Help protect, grow and diversify your retirement money

Symetra Edge Pro®
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

Opportunity for more growth—with protection

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

That's where Symetra Edge Pro comes in.

Symetra Edge Pro, a single premium fixed indexed annuity, has the potential for higher credited interest than a fixed deferred annuity because the interest you earn is based on the future performance of one or more market indexes up to a cap. Edge Pro helps protect the money you've saved while giving it some opportunity to grow.

The basics

We'll explain in detail how Symetra Edge Pro 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 an annuity contract issued by a life insurance company that permits the owner to make a single purchase payment or a series of purchase payments over a period of time (the accumulation phase). No less than a guaranteed minimum interest rate is credited, protecting the purchase payments and guaranteeing some earnings. More than the guaranteed minimum interest rate is typically credited. 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.
- Owner may withdraw part or all of the contract value, which may be subject to fees and charges.
- Federal income tax on earnings are deferred until withdrawn or annuity payments are received during the income phase.

During the Income Phase:

- Annuity payments may be 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 (FIA)?

A FIA is a 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. Generally, the contract value will not decline due to the performance of the index. There's usually a cap (upper limit) on the amount of interest you can earn in a given period.

However, the annuity is an insurance contract, not a security, and does not participate directly in the purchase of any securities such as stocks or bonds tied to an index.

It is important to understand that the measurement of the index growth does not include dividends paid on the stocks represented in the index.

Features of a fixed deferred annuity vs. a fixed indexed annuity	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 The interest credited is typically based on changes in the value of an index		●
5 Your money grows at a fixed interest rate	●	Only money allocated to the fixed account
6 Offers the opportunity for a little higher return than a traditional fixed deferred annuity product		●

The Symetra edge

It's common to see fixed indexed annuities where interest is based on the S&P 500® Index.

Symetra Edge Pro provides your money with an additional chance to grow by giving you a second index choice—the S&P GSCI® Excess Return Index.

You also have a fixed account option with a fixed guaranteed interest rate which is declared at the beginning of each annual interest term and includes a guaranteed minimum interest rate.

Your account choices

1 Fixed Account

The fixed account option offers a fixed guaranteed interest rate which is declared at the beginning of each annual interest term and will never be less than the guaranteed minimum interest rate.

2 Indexed Account

Indexes may perform differently under similar market conditions. For this reason, Symetra Edge Pro offers several account choices based on two indexes:

- **S&P 500**
- **S&P GSCI Excess Return**

Interest on the indexed accounts is based on the performance of the index(es) you select. If the index value goes up from the beginning of the interest term to the end of the interest term, you'll receive interest, not to exceed the declared cap. The cap is described on page 7. If it declines, you'll receive the floor (never less than 0%). However, any previously credited interest and the contract value is preserved. In addition, it is important to note that with Edge Pro, you're not investing directly in the index.

Please see pages 9, 11 and 12 for more detailed information on the features, limitations and charges of Edge Pro.

Renewal interest rates and caps

For the fixed account, when the initial guaranteed interest rate period ends, you should generally anticipate the interest rate to reset at or near the initial fixed account interest rate during the surrender charge period. It will never be less than the guaranteed minimum interest rate shown in your contract.

For the indexed account, we intend to set the renewal cap rate at or near the initial cap rate during the surrender charge period, but this is dependent on future market conditions. It will never be less than the guaranteed minimum indexed interest cap shown in your contract.

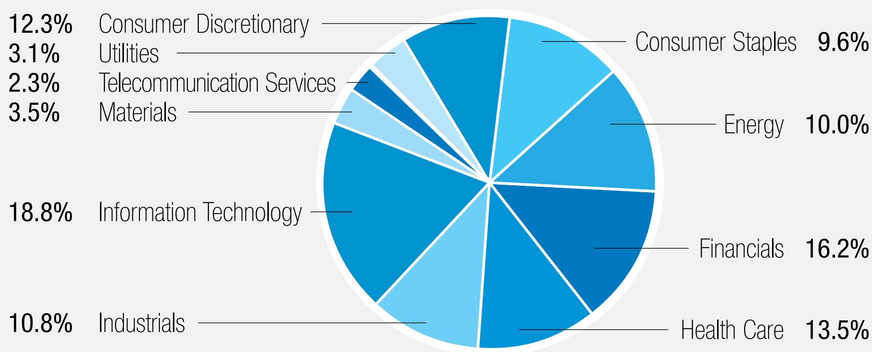
A single purchase payment of at least $10,000 is all it takes to get started.

Your index choices

What's the S&P 500 Index?

The S&P 500 Index is widely regarded as the best single gauge of large cap U.S. equities since the index was first published in 1957. The index includes 500 leading companies.

S&P 500 Sector Breakdown

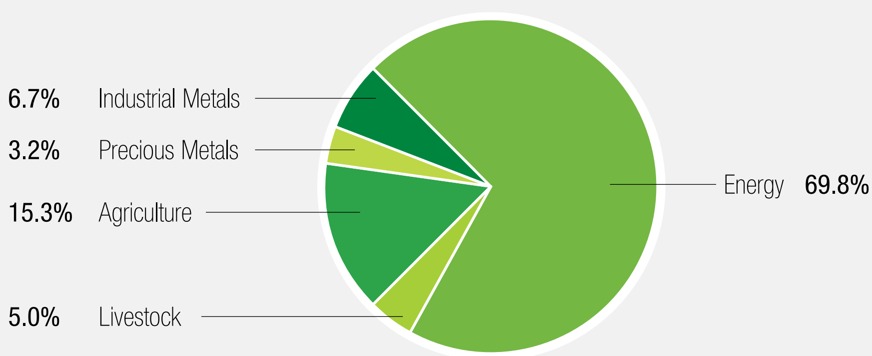


Source: Standard & Poor's. Data as of January 31, 2014.

What's the S&P GSCI Excess Return Index?

The S&P GSCI Excess Return Index is recognized as a leading measure of general commodity price movements and inflation in the world economy. The index is world-production weighted.

S&P GSCI Excess Return Sector Breakdown



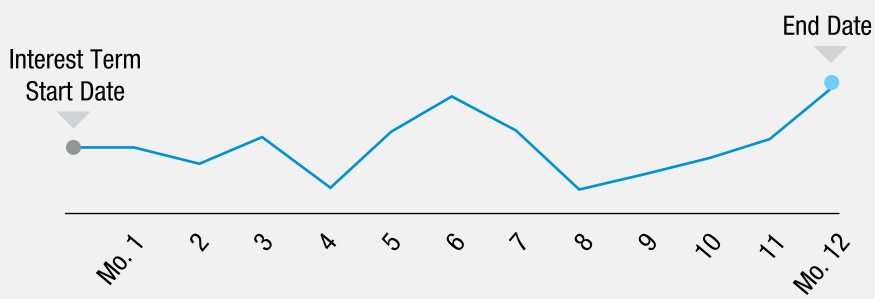
Source: Standard & Poor's. Data as of March 31, 2014.
Charts and graphs are provided for illustrative purposes only.

Your indexed interest crediting choices

After you decide which index(es) you want, you'll have the opportunity to choose how you'd like interest credited to your indexed account(s). For both interest crediting methods described below, the contract will be credited (if applicable) with indexed interest at a percentage rate equal to that index growth, not to exceed the declared cap. The interest for each indexed account option is calculated separately and subject to its own floor and cap.

Point-to-Point

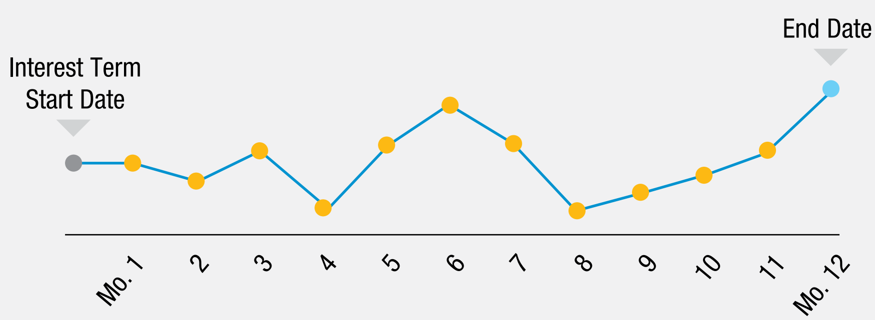
The interest credited to the indexed account is based on comparing the value of the index at the beginning of the 1-year interest term to its value **at the end** of the interest term.



Monthly Average

The interest credited to the indexed account is based on comparing the value of the index at the beginning of the 1-year interest term to its average value during the interest term.

This average is determined by looking at 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.

Flexibility to transfer between accounts

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

Charts are for illustrative purposes only.

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

How floors and caps work

The safety of a floor
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. This means your purchase payment and any prior credited interest are preserved.

The reason for a ceiling (cap)
Where there's a floor, there's usually a ceiling. In this case, it's a limit on how much you can receive each interest term—a tradeoff for a little more growth potential than many fixed deferred annuities and the protection of a floor. Here's how it works.

- The cap is the maximum indexed interest rate we will credit to the indexed account at the end of the interest term.
- At the beginning of each interest term, we set a cap (maximum) on the interest rate of the indexed account.
- 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. **This means that amounts withdrawn from the indexed account before the end of an annual interest term will not receive indexed interest for that term.**

Hypothetical indexed account growth for a $100,000 purchase payment

Year	Cap Rate	Index Growth	Interest Credited	Contract Value
1	5.50%	7.00%	5.50%	$105,500
2	5.50%	5.00%	5.00%	$110,775
3	5.25%	-10.00%	0.00%	$110,775
4	5.50%	12.00%	5.50%	$116,868
5	5.50%	2.00%	2.00%	$119,205
6	5.00%	-8.00%	0.00%	$119,205
7	5.50%	15.00%	5.50%	$125,761

All values shown are for illustrative purposes only and are hypothetical. Assumes purchase payment amount of $100,000 allocated to a single indexed account. Contract values shown assume no withdrawals are made.

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.

Putting it all together

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

You have a total of five account options: four indexed account options and a fixed account with a fixed guaranteed minimum interest rate (for more detail, see pages 4, 5 and 6). You 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 money between your 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. We need to receive any changes in transfer percentages at least five business days before the end of each interest term.

Allocating your purchase payment

Fixed Account Option

Fixed Account ____ %

- Your initial fixed account interest rate is declared for one year and is subject to change in subsequent years.
- Your interest rate will never be lower than the guaranteed minimum interest rate stated in your contract.

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

Indexed Account Options

S&P 500 Point-to-Point ____ %

S&P 500 Monthly Average ____ %

S&P GSCI Excess Return Point-to-Point ____ %

S&P GSCI Excess Return Monthly Average ____ %

- Your initial indexed interest cap is declared for one year and is subject to change in subsequent years.
- Your cap will never be lower than the guaranteed minimum indexed interest cap stated in your contract.

Total 100%

Minimum $10,000 purchase payment

What are my guarantees?

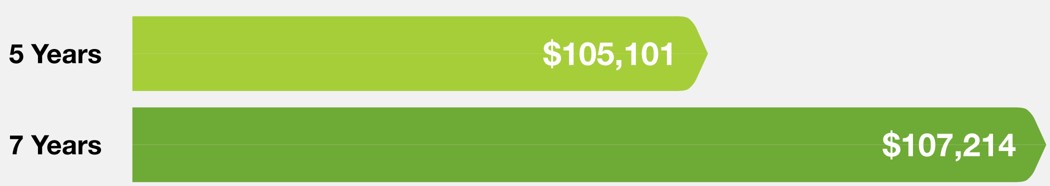
If I hold my contract until the end of the surrender charge period…

Because Edge Pro has a guaranteed minimum value, its value will never drop below 100% of your purchase payment, less any previous amounts withdrawn,* accumulated at a fixed rate of no less than 1%, less any applicable surrender charges.

What this means for you: If you leave your money untouched until the end of the surrender charge period (see schedule on page 11), it's guaranteed to grow regardless of index performance.

Your contract is guaranteed to grow

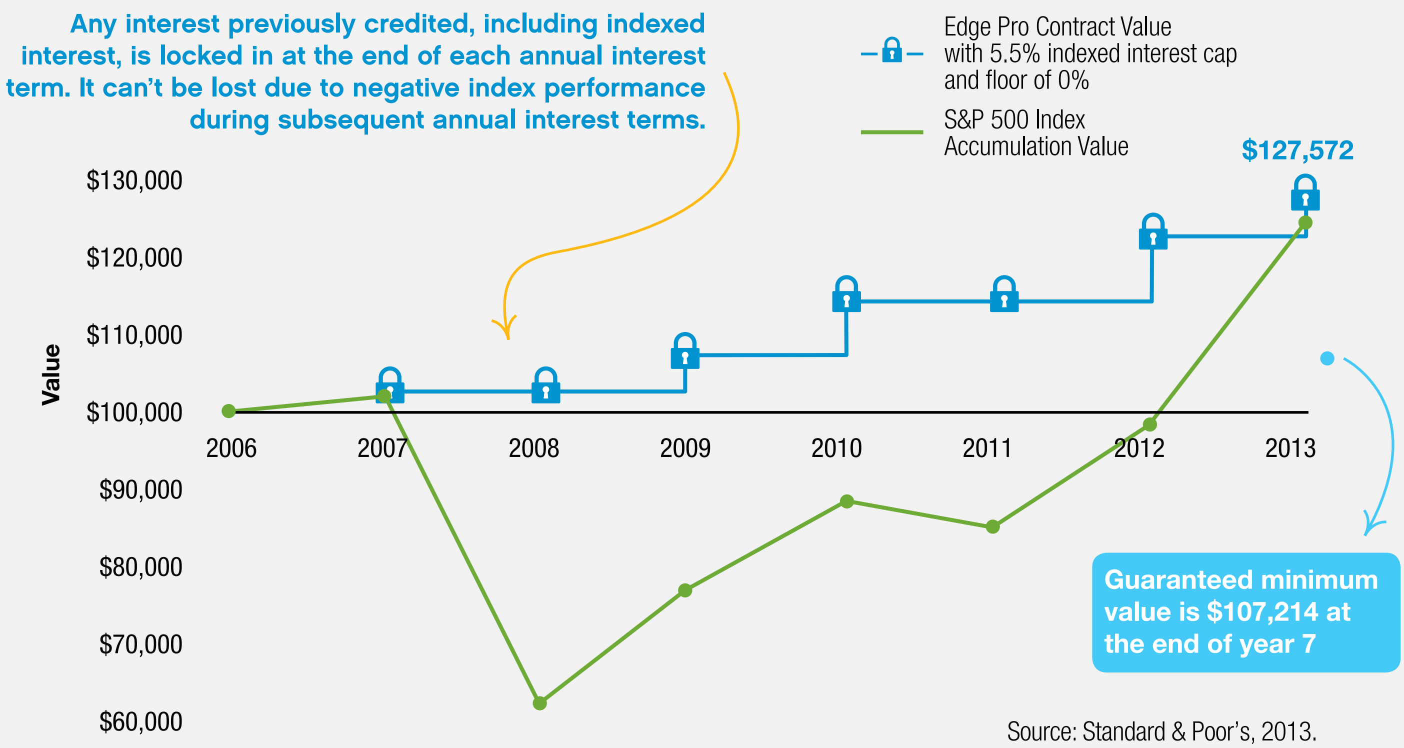
Guaranteed minimum values for a $100,000 purchase payment if held to the end of the 5- or 7-year surrender charge period, without withdrawals.



* And any amounts applied to an annuity payment option.

Never lose ground

Edge Pro hypothetical performance over 7 years*



Source: Standard & Poor's, 2013.

*Please note: Edge Pro was not available until 2011. It is not possible to invest in an index.

	2007	2008	2009	2010	2011	2012	2013
S&P 500 Index Accumulation Value	$102,979	$60,931	$78,156	$87,099	$85,011	$99,164	$125,328
Edge Pro Contract Value with 5.5% indexed interest cap and floor of 0%	$102,979	$102,979	$108,642	$114,618	$114,618	$120,922	$127,572

S&P 500 Index (without dividends) return during this time with allocation date of Dec. 14, 2006:	2007	2008	2009	2010	2011	2012	2013
	2.98%	-40.83%	28.27%	11.44%	-2.40%	16.65%	26.38%

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 December 14 starting in 2006. 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, 2006, and ending on each annual allocation date that corresponds to the allocation date of the Edge Pro 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.

Other features of your fixed indexed annuity

Multiple ways to access your money

Symetra Edge Pro 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 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 having to pay 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% (see surrender charge schedule). The charges or credit will be applied to either your remaining contract value or the withdrawal amount. 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.)

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).

Surrender charges*

Your surrender charge period—the number of years your contract is subject to a surrender charge—will be either 5 or 7 years, depending on the option you choose. Here's the percentage of the withdrawal amount that you'll be charged:

5-Year

Year	1	2	3	4	5	6+
Charge	9%	8%	7%	7%	6%	0%

7-Year

Year	1	2	3	4	5	6	7	8+
Charge	9%	8%	7%	7%	6%	5%	4%	0%

* May vary by state. See fact sheet for more information.

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 non-qualified annuities. Qualified annuities are subject to required minimum distribution rules. Consult your attorney or tax advisor for more information.*

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 feature.

- 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 a reference rate between the day the contract was issued and the day the withdrawal is taken.*
- A negative adjustment will never result in receiving less than the guaranteed minimum value.
- 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. 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. (See page 9 for more information on the guaranteed minimum value.)

Convert to an income stream

Anytime 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. 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 each year by specific amounts to help offset the impact of anticipated inflation. These increase amounts can range from 0.10% to 6.5% annually.
- **Tax advantages:** For non-qualified 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.

* The reference rate is Barclays US Intermediate Corporate Bond Index Yield.

Getting started: What happens after Symetra Life Insurance Company receives my 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 8 for more details.)

You will find that Edge Pro is a fixed indexed annuity that adds opportunity for growth, as well as stability, to a retirement portfolio.

Growth opportunity with guarantees

Edge Pro helps protect the money you've saved while giving it some opportunity to grow. **Talk to your representative about Symetra Edge Pro**.

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.

Symetra Edge Pro Fixed Indexed Annuity is an individual single premium fixed indexed deferred annuity with a market value adjustment feature. In Oregon, Symetra Edge Pro 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 Pro 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.

An index does 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.

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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) 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.

SYMETRA®
RETIREMENT | BENEFITS | LIFE

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