

# Potential + protection for your retirement money

## **Symetra Edge Plus**<sup>SM</sup> Fixed Indexed Annuity



Not a bank or credit union deposit or obligation	Not insured by any federal government agency	
Not FDIC or NCUA/NCUSIF insured	Not guaranteed by any bank or credit union	May lose value



# Growth potential plus protection

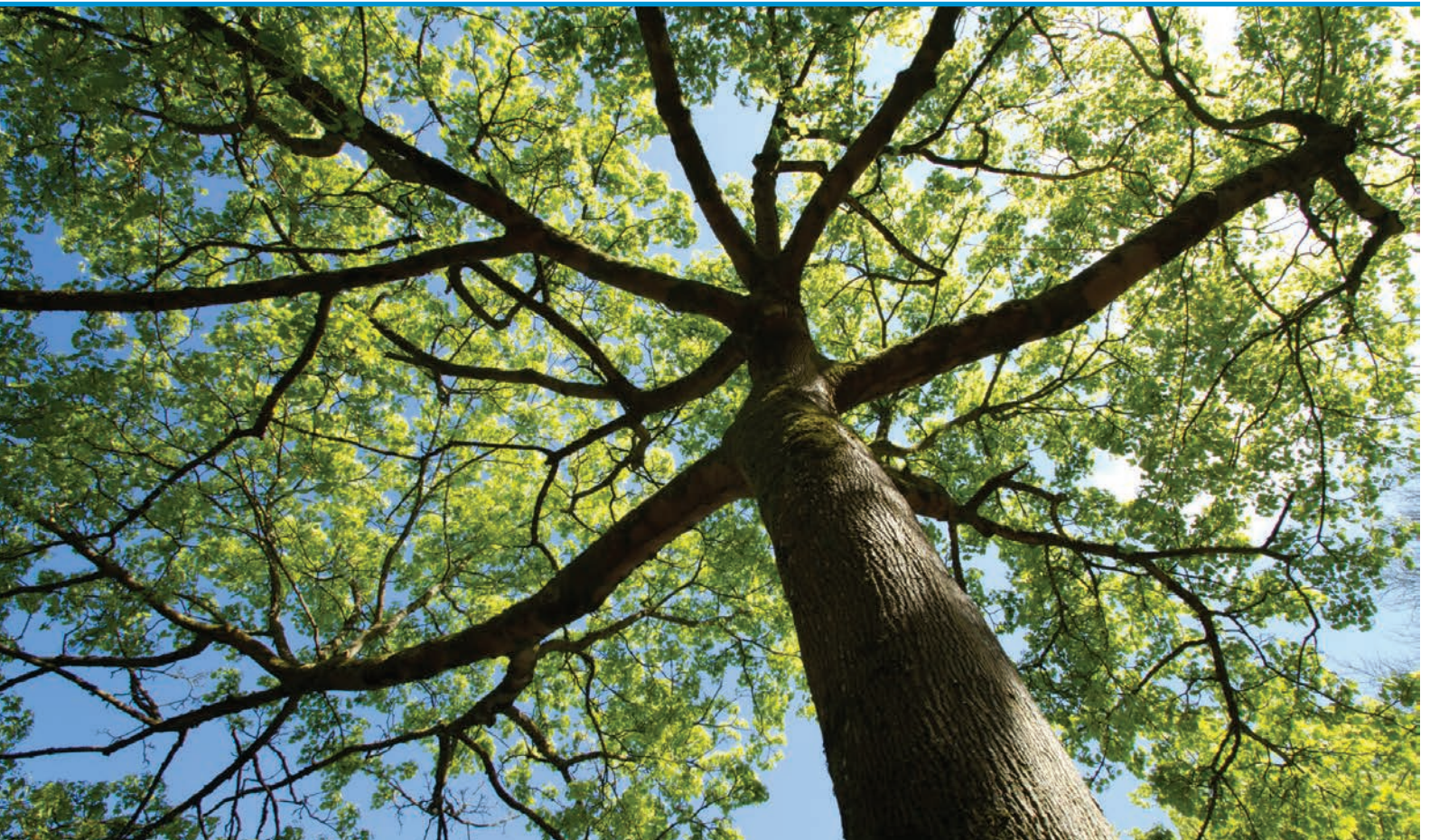
There are plenty of ways to protect your money. The challenge? Protection that doesn't come at the price of some growth potential.

**Symetra Edge Plus can give you both.**

Edge Plus, a single premium fixed indexed annuity offered by Symetra Life Insurance Company, can provide higher credited interest than traditional fixed deferred annuities, because

the interest you earn is based on the future performance of one or more market indexes. The amount of interest credited is subject to either a cap (upper limit) or a margin (deduction)—depending on which index(es) you choose—and your purchase payment and earnings are protected by the safety of a “floor.”

These features help Edge Plus protect the money you've saved, while also giving it some opportunity to grow.



# The basics

We'll explain in detail how Edge Plus works. But if you're new to the world of annuities, here's an introduction.

## What's a fixed deferred annuity?

A fixed deferred annuity is a contract issued by a life insurance company. The owner makes a single purchase payment—or a series of purchase payments over a period of time—and interest on the purchase payment is credited by the insurance company (the accumulation phase). Once the owner has accumulated the amount desired in the contract, he or she may elect to begin receiving periodic annuity payments from the insurance company (the income phase).

### During the Accumulation Phase:

- Purchase payments earn interest credited by the insurance company.
- No less than a guaranteed minimum interest rate—though typically more—is credited by the insurance company, providing guaranteed growth.
- The owner's purchase payment is protected.
- The owner may withdraw part or all of the contract value, but it may be subject to fees and charges.
- Federal income taxes on earnings are deferred until withdrawn or annuity payments are received during the income phase.

### During the Income Phase:

- Annuity payments may be received for a specific number of years, or for the life of a person or the joint lives of two persons.

## What's a fixed indexed annuity?

A fixed indexed annuity (FIA) is a type of fixed deferred annuity in which the insurance company credits interest above the guaranteed minimum interest rate, based—at least in part—on the positive performance of a market index. This offers FIAs the potential to earn more (or less) than traditional fixed deferred annuities.

Depending on the index you choose, there's usually a cap (upper limit) on the amount of interest you can earn in a given period, or a margin (deduction), which is subtracted from the index's performance to determine the amount of interest you can earn in a given period. Generally, the contract value will not decline due to the performance of the index.

A FIA is not a security and does not participate directly in the purchase of securities such as stocks or bonds tied to an index. The measurement of index growth may or may not include dividends paid on the stocks represented in the index.

### Traditional fixed deferred annuities vs. fixed indexed annuities

	Traditional Fixed Deferred Annuity	Fixed Indexed Annuity
1 Guarantees your purchase payment is protected.	●	●
2 Your money grows tax-deferred.	●	●
3 Access to a portion of your money without surrender charges or penalties.	●	●
4 Interest is typically declared and credited each contract year based on changes in the value of an index (subject to a cap or a margin).		●
5 Your money grows at a fixed interest rate.	●	Only money allocated to the fixed account
6 Offers the potential to earn more (or less) than traditional fixed deferred annuities.		●



# The Symetra edge

**Because indexes may perform differently under similar market conditions, Edge Plus offers indexed account options based on three distinct indexes. A fixed account option completes the package.**

## Your account choices

### 1 Indexed Accounts


Indexed accounts credit interest based on the performance of the index you select. If the index value goes up from the beginning to the end of the interest term, you'll receive interest up to a declared "cap" (upper limit) or subject to a "margin" (deduction) that is subtracted from the performance of the index. If the index declines—or increases less than the margin—you'll never receive less than a "floor" of 0%.

<b>Indexes with caps</b>	S&P 500® Index MSCI EAFE Index
<b>Index with a margin</b>	JPMorgan ETF Efficiente <sup>SM</sup> 5 Index

It is important to note that you cannot invest directly in an index. Caps and margins are explained in more detail on pages 8 and 9.

### 2 Fixed Account

The fixed account provides a fixed, guaranteed interest rate that is declared at the beginning of each annual interest term and will never be less than the guaranteed minimum interest rate shown in your contract.

 **No matter which account(s) you choose, the contract value and any previously credited interest is guaranteed, regardless of market performance.**

### Flexibility to transfer between accounts

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

### Renewal caps, margins and interest rates

#### Indexed accounts

We generally anticipate setting renewal cap and margin rates at or near the initial caps and margin rates during the surrender charge period, but this is dependent on future market conditions and other factors. Renewal caps will never be less than the guaranteed minimum indexed interest cap shown in your contract, and renewal margin rates will never be greater than the maximum rates shown in your contract.

#### Fixed account

When the initial guaranteed interest rate period ends, we generally anticipate setting the interest rate at or near the initial fixed account interest rate during the surrender charge period, but this is dependent on future market conditions and other factors. It will never be less than the guaranteed minimum interest rate shown in your contract.

A single purchase payment of at least \$10,000 is all it takes to get started.

# Your index choices

**Edge Plus offers interest crediting opportunities based on the performance of a variety of market indexes.**

## S&P 500 Index

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

## MSCI EAFE Index

Recognized as the pre-eminent benchmark in the U.S. to measure international equity performance, it is comprised of MSCI country indexes that represent developed markets outside of North America, consisting of Europe, Australasia and the Far East.

## JPMorgan ETF Efficiente 5 Index

This industry-leading multi-asset class index seeks to generate returns by utilizing a diverse array of exchange-traded funds (ETFs) and a cash index. The index rebalances monthly to create an asset mix with the best recent returns for a given level of risk.

**Together, Symetra Edge Plus indexed account options provide interest crediting opportunities based on indexes composed of a diverse array of asset classes, including domestic and foreign equities and more.**

See the index fact sheets for more details.

	Domestic Equities	Foreign Developed Market Equities	Emerging Markets	Bonds	Alternatives	Cash
S&P 500 Index	✓					
MSCI EAFE Index		✓				
JPMorgan ETF Efficiente 5 Index*	✓	✓	✓	✓	✓	✓

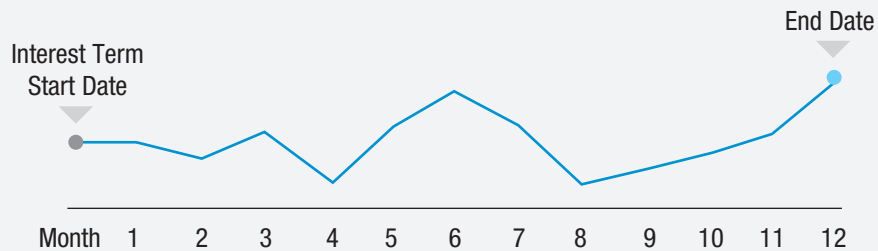
\* The JPMorgan ETF Efficiente 5 Index will not always have allocations to every asset class. For more information, see the index fact sheet.

# Your indexed interest crediting choices

After you decide which index(es) you want, you'll choose how the interest credited to your indexed account(s) is determined: point-to-point or monthly average.

## Point-to-Point

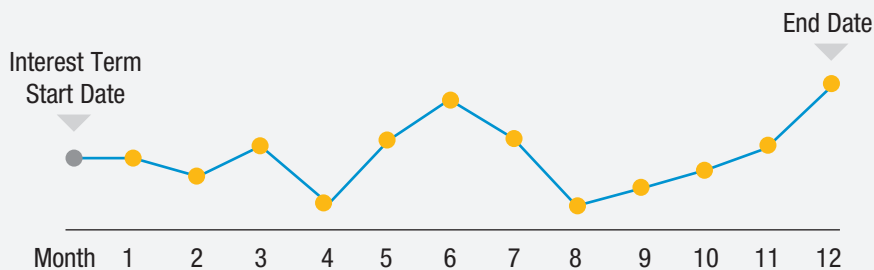
The interest credited to the indexed account is determined by comparing the value of the index at the beginning of the 1-year interest term to its value **at the end** of the interest term. If the value is higher, the contract will be credited with interest at a percentage rate equal to the index growth, subject to either a cap or margin (depending on which index you choose).



## Monthly Average

(Not available with the JPMorgan ETF Efficient 5 Index)

The interest credited to the indexed account is determined by comparing the value of the index at the beginning of the 1-year interest term to its average value **during** the interest term. If the average value is higher, you will be credited with interest at a percentage rate equal to the index growth, subject to a cap. The average is based on the value of the index on the same day each month (your indexed interest term day) during the 12-month period.



Example: If the interest term begins on October 14, the average is based on values as of November 14, December 14, etc. through October 14 of the following year.

Charts are for illustrative purposes only.

Please see pages 4 and 5 for detailed information on crediting interest to the indexed account.

# Here's how your choices look when you put them all together.

You have a total of six account options: five indexed account options, plus a fixed account with a fixed, guaranteed minimum interest rate (see pages 4–6 for more detail). You'll tell us exactly how you want your money allocated at the time of purchase.

We'll allocate your purchase payment to the account options you choose on the 7th, 14th, 21st or 28th calendar day of the month, whichever is on or immediately follows the contract date. This date is called the "allocation date." If the allocation date falls on a non-business day, we'll allocate your money on the next business day. Between the contract effective date and allocation date, your purchase payment will be held in a fixed holding account earning a fixed rate of interest.

**And it's flexible.** You can transfer your contract value between the fixed account and any indexed account(s) at the end of each 1-year interest term. We'll send you a reminder before the end of the interest term. Any requests to transfer percentages must be received at least five business days before the end of each interest term.

## Allocating your purchase payment

You decide the percentage to allocate to each account, adding up to 100%. Choose just one, two or all six, with a minimum of \$2,000 in each account.

Indexed account options with caps	Indexed account option with a margin (no cap)	Fixed account option	▶ <b>Total 100%</b>
<div data-bbox="147 1354 324 1526"> <p><b>S&amp;P 500 Point-to-Point</b></p> <input type="text"/> %         </div> <div data-bbox="347 1354 521 1526"> <p><b>S&amp;P 500 Monthly Average</b></p> <input type="text"/> %         </div> <div data-bbox="147 1549 324 1719"> <p><b>MSCI EAFE Point-to-Point</b></p> <input type="text"/> %         </div> <div data-bbox="347 1549 521 1719"> <p><b>MSCI EAFE Monthly Average</b></p> <input type="text"/> %         </div>	<div data-bbox="602 1354 779 1526"> <p><b>JPMorgan ETF Efficiente 5 Point-to-Point</b></p> <input type="text"/> %         </div> <ul style="list-style-type: none"> <li>Your initial indexed interest margin is declared for one year, and is subject to change in subsequent years.</li> <li>Your margin will never be higher than the maximum margin stated in your contract.</li> </ul>	<div data-bbox="984 1354 1161 1526"> <p><b>Fixed Account</b></p> <input type="text"/> %         </div> <ul style="list-style-type: none"> <li>Your initial fixed account interest rate is declared for one year, and is subject to change in subsequent years.</li> <li>Your interest rate will never be lower than the guaranteed minimum interest rate stated in your contract.</li> </ul>	<p>Minimum \$10,000 purchase payment</p>
<ul style="list-style-type: none"> <li>Your initial indexed interest cap is declared for one year, and is subject to change in subsequent years.</li> <li>Your cap will never be lower than the guaranteed minimum indexed interest cap stated in your contract.</li> </ul>			

# How floors and caps work

## With the S&P 500 and the MSCI EAFE Indexed Accounts

### The safety of a floor

The floor prevents your annuity from losing value. 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. Your purchase payment and any prior credited interest is guaranteed.

### The reason for a ceiling (cap)

Caps limit the amount of indexed interest FIAs can earn in each interest term, allowing insurers to provide the protection of a floor and higher growth potential than is found in many fixed deferred annuities. Here's how caps work:

- At the beginning of each interest term, we set a cap (maximum) on the interest rate that can be credited to the indexed account at the end of the 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 not to exceed the declared cap.
- 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.**

### Caps at work

This table illustrates how an Edge Plus indexed account would be credited interest in hypothetical situations when index performance over a one-year interest term was greater than the cap, less than the cap (but positive) or negative.

	Index Performance	Cap Rate	Interest Credited
Index performance greater than cap	10%	5%	5%
Index performance less than cap	2%	5%	2%
Negative index performance	-5%	5%	0%



# Understanding the JPMorgan ETF Efficiente 5 indexed account

The JPMorgan ETF Efficiente 5 Index (JPM ETF Efficiente Index) is designed to be less volatile than the other indexes available in Edge Plus. Because it may be less volatile, we do not impose a cap on the indexed interest you can earn for money allocated to this indexed account. However, it is subject to a margin, which is subtracted from the performance of the index to determine the interest we will credit at the end of the interest term.

See the table on the right for examples of how and when the margin would apply.

### Volatility and the JPM ETF Efficiente Index

The design of the JPM ETF Efficiente Index includes allocations to multiple asset classes and a monthly reallocation process focused on maximizing returns while limiting volatility (an attempt to dampen the up and down movements in the index). With this “target volatility” design, this index may have more stable performance than a traditional index, although partially at the expense of gains. However, with the “target volatility” design, this indexed account does not have an associated cap, unlike those described on the prior page. Please note that it is possible to earn more (or less) in this uncapped indexed account when compared to the S&P 500 or MSCI EAFE indexed accounts with caps.

See the JPM ETF Efficiente Index fact sheet for more details about the index.

### The safety of a floor

Regardless of how the JPM ETF Efficiente Index performs, your contract value is still protected by the floor. This means your contract value won’t decline and your purchase payment and any prior credited interest is guaranteed.

### How the margin works

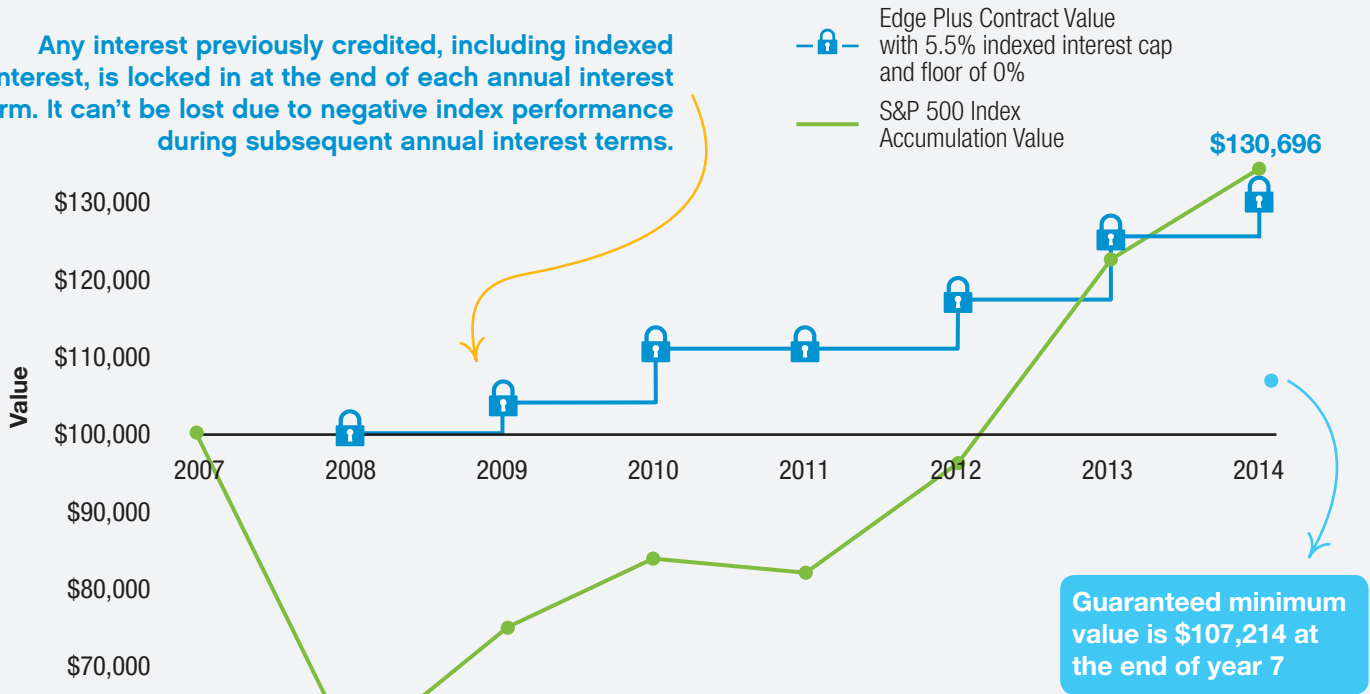
This table illustrates how an Edge Plus indexed account would be credited interest in hypothetical situations where the index performance over a one-year interest term was uncapped (as described above) but subject to a margin when the index performance was greater than the margin less than the margin or negative.

	Index Performance	Margin Rate	Interest Credited
Index performance greater than margin	10%	2.5%	7.5%
Index performance less than margin	2%	2.5%	0%
Negative index performance	-5%	2.5%	0%

# Never lose ground

## Edge Plus hypothetical performance over 7 years\*

Any interest previously credited, including indexed interest, is locked in at the end of each annual interest term. It can't be lost due to negative index performance during subsequent annual interest terms.



Source: Standard & Poor's, 2014.

\*Please note: Edge Plus became available in 2015. It is not possible to invest in an index.

	2008	2009	2010	2011	2012	2013	2014
S&P 500 Index Accumulation Value	\$59,169	\$75,896	\$84,580	\$82,552	\$96,296	\$121,703	\$135,538
Edge Plus Contract Value with 5.5% indexed interest cap and floor of 0%	\$100,000	\$105,500	\$111,303	\$111,303	\$117,424	\$123,882	\$130,696
Cash Surrender Value**	\$93,800	\$98,854	\$104,290	\$105,292	\$112,140	\$119,423	\$130,696

S&P 500 Index (without dividends) return during this time with allocation date of Dec. 14, 2007:	2008	2009	2010	2011	2012	2013	2014
	-40.83%	28.27%	11.44%	-2.40%	16.65%	26.38%	11.37%

Hypothetical chart and graph assume \$100,000 purchase payment allocated 100% to the S&P 500 Index Point-to-Point indexed account with no prior withdrawals, point-to-point interest crediting method, 7-year surrender charge schedule, and allocation date of Dec. 14, starting in 2007. To simplify the example, this chart also assumes a consistent indexed interest cap rate for the 7-year period: 5.5%. We intend to set the renewal cap rate at or near the initial cap rate, but this is dependent on current market conditions. It will never be less than the minimum cap shown in your contract.

For comparative purposes, the S&P 500 Index accumulation value shows the value of \$100,000 starting on Dec. 14, 2007, and ending on each annual allocation date that corresponds to the allocation date of the Edge Plus contract values shown above, assuming the historical performance of the S&P 500 Index (without dividends) for each period shown. It is not intended to project or predict the future performance of any specific investment. You cannot invest in an index.

\*\*The cash surrender value shown is after the end of the interest term and before the impact of any market value adjustment, if applicable. After the impact of any applicable market value adjustment, the cash surrender value could be less (or more) than the cash surrender value shown.

# Other features and benefits

## Market value adjustment\*

If you withdraw money from your contract in excess of the 10% annual free withdrawal limit during the surrender charge period, a market value adjustment (MVA) will apply. The MVA does not apply to the 10% free withdrawal amount. The following are additional details regarding the MVA:

- The adjustment will be either positive (a credit) or negative (a charge)—meaning the cash surrender value will increase or decrease. The adjustment is based on the change in the Barclays US Intermediate Corporate Bond Index Yield between the day the contract was issued and the day the withdrawal is taken.
- The MVA applies only if you withdraw money from your contract during the surrender charge period. After the surrender 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 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/Statement of Benefit at the time of purchase for specific examples of how surrender charges and the MVA may affect contract and cash surrender values.

\* MVA does not apply in all states. See the Edge Plus fact sheet for details.

## Surrender charges

A surrender charge will apply to withdrawals made before the end of the surrender charge period (excluding the 10% annual free withdrawal discussed on page 12). The charge begins at 9% and declines through the surrender charge period (charges may vary by state). See the Edge Plus fact sheet for more information.

## Guaranteed minimum value

Guaranteed minimum values for a \$100,000 purchase payment, if held to the end of the surrender charge period, without withdrawals:

5 Years	\$105,101
6 Years	\$106,152
7 Years	\$107,214
8 Years	\$108,286

## You Decide When You Pay Taxes.†

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

† Applies only to nonqualified annuities. Qualified annuities are subject to required minimum distribution rules. Consult your attorney or tax advisor for more information.



## Multiple ways to access your money

Edge Plus is designed for the long term. The longer it grows untouched, the more money it can earn for you. But we realize that circumstances change, and you may still need access to your money.

### Free-look period

You have 30 days after your purchase to cancel your contract and receive a refund of your purchase payment.

### 10% annual free withdrawals

You can withdraw up to 10% of your contract value each contract year without paying any surrender charges or market value adjustments (MVA). If you withdraw more than 10% annually during the surrender charge period, a surrender charge and MVA will apply on the amount in excess of 10%. Any amounts withdrawn from an indexed account before the end of the interest term will not receive interest for that term. (Indexed interest is only credited at the end of each annual interest term.)

### Nursing home and hospitalization waiver

We'll waive your surrender charges and any MVA 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. If you're confined on or before the contract date, you are not eligible for the waiver until after the first contract year. (Not available in all states. Terms and conditions may vary.) See your Contract Summary/Statement of Benefit for details.

### Death benefit

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

## Convert to an income stream

Any time after the first contract year and before your 101st birthday, you may convert to an income stream by electing to receive annuity payments during the income phase. (Upon your 101st birthday, you must choose to receive a lump sum or start the income phase.) You may apply all or a portion of your contract value to purchase one of our annuity payment options. You may choose to receive annuity payments for a specific number of months or years, or for your life or the joint lives of you and another person. Payments can be made monthly, quarterly or annually.

Annuity payments can have several advantages:

- **Stability and certainty:** You can rely on regular, guaranteed payments for periods ranging from five years to a lifetime.
- **Inflation protection:** You can choose to have your payments increased by specific amounts each year to help offset the impact of anticipated inflation. These increase amounts can range from 0.10% to 6.5% annually, subject to limitations for annuity payments taken to satisfy required minimum distributions.
- **Tax advantages:** For nonqualified contracts, a portion of each annuity payment is a non-taxable return of your purchase payments for federal income tax purposes.
- **Flexibility:** You may have all or only a portion of your contract value applied to the purchase of annuity payments.

# Getting started

## What happens after Symetra receives your purchase payment?

If your contract date is not an allocation date, your purchase payment will be held in a fixed holding account earning a fixed rate of interest until the next allocation date, which is the 7th, 14th, 21st or 28th calendar day of the month. If the allocation date falls on a non-business day, we'll allocate your money on the next business day.

Every year during the contract period, before the end of each 1-year interest term, you will have an opportunity to make changes to your account allocations. (Please see page 7 for more details.)

You will find that Symetra Edge Plus Fixed Indexed Annuity adds growth potential and stability to a retirement portfolio.

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## ➔ Growth opportunity with guarantees

Edge Plus helps protect the money you've saved, while giving it some opportunity to grow. For more information, please refer to the Edge Plus Contract Summary/ Statement of Benefit. **Talk to your representative to find out if Symetra Edge Plus is right for you.**

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## Why Symetra?

Symetra is a financially strong, well-capitalized company on the rise, as symbolized by our brand icon—the swift. Swifts are quick, hardworking and nimble—everything we aspire to be when serving our customers.

We've been in business for more than half a century, operating on a foundation of financial stability, integrity and transparency. Our focus and commitment is to create retirement, benefits and life insurance solutions that customers need and understand.

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





Symetra Edge Plus Fixed Indexed Annuity is an individual single premium fixed indexed deferred annuity with a market value adjustment feature. In Oregon, Symetra Edge Plus Indexed Fixed Annuity is issued as an individual single premium indexed fixed deferred annuity with a market value adjustment feature. Annuities are issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. Contract form number is RSC-0415 1/14 in most states. In Oregon, contract form number is RSC-0415/OR/NQ2 1/14. Product is not available in all states or any U.S. territory.

Annuity contracts have terms and limitations for keeping them in force. Please call your insurance producer or advisor for complete details.

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

Symetra Edge Plus Fixed Indexed Annuity has 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 and may increase or decrease. The contract does not directly participate in any outside investment.

If the contract is being funded with multiple purchase payments, i.e. 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.

Except for the JPMorgan ETF Efficiente 5 Index, the performance of an index does not reflect the payment or reinvestment of dividends.

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.

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

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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 advisor for more information.

Tax-qualified accounts 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 or account 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 annuity payment options.

The guaranteed minimum value (GMV) upon surrender, annuitization, or death is 100% of purchase payments accumulated at the nonforfeiture rate each year, less any prior withdrawals or partial annuitization accumulated at the nonforfeiture rate each year, minus any applicable surrender charges. Prior withdrawals are after the effect of any surrender charge and market value adjustment (if applicable). Nonforfeiture rate varies by contract issue date and is not redetermined after issue. Current nonforfeiture rate: 1.00%. Rates are subject to change without notice.

Products and services vary by distributor.



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