

Current Interest Rate and Caps

Effective 03/21/2019 - 04/07/2019



Symetra TrekSM Index-Linked Annuity

6 Year Surrender Charge Schedule

Crediting Method 1 Year Interest Term	Initial Cap				
	S&P 500 [®] Index Point to Point Indexed Account	Russell 2000 [®] Index Point to Point Indexed Account	NASDAQ-100 [®] Index Point to Point Indexed Account	MSCI Emerging Markets Point to Point Indexed Account	PIMCO Equity Fusion [™] Index Point to Point Indexed Account
Point to Point with 10% Buffer	12.75%	12.75%	13.00%	15.50%	13.75%
Point to Point with -10% Floor	10.25%	10.25%	10.25%	12.50%	11.25%

Initial Interest Rate 1 Year Interest Term
Fixed Account
1.60%

The **Cap** is the maximum indexed interest that can be credited to the indexed account value. Actual indexed interest credited may be less than the cap, zero, or negative depending on the performance of the index you choose.

The **Buffer** provides protection against the first 10% of index losses for each interest term. Losses beyond 10% will reduce the indexed account value.

The **Floor** limits index losses to a maximum of 10% for each interest term. Losses of less than or equal to 10% will reduce the indexed account value.

If the index value falls for multiple years, the cumulative indexed account value may decline by more than the buffer or floor percentage.

Fixed Account Guaranteed Minimum Interest Rate and Guaranteed Minimum Indexed Interest Cap

The Fixed Account Guaranteed Minimum Interest Rate is 1.60%. The Guaranteed Minimum Indexed Interest Cap is 2.00% while the surrender charge percentage exceeds 0% and 1.00% thereafter.

Note about withdrawals

Each interest term, withdrawals of up to 15% of the contract value or the accumulated interest earned are free of surrender charges. Amounts in excess of the free withdrawal amount may be subject to a surrender charge based on a six-year decreasing surrender charge schedule of 9%, 8%, 7%, 6%, 5%, 4%, 0%.

The above rates are applicable for newly issued contracts only. These rates are current only as of the dates indicated above. New business rates are not guaranteed, and are subject to change at the discretion of the company.

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

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

Symetra Trek 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- 0536 4/18 in most states. Not 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 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.

Indexed interest is calculated and credited (if applicable) at the end of an annual interest term. Indexed interest may be positive, negative, or zero. Amounts withdrawn from the indexed account before the end of an annual interest term will not receive indexed interest for that term.

Protection by the buffer and floor is only applied at the end of each interest term. Withdrawals made from the indexed account during the interest term, will not receive the protection of the buffer or the floor as it would at the end of the interest term. If the index value falls for multiple years, the cumulative indexed account value may decline by more than the buffer or floor percentage.

If the Return Lock feature is exercised, no indexed interest will be credited to the indexed account at the end of the interest 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 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 any indexes or crediting methods subject to applicable regulatory approval.

A fixed interest rate that is reset at the end of each one-year interest term. The rate will never be less than the guaranteed minimum interest rate stated in your contract. Subsequent indexed interest caps may be higher or lower than the initial indexed interest cap, but they will never be less than the guaranteed minimum indexed interest cap stated in the contract.

The "buffer" indexed account option provides downside protection against the first 10% of any index loss. The indexed interest account will experience a loss if the index declines more than 10% in an interest term. This option provides limited protection against negative index performance.

The "floor" indexed interest option provides downside protection against index declines of more than 10% in any interest term. Any losses to the indexed account in an interest term will be limited to 10%. This option provides limited protection against negative index performance.

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. Please consult your attorney or tax advisor 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

SYMETRA LIFE INSURANCE COMPANY ("Symetra") has filed a registration statement (including a prospectus) with the SEC for Symetra Trek. For more complete information about Symetra and Symetra Trek, 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. 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 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 is not a complete description of Symetra Trek Registered Indexed Annuity. For a complete description, please ask your registered representative for a copy of the prospectus.

This material must be accompanied by a prospectus.

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