



# Growth potential with some protection during your retirement journey

## Symetra Trek<sup>®</sup> Plus Index-linked Annuity



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



# What is Symetra Trek Plus?

Let's break  
it down.

Symetra Trek Plus is a single-premium, index-linked annuity with limited downside protection options.

What does that mean? [>](#)

## Single-premium

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



You make a single payment

## Index-linked

The growth potential of your annuity's value is based on the performance of one or more **market indexes**, but your growth may be limited by a "cap," or based on a "participation rate" or "trigger rate."



Market index

## Annuity

An annuity is a contract between you and an insurance company. The idea is pretty simple; you purchase an annuity, its value has opportunities to grow over time, then **it pays you back**. "Paying you back" can happen in several ways, including payments over a lifetime.



Your money can grow over time



And pays you back later

## Downside protection

Symetra Trek Plus provides **limited protection** from market losses through three indexed account protection options:

### 1. Buffer

Protects against losses of up to 10%, 15% or 20%. The portion of losses that exceed 10%, 15% or 20% (determined by the indexed account chosen) are assumed by you, the owner.

### 2. Floor

Limits the losses that you could experience to 10%. Losses in excess of 10% are assumed by Symetra Life Insurance Company. If the index has fallen by 10% or less, your indexed account value will decline by that percentage.

### 3. Barrier

Provides protection only if losses are less than the 15% barrier. If losses exceed 15%, you experience the full loss.

Buffer



Floor



Barrier





## Symetra Trek Plus can help balance risk and reward.

Saving for retirement can be an uncertain journey. Symetra Trek Plus can add some certainty along the way.

*Trek Plus can help you tackle several retirement needs:*



### I want growth potential for my money.

- The interest you earn is based on the performance of one or more market indexes you choose.
- If the index performance is positive at the end of each interest term, you'll receive interest based on the return of that index up to a predetermined cap or based on a participation rate or trigger rate.
- You can increase your growth potential by selecting indexed accounts with an annual charge. The charge applies regardless of the performance in the indexed account.
- You can also choose an account that credits a fixed rate of interest throughout the year.
- Any interest you earn can grow through compounding and isn't taxed until you take it out.



### I want some downside protection.

- With upside growth potential, there is also downside potential—which means you can lose money. You can choose how much downside risk you're willing to take on.
- Symetra Trek Plus provides different types of limited downside protection—a “buffer” of either 10%, 15% or 20%, a “floor” and a “barrier.” These options can help protect from either smaller or larger losses.



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

- During the first six years, you can withdraw the greater of 15% of your contract value or the total interest earned in your contract (minus any indexed account charges). Withdrawals exceeding these amounts in any year will be subject to penalties called “surrender charges” and any applicable taxes.
- All withdrawals are free of surrender charges after six years.
- You can surrender (cancel) your contract at any time and receive the current value—minus any applicable surrender charges. The current value may be higher or lower than the initial contract value, depending on the performance of the indexed accounts you chose and any applicable indexed account charges.



## I don't want any surprises.

- During each interest term, the value in your indexed account(s) can increase or decrease each day. The protection of the buffers, floor or barrier only applies at the end of the interest term.
- With the “Return Lock” feature, you can choose to lock in the value of your indexed account during the interest term. For details on the Return Lock feature, see page 17.
- Federal income taxes may apply to withdrawals, including an additional federal tax of 10% if you take money out and you're younger than 59½. You may want to consult an attorney or tax professional before making any withdrawals.

**Growth  
potential** ✓

**Downside  
protection** ✓

**Access to  
your money** ✓

## Built for the long-term

Symetra Trek Plus is designed to be a long-term product. It's intended for people who want the growth potential of equities (although limited by caps or based on participation rates or trigger rates) with some protection against losses, and who won't need access to all of their money for at least six years.



Where do you want  
your retirement to  
take you?

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Start your journey with  
Symetra Trek Plus >

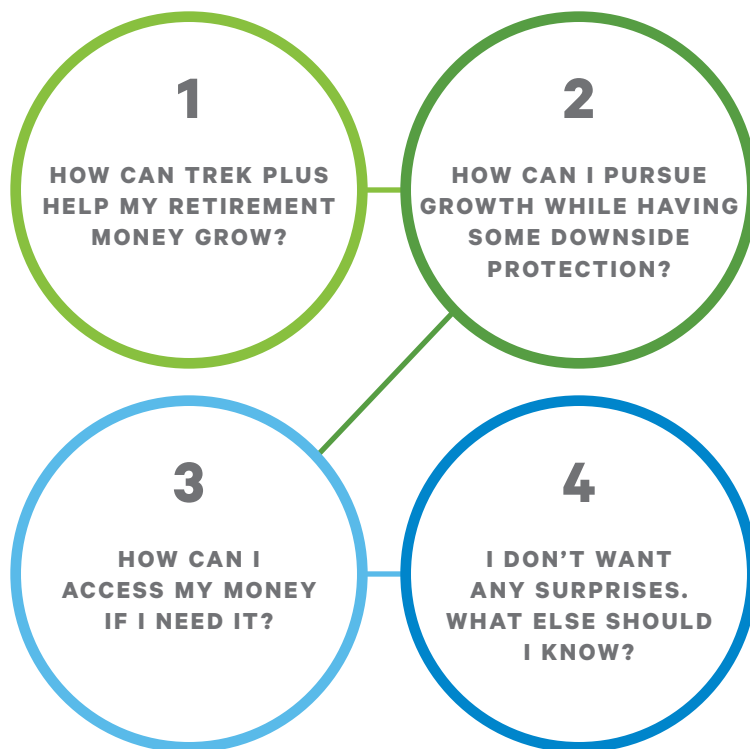


## Every journey needs a plan

Saving for retirement can be an uncertain journey. Removing some uncertainty can help you stay on the right path.

### Symetra Trek Plus can help

To learn how, it helps to start with some basic questions:



# How can Trek Plus help my money grow?

Symetra Trek Plus gives your money opportunities to grow by allocating funds to accounts linked to market indexes and an optional fixed account. Your money is held for a certain number of years, and any growth is tax-deferred until you take it out.

## Account options:

### Indexed accounts

Indexed accounts earn interest based on the performance of a market index, such as the S&P 500® 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.

### Fixed account

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



Symetra Trek Plus helps you capture some of the market's upside potential, with some downside protection.





## Your index choices

Because indexes may perform differently under similar market conditions, **Trek Plus offers five index options.**

### S&P 500® Index (SPX)

Widely regarded as the best gauge of the U.S. stock market, this world-renowned index tracks the performance of 500 large companies in leading industries of the U.S. economy.

### Russell 2000® Index (RTY)

The Russell 2000® Index measures the performance of the small-cap segment of the U.S. equity universe. It is a subset of the Russell 3000® Index and includes approximately 2,000 of the smallest securities based on a combination of market cap and current index membership.

### NASDAQ 100® Index (NDX):

The Nasdaq-100 Index includes 100 of the largest domestic and international non-financial companies listed on the Nasdaq Stock Market based on market capitalization. The index reflects companies across major industry groups, including computer hardware and software, telecommunications, retail/wholesale trade and biotechnology.

### MSCI Emerging Markets Index (MXEF)

The MSCI Emerging Markets Index includes large- and mid-cap equities representing 27 emerging market countries. With more than 1,300 constituents, the index covers approximately 85% of the market capitalization of each country.

### PIMCO Equity Fusion Index™ (PIMEFI)

The PIMCO Equity Fusion Index is designed for those who prefer to be dynamically allocated among four equity markets that are represented by exchange-traded funds (ETFs). The ETFs for each equity market are as follows:

- **U.S. large-cap**—SPDR S&P 500 ETF Trust (SPY)
- **U.S. small-cap**—iShares Russell 2000 ETF (IWM)
- **Large-cap growth**—Invesco QQQ Trust Series 1 ETF (QQQ)
- **Emerging markets**—iShares MSCI Emerging Markets ETF (EEM)

The index adjusts its allocation to the ETFs quarterly according to predefined rules that seek to capitalize on changes in the relative value of the ETFs over time.

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.

When you allocate money to an indexed account, you're not investing in the associated index or in any securities included in that index. The measurement of index growth does not include dividends paid on the stocks represented in the index. This is not an offer/solicitation for the securities shown.



## Your upside potential choices

We offer different options to help meet different goals.

### Indexed accounts

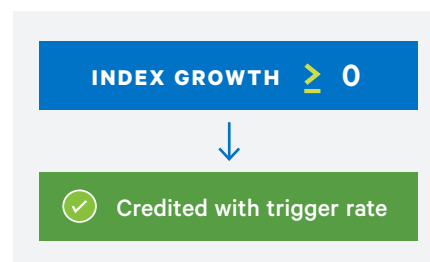
These accounts have both a cap and a participation rate. If the index value is higher at the end of the interest term, you'll receive interest based on the participation rate or up to the declared cap. The participation rate credits your contract a percentage of the index's performance over an interest term. The participation rate will never be less than 100%. If the participation rate is greater than 100%, there will be no cap.

### Indexed accounts with a charge

For an additional charge, these indexed accounts provide higher caps and participation rates providing higher growth potential than our other account options. The annual charge is a percentage of the starting indexed account value and is deducted at the end of the interest term after any interest has been credited or any downside protection has been applied.

### Indexed accounts with a trigger rate

At the end of the interest term, if the index growth is greater than or equal to zero, you will be credited the trigger rate. The trigger rate is the only possible positive interest that can be credited.



### 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-, 2- or 6-year interest term. If you do not provide transfer instructions, the interest term will restart automatically.

Here’s how the participation rate, cap and trigger rate would work in these hypothetical scenarios:

### Hypothetical participation rates, caps and trigger rates in action

#### Participation rate

Index performance	Participation rate	Interest credited
10%	120%	12%
5%	120%	6%

#### Caps

Index performance	Cap	Interest credited
10%	8%	8%
5%	8%	5%

#### Trigger rate

Index performance	Trigger rate	Interest credited
10%	7%	7%
5%	7%	7%

To see information on the downside protection options, see pages 12-15.



#### CHECKPOINT

3 indexed account strategies and  
3 interest term lengths.

# How can I pursue growth while having some downside protection?

Symetra Trek Plus provides opportunities to grow your money based on the indexed account's upside potential up to a cap or based on a participation rate or trigger rate. But it also provides some protection from losses due to index fluctuations based on market performance during an interest term. It does this by offering three downside protection options:

## **Buffer**

Designed for people who want limited protection from modest down markets. The buffer protects against losses of up to 10%, 15% or 20%. Any portion of the loss in excess of the buffer percentage is assumed by you, the owner.

## **Floor**

Designed for people who are comfortable with a known percentage of downside risk—and want an absolute limit on losses. The floor limits losses to 10%.

## **Barrier**

Designed for people who want limited protection from modest down markets but are willing to forgo protection against larger losses in exchange for more upside potential. The barrier only provides protection if losses are less than the 15% barrier. If losses exceed 15%, you would experience the full amount of the loss.

# Your downside protection options in action



- If your chosen index has grown in value at the end of the interest term, your indexed account will be credited interest based on that growth after the cap, participation rate or trigger rate is applied. For indexed accounts with a charge, the charge is deducted after interest is credited.
- If the index has declined at the end of the interest term, we will protect against losses up to the buffer percentage.
  - This means, if the index has fallen less than or equal to the buffer percentage, we will fully protect against that decline and your indexed account value will not change.
  - However, if the index has fallen more than the buffer percentage, your indexed account value will decline by a percentage equal to the amount that exceeded the buffer percentage.
  - If the index value falls for multiple interest terms, the cumulative indexed account value may decline by more than the buffer percentage.

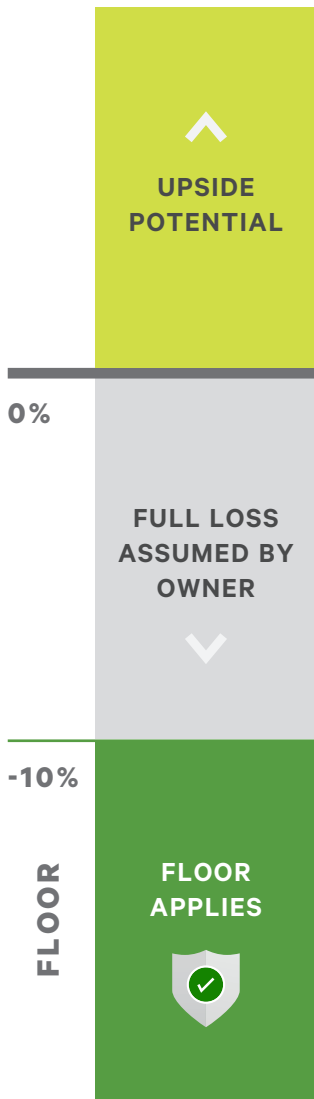
	Index return	10% Buffer	Interest credited*
Index decline within the buffer	-5%	10%	0%
Index decline beyond the buffer	-25%	10%	-15%

	Index return	15% Buffer	Interest credited*
Index decline within the buffer	-5%	15%	0%
Index decline beyond the buffer	-25%	15%	-10%

	Index return	20% Buffer	Interest credited*
Index decline within the buffer	-5%	20%	0%
Index decline beyond the buffer	-25%	20%	-5%

\* The interest credited in these examples does not take into account the indexed accounts with charges. Those charges would further reduce your indexed account value.

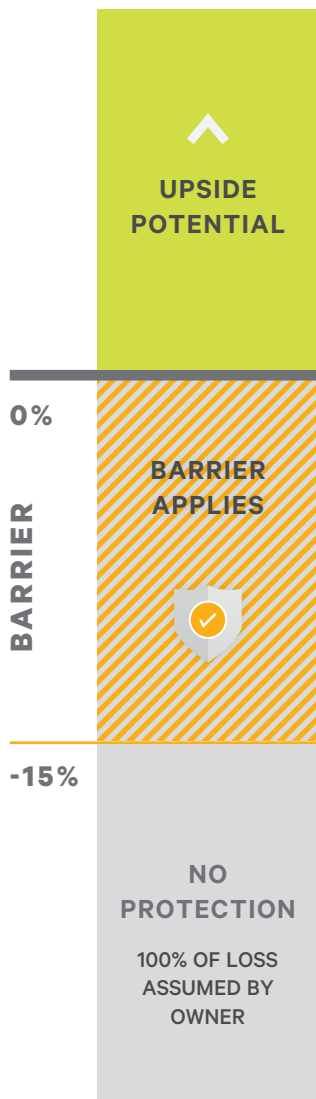
# FLOOR



- If your chosen index has grown in value at the end of the interest term, your indexed account will be credited interest based on that growth (after the cap or participation rate is applied).
- If the index has declined at the end of the interest term, we will protect against the portion of the loss that exceeds 10%.
  - This means, if the index has fallen by 10% or less, your indexed account value will decline by that percentage.
  - If the index has fallen by more than 10%, your indexed account value will decline by 10%, but you're protected against further declines.
  - If the index value falls for multiple interest terms, the cumulative indexed account value may decline by more than the floor percentage.


	Index return	Floor	Interest credited
Index decline less than 10% floor	-5%	-10%	-5%
Index decline more than 10% floor	-25%	-10%	-10%

# BARRIER



- If your chosen index has grown in value at the end of the interest term, your indexed account will be credited interest based on that growth (after the cap or participation rate is applied).
- If the index has declined at the end of the interest term, we will protect against losses as long as they don't exceed 15%. If the loss is greater than 15%, no protection will be provided.
  - This means, if the index has fallen less than or equal to 15%, we will fully protect against that decline and your indexed account value will not change.
  - **However, if the index has fallen more than 15%, this means you could lose your entire indexed account value.**
  - If the index value falls for multiple interest terms, the cumulative indexed account value may decline by significantly more than the barrier percentage.

	Index return	Barrier	Interest credited
Index decline less than 15% barrier	-5%	-15%	0%
Index decline more than 15% barrier	-25%	-15%	-25%



**CHECKPOINT**

3 downside protection options.

# Allocating your purchase payment

You'll decide the percentage to allocate to each account, adding up to 100%. You can choose any combination, with a minimum of \$2,000 in each account selected.

## How do you choose? Let's break it down:

- 1 Select your interest term length (1, 2 or 6 years).
- 2 Select your downside protection (buffer, floor or barrier).
- 3 Select your upside potential indexed account (cap and participation rate, cap and participation rate with a charge, or trigger rate).
- 4 Select an available index you'd like to track.

1-year interest term	2-year interest term
<b>10% buffer indexed accounts</b> Also available with an annual charge	<b>10% buffer indexed accounts</b> Also available with an annual charge
S&P 500® Index	S&P 500® Index
Russell 2000® Index	Russell 2000® Index
NASDAQ 100® Index	NASDAQ 100® Index
MSCI Emerging Markets Index	MSCI Emerging Markets Index
PIMCO Equity Fusion Index™	PIMCO Equity Fusion Index™
<b>10% buffer indexed account with a trigger rate</b>	
S&P 500® Index	
<b>15% buffer indexed accounts</b>	
S&P 500® Index	
NASDAQ 100® Index	
<b>15% buffer indexed accounts with a trigger rate</b>	
S&P 500® Index	
NASDAQ 100® Index	
<b>-10% floor indexed accounts</b>	
S&P 500® Index	
Russell 2000® Index	
NASDAQ 100® Index	
MSCI Emerging Markets Index	
PIMCO Equity Fusion Index™	
<b>-15% barrier indexed account</b>	
S&P 500® Index	
	<b>6-year interest term</b>
	<b>10% buffer indexed accounts</b> Also available with an annual charge
	S&P 500® Index
	Russell 2000® Index
	<b>20% buffer indexed accounts</b> Also available with an annual charge
	S&P 500® Index
	Russell 2000® Index

+ 1-year interest term fixed account



## More about Trek Plus

### Allocation date

Your purchase payment is allocated to your chosen accounts on the 7th or 21st calendar day of the month—whichever immediately follows the contract date. Allocations scheduled on non-business days will be allocated on the next business day. Until allocated, the purchase payment will be held in an account earning a fixed rate of interest.

### During the interest term

Between the beginning and the end of the interest term, your indexed account value can change each day.

- This change is based on the approximate value of the investments we purchase to provide your potential returns and includes any applicable indexed account charges.
- This is the value you'll receive if you withdraw money from your indexed account during the interest term, subject to any applicable surrender charges and taxes. Any contract value you withdraw will include a deduction for any indexed account charges. Charges won't be waived on any money withdrawn before the end of an interest term.
- Protection by the buffer, floor or barrier is only applied at the end of each interest term. If you withdraw money from your indexed account during the interest term, you won't receive the protection of the buffer, floor or barrier as you would at the end of the interest term.

### Return Lock feature

With the Return Lock feature, you can lock in the value of your indexed account any day during the interest term (effective the next business day). This value changes daily and cannot be determined in advance. Once the indexed account value is locked, this value will not change for the remainder of the interest term (whether that's 1, 2 or 6 years), unless you take a withdrawal or transfer to another account. After the Return Lock has been exercised, you can restart your interest term or transfer to another account on your next interest term anniversary.

At the end of the interest term, no interest will be credited and no losses will be applied. The Return Lock value will include deduction of any indexed account charges. When the new interest term begins, the indexed account value will once again be subject to daily fluctuation.

This feature might be used to remove the risk that index declines could have on your indexed account value during the rest of the interest term (for example, in a down market). You can use this feature once during each interest term for each indexed account in which you have allocated money.

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### Return of purchase payment on death

**If you die before starting to receive income payments, your beneficiaries will receive the greater of:**

- ① The purchase payment, reduced proportionally for any withdrawals; or
- ② The contract value (which does not reflect any surrender charges).

This benefit is provided free of charge to help ensure that your beneficiaries will never receive less than what you put into Symetra Trek Plus (less prior withdrawals).

## How can I access my money if I need it?



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

### Free annual withdrawals

For the first six years of your contract, you can withdraw an amount each year without surrender charges. This amount is the greater of:

- 15% of your contract value at the beginning of the year; or
- The accumulated interest (minus any indexed account charges), less prior withdrawals in your contract value as of the beginning of the year.

If you withdraw more than this amount in any of the first six years, surrender charges will apply on the excess amounts.

Any amounts withdrawn from an indexed account before the end of the interest term will not receive indexed interest at the end of the interest term.



For the first six years of your contract, you can withdraw an amount each year without surrender charges.

### Annuitization

You can “annuitize” your contract anytime after the first contract year and before your 96th birthday. This means you can convert your annuity’s accumulated value into regular payments that can last a specified number of years or your lifetime. Payments can be made monthly, quarterly, semi-annually or annually.

### Nursing Home and Hospitalization Waiver

We’ll waive surrender charges if you’re confined to a nursing home or hospital for at least 30 consecutive days and 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

We’ll waive surrender charges if you’re diagnosed with a terminal illness and were not diagnosed when your contract was issued. Additional requirements are explained in the annuity contract.

This waiver is not available in all states.

### A word about taxes

Withdrawals from your annuity are taxed differently than payments you might receive from products such as single-premium immediate annuities, and may be treated differently depending on how the contract is owned. You may want to consult a tax professional prior to purchasing Trek Plus.

# What else do I need to know?

## Surrender charge period

The first six years of your contract are called the “surrender charge period.” During this time, if you withdraw more than the annual free withdrawal amount, you’ll pay a surrender charge on the excess amount, unless a waiver applies.

The surrender charge decreases during your contract term as follows:

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

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

## Contract basics

Minimum purchase payment	\$25,000
Purchase age	0-80
Product types	Nonqualified, Roth IRA, IRA (including Custodial IRA). Any 403(b) or SIMPLE rollovers must be converted to an IRA prior to issue.
Interest term length	1, 2 or 6 years
Annuitization age	1-95. Annuity payments must begin prior to the annuitant’s 96th birthday.



# Why consider Trek Plus?

## **Downside protection**

Symetra Trek Plus provides limited protection from market losses each interest term through three downside protection options.

## **Access to your money**

For each of the first six years, you can make free annual withdrawals of up to 15% of your contract value or the interest earned, whichever is greater.

## **Growth potential**

Your money has opportunities to grow based on the performance of up to five market indexes, three upside potential options and three interest term lengths. This provides you with the tools you need to respond to different market situations in exchange for some downside risk.

# Why Symetra?

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We love what we do. Symetra provides annuities, life insurance and employee benefits that help people live with financial security and confidence, and we've done it for more than 60 years. Like our icon—the swift—we're quick, hardworking and nimble in serving our customers. We can help your financial future take flight.



**Three guiding principles form the foundation for how we make decisions: Value, Transparency and Sustainability—or VTS. Simply put, VTS defines how we do business inside and out. What does it mean?**

- **Value:** Products and solutions people need at a competitive price—backed by dedication to excellent customer service.
- **Transparency:** We communicate clearly and openly so people can understand what they are buying.
- **Sustainability:** Our products stand the test of time. We're financially disciplined so we'll be here when customers need us.

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**To learn more about Symetra,  
visit [www.symetra.com](http://www.symetra.com).**

## Important information

Securities are offered through Symetra Securities, Inc. (SSI). Member FINRA.

Symetra Trek Plus is an individual single-premium deferred annuity contract with index-linked interest options issued by Symetra Life Insurance Company (SLIC). Contract form number is RSC-0559 3/21 in most states. In Idaho, contract form number is RSC-0559/ID 3/21. Products, features, terms and conditions may vary by state and may not be available in all U.S. states or any U.S. territory. SSI and SLIC are affiliates and are both located at 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004-5135. Each company is responsible for its own financial obligations.

Annuity contracts have terms and limitations for keeping them in force. Contact your registered representative for complete details.

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

Symetra Trek Plus has indexed accounts and a fixed account. 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, and the contract value may decrease. The contract does not directly participate in any outside investment.

The indexed accounts with a charge will incur an annual charge that will reduce the contract value, and do not guarantee performance any greater than the indexed accounts without a charge. The indexed account charge will not be refunded regardless of the amount of indexed interest, whether positive or negative that is credited to the indexed account.

Indexed interest is calculated and credited (if applicable) at the end of an interest term. Indexed interest may be positive, negative, or zero. Amounts withdrawn from the indexed account before the end of an interest term

will not receive indexed interest for that term. Overall, withdrawals may result in a loss of principal due to adjustments and charges that may be imposed even if index account(s) performance has been positive.

If the Return Lock feature is exercised, no indexed interest will be credited to the indexed account at the end of the interest term. The indexed account charge, if any, is applied at the time of the Return Lock.

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 performance of an index does not reflect the payment or reinvestment of dividends.

It is not possible to invest in an index.

Symetra reserves the right to add, remove or replace indexes or crediting methods subject to applicable regulatory approval.

The fixed account interest rate, indexed interest caps, participation rates and trigger rates are reset at the beginning of each interest term. Subsequent rates and caps may be higher or lower than the initial rates and caps, but they will never be less than the guaranteed minimums stated in the contract.

***SYMETRA LIFE INSURANCE COMPANY (“Symetra”) has filed a registration statement (including a prospectus) with the SEC for Symetra Trek Plus. For more complete information about Symetra and Symetra Trek Plus, you should read the prospectus and other documents Symetra has filed with the SEC before purchasing. These documents are available for free by visiting EDGAR at [www.sec.gov](http://www.sec.gov). Alternatively, Symetra or your registered***

***representative will provide the prospectus by request. Contact Symetra toll-free at 1-800-796-3872 ext. 22136.***

***Symetra Trek Plus is a long-term investment designed for retirement purposes. There is a risk of substantial loss of principal. Please refer to the prospectus for more details.***

***This material must be accompanied by a prospectus.***

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 decision.

This is not a complete description of Symetra Trek Plus. For a complete description, please ask your registered representative for a copy of the prospectus.

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