

Symetra Edge PlusSM Fixed Indexed Annuity

Effective 7/22/2015

CURRENT INTEREST RATES,
INDEXED ACCOUNT CAPS &
MARGIN RATES

5-Year Surrender Charge Schedule

Purchase Payment	Fixed Account	S&P 500 [®] Point-to-Point Indexed Account	S&P 500 [®] Monthly Average Indexed Account	MSCI EAFE Point-to-Point Indexed Account	MSCI EAFE Monthly Average Indexed Account	JPMorgan ETF Efficiente SM 5 Point-to-Point with Margin Indexed Account
	Initial Interest Rate	Initial Cap*	Initial Cap	Initial Cap	Initial Cap	Initial Margin Rate
\$10,000-\$99,999	1.75%	4.00%	4.25%	4.10%	4.35%	2.85%
\$100,000 or more	2.20%	5.00%	5.25%	5.10%	5.35%	2.50%

7-Year Surrender Charge Schedule

Purchase Payment	Fixed Account	S&P 500 [®] Point-to-Point Indexed Account	S&P 500 [®] Monthly Average Indexed Account	MSCI EAFE Point-to-Point Indexed Account	MSCI EAFE Monthly Average Indexed Account	JPMorgan ETF Efficiente SM 5 Point-to-Point with Margin Indexed Account
	Initial Interest Rate	Initial Cap*	Initial Cap	Initial Cap	Initial Cap	Initial Margin Rate
\$10,000-\$99,999	2.10%	4.50%	5.00%	4.60%	5.10%	2.25%
\$100,000 or more	2.50%	5.75%	6.25%	6.00%	6.50%	1.75%

*The "Initial Cap" is the maximum indexed interest rate that can be credited to the Indexed Account value at the end of the initial 1-year Interest Term. The actual indexed interest rate credited may be less than the initial cap, or zero, depending on the performance of the index you choose.

**The "Initial Margin Rate" is subtracted from the performance of the index to determine the interest credited at the end of the initial 1-year Interest Term. The actual indexed interest rate credited may be more than the initial margin rate, or zero, depending on the performance of the index. The Indexed Interest Cap and Margin Rate are subject to change at the end of each 1-year Interest Term, subject to the Guaranteed Minimum Indexed Interest Cap and Guaranteed Maximum Margin Rate described below. Interest (if any) is credited at the end of each Interest Term.

Withdrawals made before the end of the Interest Term will not receive any indexed interest for that interest term.

Interest on indexed accounts is based on the performance of the S&P 500 Index, the MSCI EAFE Index and/or the JPMorgan ETF EfficienteSM 5 Index, and the interest crediting method(s) chosen.

If the Contract Date and the Allocation Date are not the same date, your purchase payment will be applied on the Contract Date to the Fixed Holding Account. This amount will earn interest at the Fixed Account interest rate applicable to your tier until the Allocation Date, when it will be allocated according to your elections. The one-time initial Allocation Date will occur on the 7th, 14th, 21st or 28th, whichever is on or immediately following the Contract Date.

Fixed Account Guaranteed Minimum Interest Rates, Guaranteed Minimum Indexed Interest Caps, and Guaranteed Maximum Margin Rates

5-Year Surrender Charge Schedule

The Fixed Account Guaranteed Minimum Interest Rate is **1.50%** while the surrender charge percentage exceeds 0%, and **1.00%** thereafter. The Guaranteed Minimum Indexed Interest Cap is **2.00%** while the surrender charge percentage exceeds 0%, and **2.00%** thereafter. The Guaranteed Maximum Margin Rate is **4.50%** while the surrender charge percentage exceeds 0%, and **10.00%** thereafter. The surrender charge schedule is 9, 8, 7, 7, 6, 0%. In CA the surrender charge schedule is 9, 8, 7, 6, 5, 0%.

7-Year Surrender Charge Schedule

The Fixed Account Guaranteed Minimum Interest Rate is **1.50%** while the surrender charge percentage exceeds 0%, and **1.00%** thereafter. The Guaranteed Minimum Indexed Interest Cap is **3.00%** while the surrender charge percentage exceeds 0%, and **2.00%** thereafter. The Guaranteed Maximum Margin Rate is **4.00%** while the surrender charge percentage exceeds 0%, and **10.00%** thereafter. The surrender charge schedule is 9, 8, 7, 7, 6, 5, 4, 0%. In CA the surrender charge schedule is 9, 8, 7, 6, 5, 4, 3, 0%.

The Guaranteed Minimum Value will be calculated using the GMV rate of **1.00%**.

Note About Withdrawals

Withdrawals of up to 10% of the Contract Value per Contract Year are free of surrender charges and Market Value Adjustment (MVA). Amounts in excess of 10% are subject to a charge based on the surrender charge schedule selected at the time of purchase and any applicable MVA.

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

