#### Indexed options

**S&P 500**  
1-year  
(participation rate)

%

**S&P 500**  
1-year  
(cap)

%

**SG Columbia**  
**Global Market States**  
1-year  
(participation rate)

%

**SG Columbia**  
**Global Market States**  
2-year  
(participation rate)

%

- Your initial participation rate or cap is declared for one or two years (depending on which option you choose) and is subject to change in the following interest terms.
- Your participation rate will never be lower than the minimum participation rate stated in your contract.
- Your cap will never be lower than the guaranteed minimum indexed interest cap stated in your contract.

#### Fixed option

**Fixed Account**

%

- Your initial fixed account interest rate is declared for one year and is subject to change in subsequent years.
- Your interest rate will never be lower than the minimum interest rate stated in your contract.

**Total 100%**

Minimum \$25,000  
purchase payment



## Protection from market declines

Your contract value is protected from losing value due to market performance. If the index value declines from the beginning of an interest term to the end of an interest term, you will receive no interest for that term, but your contract value won't decline.

## Starting your interest term

Your initial interest term begins the day your contract is issued.

## A word about taxes\*

In some instances, you won't pay income taxes on any interest credited to your annuity until you actually take out money in the form of a withdrawal or annuity payments. You might be in a lower tax bracket at that time, helping you to keep more of what you earned.

\* Qualified and nonqualified annuities are subject to different tax treatment. Qualified annuities are subject to required minimum distribution rules. Consult your attorney or tax professional for more information.



## What if I need access to my money sooner than expected?

While Prestige is designed for the long term, we recognize that circumstances change and you may still need access to your money.

### Free annual withdrawals

After the first year, you can withdraw up to 7% of your contract value each contract year without paying withdrawal charges or MVAs. If you withdraw more than 7% during the withdrawal charge period, a withdrawal charge and MVA may apply to the amount over 7%.

The 7% penalty-free amount is no longer available after lifetime withdrawals begin if the withdrawal benefit is elected at purchase.

### Nursing Home and Hospitalization Waiver

If you're confined to a nursing home or hospital for at least 30 consecutive days, we'll waive your withdrawal charges and MVAs. We will also waive those charges and MVAs for up to 90 days after your release. Additional requirements are explained in the annuity contract.

This waiver is not available in all states.

### Terminal Illness Waiver

If you are diagnosed with a terminal illness after your contract is issued, we'll waive withdrawal charges and applicable MVAs after your first contract year. Additional requirements are explained in your contract. This waiver is not available in all states.

### Annuitization

Anytime after your first contract year and before your 96th birthday, you may convert your contract value to an income stream that pays you over a specific period of time or for your lifetime.

If you elect the optional withdrawal benefit at the time of purchase, choosing to annuitize will terminate the withdrawal benefit and the charges no longer apply.

## Market value adjustment

If you withdraw money from your contract during the withdrawal charge period, a market value adjustment (MVA) may apply.<sup>1</sup> The MVA does not apply to the 7% free withdrawal feature or to the maximum withdrawal amount after optional lifetime withdrawals begin.

- The adjustment will be either positive (a credit) or negative (a charge)—meaning the amount you receive will increase or decrease. The adjustment is based on the change in the Bloomberg U.S. Corporate Bond Index yield between the day the contract was issued and the day the withdrawal is taken.
- After the withdrawal charge period, the MVA no longer applies. It may also apply upon death or annuitization, but only if it results in a cash surrender value that is higher than the contract value that would otherwise be paid.
- A negative adjustment will never result in receiving less than the guaranteed minimum value.
- Please review your Contract Summary and/or Statement of Benefit Information at the time of purchase for specific examples of how withdrawal charges and MVAs may affect contract and cash surrender values.

## Other features and benefits

### Withdrawal charge schedule

The first ten years of your contract are called the “withdrawal charge period.” During this time, if you withdraw more than the 7% free withdrawal amount, you will pay a withdrawal charge on the excess amount, unless a waiver applies.

The withdrawal charge decreases during your contract term as follows:\*

#### 10 year withdrawal charge schedule:

Contract year	1	2	3	4	5	6	7	8	9	10	11+
Charge	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

\* As a percentage of the amount withdrawn in excess of the free withdrawal amount.

#### In California:

#### 10 year withdrawal charge schedule:

Contract year	1	2	3	4	5	6	7	8	9	10	11+
Charge	8.3%	8%	7%	6%	5%	4%	3%	2%	1%	0.91%*	0%

\* Begins at 0.91% in month 1 and reduces by 0.083% each month, with a withdrawal charge of 0% in month 12.

### Death benefit

Upon your death, your beneficiaries will receive the greatest of the contract value (which does not reflect any current withdrawal charge or MVA) or the cash surrender value (reflecting any applicable withdrawal charge and MVA).

<sup>1</sup>Not available in all states. Terms and conditions may vary.

# Will I run out of money?

## Signature Plus<sup>SM</sup> Guaranteed Lifetime Withdrawal Benefit Rider

### Looking for guaranteed income in retirement?

Our optional withdrawal benefit provides **guaranteed income for life** in the form of regular withdrawals from your contract. Elected at the time of purchase for an additional charge, it gives you predictable, reliable income that continues even if your contract value is withdrawn to \$0. Signature Plus can only be elected by those aged 50 and older.



### Here's how it works

Signature Plus allows lifetime withdrawals from your contract up to the maximum withdrawal amount (maximum amount) each year, regardless of your remaining contract value.

# Determining your maximum amount

The maximum amount is the amount you can withdraw each year regardless of your remaining contract value. It's calculated when you purchase a Prestige contract and is based on your age (which determines your withdrawal percentage) and the benefit base.

**Benefit base** is a calculation that helps determine your maximum amount. It is separate from your contract value and is often higher than your contract value. It is initially equal to your purchase payment and increases each year by a roll-up percentage that compounds for up to 10 years (as long as you defer withdrawal payments).

## Consider this hypothetical example:

Assume you purchase Prestige with \$100,000. You plan to wait two years to start taking lifetime withdrawals, your withdrawal percentage is **5%** and the roll-up percentage is **7%**.

**Withdrawal percentage x benefit base = Maximum amount**

### Calculating the benefit base amount

Signature Plus uses a compound roll-up formula to determine the benefit base.

#### End of first year

<b>Step 1</b>	Determine the roll-up amount by multiplying your purchase payment by the roll-up percentage.	$\$100,000 \times 7\% =$ <b>\$7,000</b>
<b>Step 2</b>	Determine the benefit base by adding the roll-up amount to your purchase payment.	$\$100,000 + \$7,000 =$ <b>\$107,000</b>

#### End of second year

<b>Step 1</b>	Determine the roll-up amount by multiplying the previous benefit base by the roll-up percentage.	$\$107,000 \times 7\% =$ <b>\$7,490</b>
<b>Step 2</b>	Determine the benefit base by adding the roll-up amount to the previous benefit base.	$\$107,000 + \$7,490 =$ <b>\$114,490</b>

**Your maximum amount would be:  $5\% \times \$114,490 =$  **\$5,724.50** annually**

This amount would be guaranteed for life, even if your contract value is withdrawn to \$0 (assuming no previous withdrawals or withdrawals in excess of this amount). Withdrawals can begin at any time after your first contract year.

## How much does this withdrawal benefit cost?

The withdrawal benefit charge is based on a percentage of the benefit base and is deducted annually from your contract value. The charge percentage will be shown in your contract and can change after the fifth contract year but will not exceed 2.5%. It is possible that your contract value could be less than your initial purchase payment if there is no growth in your contract value (assuming no withdrawals).

### Performance Charge Waiver

The annual charge can be waived if the performance of your accounts for a particular account interest term meets or exceeds a certain threshold. The performance charge waiver is calculated for each indexed account chosen and does not apply to the fixed account. If the threshold is met for a 2-year interest term, previously deducted fees for that interest term are refunded. This feature will remain a part of your contract as long as the withdrawal benefit is still in force and the contract value has not been depleted to \$0.

If charges are waived at any point you own Signature Plus, there is potential for a higher ending contract value since no withdrawal charges will be deducted. This higher value could be passed on in the event of your passing, leaving a greater legacy for your beneficiaries.

#### Here's a hypothetical example:

Assume you purchase Prestige and split your purchase payment between two 1-year indexed accounts. Your contract states that the performance threshold for both accounts is 5%. After your first interest term, one account is credited 6% interest and the other account is credited 4.8%.

With the performance charge waiver, the fee would be waived for the first account, but not the second account.

*Refer to the withdrawal percentage chart for current threshold information. Actual amounts may differ and are subject to change.*

## Withdrawal benefit flexibility

### Changing the amount of your lifetime withdrawal

At any time, you can request to change the amount (up to the maximum amount) and/or frequency of your lifetime withdrawals.

### Taking additional withdrawals

If you need to withdraw more than your maximum amount, your future maximum amount will decrease due to the change in the contract value. The change in contract value is determined by the excess amount that is withdrawn. For more information, please refer to the Contract Summary and/or Statement of Benefit Information.

### Withdrawals to satisfy required minimum distributions (RMDs)

If your contract is tax-qualified and you need to withdraw more than your maximum amount to satisfy an RMD, excess withdrawals will not result in a proportional reduction to your maximum amount.



#### RMD Friendly

Excess withdrawals needed to satisfy RMDs will not reduce your maximum amount.



# Why consider Prestige?



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## Upside potential

- ✓ Potential for your account value to grow based on two indexes — the SG Columbia Global Market States Index and S&P 500 Index.



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## Guaranteed lifetime income

- ✓ Signature Plus provides retirement income you can't outlive.



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## More for your beneficiaries

- ✓ Withdrawal benefit fees may be waived if your account performance meets or exceeds a certain threshold—which may mean more money is passed to your beneficiaries.

## Important information

Symetra Prestige is an individual single-premium fixed indexed deferred annuity issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. Contract form number is ICC19\_RC1 in most states. The Guaranteed Lifetime Withdrawal Benefit Rider form number is ICC19\_RE1 in most states. Guaranteed lifetime withdrawal benefit charge performance waiver endorsement form number is ICC19\_RE8 in most states. Market value adjustment endorsement form number is ICC19\_RE7 in most states. Terminal illness waiver endorsement form number is ICC19\_RE3 in most states. Hospital and Nursing Home waiver endorsement form number is ICC19\_RE2 in most states. Fixed account endorsement form number is ICC19\_RE4 in most states. Point to point with cap crediting method endorsement form number is ICC19\_RE5 in most states. Point to point with participation rate crediting method endorsement form number is ICC19\_RE6 in most states.

Products, riders, endorsements, features, terms and conditions may vary by state and may not be available in all U.S. states or any U.S. territory.

A rider is a provision of the annuity with additional costs, potential benefits and features that should never be confused with the annuity itself. Before evaluating the benefits of a rider, carefully examine the annuity to which it is attached.

The Guaranteed Lifetime Withdrawal Benefit Rider (“rider”) is an optional rider, selected at the time of application for an additional cost. The cost is an annual percentage charge for this rider based on the benefit base on the date the charge is calculated after any annual increase is added, multiplied by the rider charge rate. The rider provides a guaranteed lifetime withdrawal benefit during the life of the covered person(s) while the rider is in effect. You may terminate the rider after the fifth contract year. Once you terminate the rider it may not be reinstated and we will not refund any charges previously assessed. We will assess and deduct the rider charge until the rider is terminated. Changing the owners, annuitants or beneficiaries may cause the rider to terminate or adversely affect the benefits of the rider. A change in marital status after you purchase this contract may adversely affect the benefits of the rider. Taking excess withdrawals could reduce future benefits under the rider by more than the dollar amount of the excess withdrawals.

The GLWB charge performance waiver is calculated at the end of each interest term for each indexed account to which funds have been allocated. The waiver does not apply to the fixed account. This endorsement terminates on the earlier of the date of the contract terminates or the date the GLWB terminates.

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.

Symetra Prestige has fixed and indexed accounts. Interest credited to the indexed accounts is affected by the value of outside indexes. Values based on the performance of any index are not guaranteed. The contract does not directly participate in any outside investment.

Indexed interest is calculated and credited (if applicable) at the end of an interest term. Amounts withdrawn from the indexed account before the end of an interest term will not receive indexed interest for that term.

If the contract is being funded with multiple purchase payments (e.g., 1035 exchanges), funds will be held and the contract will not be issued until all purchase payments have been received. Interest is not credited between the dates the purchase payments are received and the date the contract is issued. The purchase payment will begin to earn interest (if any) when the contract is issued.

Except for the SG Columbia Global Market States Index, the performance of an index does not include the payment or reinvestment of dividends in the calculation of its performance.

It is not possible to invest in an index.

Symetra reserves the right to add or remove any index or indexed interest crediting method options. If any index is discontinued or if the calculation of any index is changed substantially, Symetra reserves the right to substitute a comparable index.

If the MVA reference rate is not published for a particular day, Symetra will use the MVA reference rate as of the prior business day. If the MVA reference rate is no longer available or discontinued, Symetra may substitute another comparable method for determining the MVA reference rate.

Market value adjustment, Hospital and Nursing Home waiver and Terminal Illness waiver endorsements are not available in California.

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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.

Tax-qualified contracts such as IRAs, 401(k)s, etc., are tax-deferred regardless of whether or not they are funded with an annuity. If you are considering funding a tax-qualified retirement plan with an annuity, you should know that an annuity does not provide any additional tax-deferred treatment of earnings beyond the tax-qualified plan or program itself. However, annuities do provide other features and benefits such as death benefits and income payment options.

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.

## Index disclosures

The contract provides a guaranteed minimum value upon surrender, death, or annuitization. Please see your contract or ask your financial professional for a current rate sheet for more details, or contact us at 1-888-802-9989.

This is not a complete description of Symetra Prestige Fixed Indexed Annuity with Signature Plus, an optional Guaranteed Lifetime Withdrawal Benefit Rider. For a complete description, please ask your financial professional or insurance producer for a copy of the Contract Summary.

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use of the Index, its methodology, any SG Mark, Columbia Mark or otherwise. Obligations to make payments under the Fixed Indexed Annuities are solely the obligation of Symetra. The selection of the Index as a crediting option under a Fixed Indexed Annuity does not obligate Symetra or SG to invest annuity payments in the components of the Index. In calculating the performance of the Index, SG deducts a maintenance fee of 0.50% per annum on the level of the Index, and fixed transaction and replication costs, each calculated and deducted on a daily basis. Columbia Threadneedle Investments is the global brand name of the Columbia and Threadneedle group of companies. Additional information is available at <https://www.sgcolumbiagms.com>.



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

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## Contact us

### Symetra Retirement IMO Sales Desk

1-888-802-9989

Weekdays

6 a.m. to 5 p.m. PT

9 a.m. to 8 p.m. ET