

Withdrawal Percentage Charts

The longer you wait, the higher your rate*

How your withdrawal percentage can increase over time

Symetra fixed indexed annuities (FIAs) with guaranteed lifetime withdrawal benefit riders (withdrawal benefits) provide lifetime withdrawals from your contract up to the maximum withdrawal amount each year, regardless of your remaining contract value. This amount will never decline due to indexed account performance.

For the first 10 years of your contract, your withdrawal percentage increases each year you wait to start lifetime withdrawals, even if your contract value doesn't grow, assuming no prior withdrawals.

The tables below show the withdrawal percentages based on a single or joint life contract, your age at purchase, and how long after purchase you wait to start lifetime withdrawals.

A specific charge is deducted annually from your contract value for the withdrawal benefit. This percentage will never increase after the contract is issued. You can choose to terminate the withdrawal benefit any time after the fifth annual interest term. If terminated, lifetime withdrawals will no longer be available and annual charges will no longer be assessed. Once terminated, the withdrawal benefit cannot be reinstated and charges will not be refunded.

Level withdrawal option

Guaranteed, level amount for life

Single life

Age at issue	Base withdrawal percentage	Annual increase	Years between contract purchase and beginning of lifetime withdrawals									
			1	2	3	4	5	6	7	8	9	10+
50-54	4.25%	0.25%	4.50%	4.75%	5.00%	5.25%	5.50%	5.75%	6.00%	6.25%	6.50%	6.75%
55-59	4.75%	0.30%	5.05%	5.35%	5.65%	5.95%	6.25%	6.55%	6.85%	7.15%	7.45%	7.75%
60-64	5.25%	0.35%	5.60%	5.95%	6.30%	6.65%	7.00%	7.35%	7.70%	8.05%	8.40%	8.75%
65-69	5.75%	0.40%	6.15%	6.55%	6.95%	7.35%	7.75%	8.15%	8.55%	8.95%	9.35%	9.75%
70-74	6.25%	0.45%	6.70%	7.15%	7.60%	8.05%	8.50%	8.95%	9.40%	9.85%	10.30%	10.75%
75-79	6.75%	0.50%	7.25%	7.75%	8.25%	8.75%	9.25%	9.75%	10.25%	10.75%	11.25%	11.75%
80+	7.25%	0.55%	7.80%	8.35%	8.90%	9.45%	10.00%	10.55%	11.10%	11.65%	12.20%	12.75%

Index-linked withdrawal option

Guaranteed withdrawals for life with potential for increases each year, based on the accounts chosen

Single life

Age at issue	Base withdrawal percentage	Annual increase	Years between contract purchase and beginning of lifetime withdrawals									
			1	2	3	4	5	6	7	8	9	10+
50-54	3.00%	0.25%	3.25%	3.50%	3.75%	4.00%	4.25%	4.50%	4.75%	5.00%	5.25%	5.50%
55-59	3.50%	0.30%	3.80%	4.10%	4.40%	4.70%	5.00%	5.30%	5.60%	5.90%	6.20%	6.50%
60-64	4.00%	0.35%	4.35%	4.70%	5.05%	5.40%	5.75%	6.10%	6.45%	6.80%	7.15%	7.50%
65-69	4.50%	0.40%	4.90%	5.30%	5.70%	6.10%	6.50%	6.90%	7.30%	7.70%	8.10%	8.50%
70-74	5.00%	0.45%	5.45%	5.90%	6.35%	6.80%	7.25%	7.70%	8.15%	8.60%	9.05%	9.50%
75-79	5.50%	0.50%	6.00%	6.50%	7.00%	7.50%	8.00%	8.50%	9.00%	9.50%	10.00%	10.50%
80+	6.00%	0.55%	6.55%	7.10%	7.65%	8.20%	8.75%	9.30%	9.85%	10.40%	10.95%	11.50%

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

* "Rate" refers to the withdrawal percentage, which is a percentage rate used to determine your maximum withdrawal amount.

Level withdrawal option

Guaranteed, level amount for life

Joint life			Years between contract purchase and beginning of lifetime withdrawals									
Age at issue	Base withdrawal percentage	Annual increase	1	2	3	4	5	6	7	8	9	10+
50-54	3.75%	0.25%	4.00%	4.25%	4.50%	4.75%	5.00%	5.25%	5.50%	5.75%	6.00%	6.25%
55-59	4.25%	0.30%	4.55%	4.85%	5.15%	5.45%	5.75%	6.05%	6.35%	6.65%	6.95%	7.25%
60-64	4.75%	0.35%	5.10%	5.45%	5.80%	6.15%	6.50%	6.85%	7.20%	7.55%	7.90%	8.25%
65-69	5.25%	0.40%	5.65%	6.05%	6.45%	6.85%	7.25%	7.65%	8.05%	8.45%	8.85%	9.25%
70-74	5.75%	0.45%	6.20%	6.65%	7.10%	7.55%	8.00%	8.45%	8.90%	9.35%	9.80%	10.25%
75-79	6.25%	0.50%	6.75%	7.25%	7.75%	8.25%	8.75%	9.25%	9.75%	10.25%	10.75%	11.25%
80+	6.75%	0.55%	7.30%	7.85%	8.40%	8.95%	9.50%	10.05%	10.60%	11.15%	11.70%	12.25%

Index-linked withdrawal option

Guaranteed withdrawals for life with potential for increases each year, based on the accounts chosen

Joint life			Years between contract purchase and beginning of lifetime withdrawals									
Age at issue	Base withdrawal percentage	Annual increase	1	2	3	4	5	6	7	8	9	10+
50-54	2.50%	0.25%	2.75%	3.00%	3.25%	3.50%	3.75%	4.00%	4.25%	4.50%	4.75%	5.00%
55-59	3.00%	0.30%	3.30%	3.60%	3.90%	4.20%	4.50%	4.80%	5.10%	5.40%	5.70%	6.00%
60-64	3.50%	0.35%	3.85%	4.20%	4.55%	4.90%	5.25%	5.60%	5.95%	6.30%	6.65%	7.00%
65-69	4.00%	0.40%	4.40%	4.80%	5.20%	5.60%	6.00%	6.40%	6.80%	7.20%	7.60%	8.00%
70-74	4.50%	0.45%	4.95%	5.40%	5.85%	6.30%	6.75%	7.20%	7.65%	8.10%	8.55%	9.00%
75-79	5.00%	0.50%	5.50%	6.00%	6.50%	7.00%	7.50%	8.00%	8.50%	9.00%	9.50%	10.00%
80+	5.50%	0.55%	6.05%	6.60%	7.15%	7.70%	8.25%	8.80%	9.35%	9.90%	10.45%	11.00%

Symetra fixed indexed annuities with guaranteed lifetime withdrawal benefits are individual single-premium fixed indexed deferred annuities with market value adjustment features issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. The Guaranteed Lifetime Withdrawal Benefit Rider form number is ICC15_RE1 in most states. Product and rider are not available in all U.S. states or any U.S. territory. Terms and conditions may vary.

Market value adjustment feature does not apply in California.

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.

There is an annual percentage charge for the Guaranteed Lifetime Withdrawal Benefit Rider ("rider") based on the contract value on the date the charge is calculated. The rider provides a guaranteed lifetime withdrawal benefit ("GLWB") during the life of the covered person(s) while the rider is in effect. You may terminate the rider after the fifth interest term. Once you terminate the rider, it may not be reinstated. We will assess and deduct the GLWB 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.

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 fixed indexed annuities with guaranteed lifetime withdrawal benefits have fixed and indexed accounts. Interest credited to 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 annual interest term. Amounts withdrawn from the indexed account before the end of an annual 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.

An index may 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.

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.

This is not a complete description of Symetra fixed indexed annuities with guaranteed lifetime withdrawal benefits. For a complete description, please ask your financial professional or insurance producer for a copy of the Contract Summary.

Symetra® is a registered service mark of Symetra Life Insurance Company.