



Symetra Life Insurance Company
Hypothetical Illustration

Prepared for: 912 - Annuity
Prepared by: George Reed
License #: A216786
912 - ANNUITY

Prepared: 12/6/2022

Symetra Income Edge
Fixed Indexed Annuity
WITH GUARANTEED LIFETIME WITHDRAWAL BENEFIT RIDER

This hypothetical illustration MAY NOT BE USED and is not complete unless accompanied by the CONTRACT SUMMARY/STATEMENT OF BENEFIT and BUYER'S GUIDE which are considered to be a part of this illustration. Please read them thoroughly for a more complete description. The values in this illustration are not guaranteed, nor even estimates of the amounts you can expect to receive from your annuity.

Symetra Income Edge is a single-premium fixed indexed annuity with guaranteed lifetime withdrawal benefit rider. The withdrawal benefit provides predictable, guaranteed income in the form of regular withdrawals from your contract that continue even if your annuity is withdrawn to \$0. This hypothetical illustration is not complete without a premium. The benefit and values in the illustration are not guaranteed and the assumptions on which they are based are subject to change by Symetra. Actual results may be higher or lower.

Not a bank or credit union deposit. No FDIC or NCUA/NCUSIF insured. Not insured by any federal or state agency.

Illustration Information

Illustration Date: 12/6/2023
Prepared For: 912 -Annuity - Male - Age 52
Insurance Producer: George Reed, 912-ANNUITY
FL License #: A216786
Purchase Payment: \$500,000
Surrender Period: 7 Years
State of Issue: Florida

Rider

Rider Name: Guaranteed Lifetime Withdrawal Benefit (GLWB)
Annual Rider Charge: 1.20%
GLWB Withdrawal Option: Index-linked
Covered Person: 912 -Annuity - Male - Age 52
Base Withdrawal Percentage: 3.80%
Annual Increase Percentage: 0.45%
Annual Increase Period: 10 years
GLWB Payments Begin at Age: 63

Illustration Allocations

Account Option	Allocation	Current Cap Rate	Current Interest Rate
S&P 500® Index 1 Year Point-to-Point with cap	100%	8.50%	N/A

Important Note: Results shown are estimates only. The total sum of the account allocation, percent or amount, may not be equal to the total amount due to rounding. Allocation total must equal 100%.

Indexed Account availability may vary by Distributor. Additional Indexed Account options may be available to you at the end of your interest term. Consult with your Financial Professional or Registered Representative for more information.

This is not a contract. It is a hypothetical illustration based on past index performance and the Fixed Account interest rates. Your actual Contract Value may be greater than the guaranteed value depending on the performance of the Index(es) and the Fixed Account chosen. This illustration includes performance based on Favorable, Neutral and Unfavorable Performance Periods. At the conclusion of the initial interest term, the initial Indexed Interest Caps and initial Fixed Account rates are likely to change. Past index performance is not a guarantee, not indicative of future results and not likely to occur. Actual results may be more or less favorable than those shown.

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The following are the product terms and definitions to help you better understand the annuity product. Please read your Contract Summary/Statement of Benefit thoroughly for a more complete description.

Annual Increase Percentage – The percentage, shown on the "Hypothetical Illustration: Information Summary" page, that is used in calculating the withdrawal benefit. The annual increase percentage grows based on the number of Interest Terms, up to the number in the Annual Increase Period (also shown on the "Hypothetical Illustration: Information Summary" page), that have elapsed since contract issue.

Annuitization Age – The age at which you choose to receive payments under your contract. You must choose to receive a lump sum or start the Income Phase by the Maximum Annuitization Age shown on your contract data page.

Covered Person(s) – The natural person or persons upon whose age and lifetime we base lifetime withdrawals under the Rider.

Excess Withdrawal – A withdrawal in excess of the Maximum Withdrawal Amount in the same Interest Term.

Fixed Account – This Fixed Account will earn interest at the fixed account interest rate, which applies through the end of the initial Interest Term. At the end of each Interest Term, we will declare a new fixed account interest rate. Interest is credited daily in accordance with the declared interest rate. Annual effective interest rates show the effect of daily compounding of interest over a 12-month period.

Index-linked Withdrawal Option – The Index-linked withdrawal option is one of two payment options one can elect under the Rider to receive lifetime withdrawals. If one elects the Index-linked withdrawal option, the Maximum Withdrawal Amount can increase during the life of the Covered Person(s) at the beginning of each Interest Term based on the performance of the Fixed Account and/or the Indexed Accounts chosen during the prior Interest Term. The Maximum Withdrawal Amount will decrease in future Interest Terms if one makes an Excess Withdrawal.

Indexed Account – Interest is credited based on the performance of the index selected.

Indexed Account Value

After the Allocation Date, the value equals:

1. the portion of the Contract Value that is allocated to the Indexed Account on the Allocation Date; plus
2. any amount transferred into the Indexed Account from any other Indexed Account or from the Fixed Account; minus
3. any subsequent deductions for withdrawals, partial annuitization, charges, or applicable fees; plus or minus
4. any subsequent Market Value Adjustment (MVA); minus
5. any amount transferred out of the Indexed Account to any other Indexed Account or to the Fixed Account; plus
6. any indexed interest credited by us.

Interest Cap – The maximum indexed interest rate that can be credited to the indexed account value. The Indexed Interest Cap is declared at the beginning of each Interest Term and is guaranteed for the Interest Term. Subsequent Indexed Interest rates may be higher or lower than the initial Indexed Interest Cap, but will never be lower than the Minimum Indexed Interest Cap.

Interest Term – The period shown on the account endowment schedule over which interest is credited to the Fixed Account at a specified declared rate, and the period over which the performance of an index is measured to determine Indexed Interest for any Indexed Account. At the end of the Interest Term, we may transfer values from the available Fixed Account and/or Indexed

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Level Withdrawal Option – The Level withdrawal option is one of two payment options one can elect under the Rider to receive Lifetime withdrawals. If one elects the Level withdrawal option, the Maximum Withdrawal Amount will not increase during the life of the Covered Person(s). The Maximum Withdrawal Amount will decrease in future Interest Terms if one makes an Excess Withdrawal.

Lifetime Withdrawals – The "GLWB Payments" one elects to receive, other than Excess Withdrawals, under the Rider. Lifetime withdrawals reduce the Contract Value, but can continue if the Contract Value falls to zero.

Maximum Withdrawal Amount – The "GLWB Maximum Interest Term Withdrawal Amount" one can withdraw under this Rider during any Interest Term. The Maximum Withdrawal Amount will decrease in future Interest Terms if one makes an Excess Withdrawal, but can never decline due to the performance of the Indexed Accounts or Fixed Account.

Nursing Home and Hospitalization Waiver – Withdrawal charges and any MVAs will be waived 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. Withdrawals taken under the Nursing Home and Hospitalization Waiver are not subject to withdrawal charges or MVAs. (Not available in all states. Terms and conditions may vary.)

Withdrawal Benefit – The withdrawal benefit is the guaranteed lifetime withdrawal benefit ("GLWB") while the Rider is in effect.

SURRENDER CHARGES

Contract Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Surrender Charge	8%	8%	8%	7%	7%	6%	5%	4%	0%																					

Withdrawals of up to 10% of the contract value per contract year are free of surrender charges and market value adjustments (MVA). Withdrawals in excess of 10% are subject to a charge based on the surrender charge specified in the contract and any applicable MVA.

INDEX OPTIONS

S&P 500® Composite Index – The S&P 500® Composite Stock Price Index (the "S&P 500® Index") is a widely recognized performance benchmark for the U.S. equity markets. The companies comprising the S&P 500® Index are leaders in their industries. The S&P 500® Index is based on the stock prices of these companies and does not include dividends.

JPMorgan ETF Efficient® 5 Index – JPMorgan ETF Efficient® 5 Index (the "ETF Efficient® Index") generally seeks exposure to a range of asset classes and geographic regions based on the modern portfolio theory approach to asset allocation. The ETF Efficient® Index consists of a basket of 12 exchange traded funds ("ETFs") and the JPMorgan Cash Index US\$ 1 Month. The ETFs represent a variety of stocks, bonds and alternative investments (e.g. real estate and commodities). The ETF Efficient® Index is a target volatility index, which means it is designed to experience gains and losses of less magnitude and frequency than an index composed solely on equity markets.

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ILLUSTRATION COLUMNS

Annual Rider Charge (GLWB Charge) – The "GLWB Rider Annual Charge Percentage" is the percentage of Contract Value that is deducted while this Rider is in effect. The Annual Rider Charge, shown on the "Hypothetical Illustration: Information Summary" page, can only change prior to contract issue. After contract issue, the charge cannot change.

Beginning Contract Value – In the first contract year, equal to the purchase payment shown on the "Hypothetical Illustration: Information Summary" page. In other years, equal to the Ending Contract Value of the prior contract year.

Cash Surrender Value – Reflects any applicable surrender charges, and does not reflect any Market Value Adjustment.

Credited Interest – Interest credited to the Fixed Account during the contract year, and to the Indexed Account(s) at the end of the Interest Term, shown in both percentage and dollars. The Credited Interest Rate shown is an average based on the account allocation at the beginning of the Interest Term.

Death Benefit – Greater of the Contract Value, Cash Surrender Value and Net Purchase Payment.

Ending Contract Value – The Beginning Contract Value, less any withdrawals, plus Credited Interest, less the GLWB Charge.

GLWB Withdrawal Percentage – The percentage used to determine the Maximum Withdrawal Amount, should Lifetime Withdrawals begin in the Interest Term, shown.

Guaranteed Minimum Value – Reflects the minimum amount payable upon surrender.

Net Purchase Payment – The Net Purchase Payment is initially equal to the Purchase Payment. It is subsequently reduced dollar-for-dollar by any gross withdrawal amount (before the impact of any surrender charge / MVA, which reduce/increase the withdrawal amount paid), partial annuitizations, or other charges (state fee charge, second check charge) as described below. The Net Purchase Payment is not reduced by GLWB Rider charges.

Withdrawals – Withdrawals amount assumed to be deducted from the Contract Value in the contract year. Withdrawals assumed to occur at the beginning of the Contract Year shown, and thus do not receive Credited Interest in that year.

OTHER FEES AND CHARGES

- Market Value Adjustment (MVA) – See **Hypothetical Illustration: Market Value Adjustment** page for additional information.

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PERFORMANCE PERIODS

Favorable Performance Period* – Reflects most favorable historical performance of the index for the continuous period of 10 calendar years out of the last 20 calendar years.

Recent Performance Period – Reflects most recent historical performance of the index for the continuous period of 10 calendar years out of the last 20 calendar years.

Unfavorable Performance Period* – Reflects least favorable historical performance of the index for the continuous period of 10 calendar years out of the last 20 calendar years.

*Reflects the most favorable and unfavorable 10 calendar year periods of the index itself, not reflecting any applicable Indexed Interest Caps or the Indexed Interest Floor.

This illustration assumes the index will repeat historical performance and that the annuity's current non-guaranteed elements, such as caps, or other interest crediting adjustments, will not change. It is likely that the index will not repeat historical performance, the non-guaranteed elements will change, and actual values will be higher or lower than those in this illustration but will not be less than the minimum guarantees. The values in this illustration are not guarantees or even estimates of the amounts you can expect from your annuity. Please review the entire Disclosure Document and Buyer's Guide provided with your Annuity Contract for more detailed information.

ANNUITY SAMPLE
GOT QUESTIONS?
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This is a hypothetical illustration of the guaranteed elements of the annuity product, based on the initial allocations shown on the "Hypothetical Illustration: Information Summary" page. The Contract Value below reflects three assumptions: (1) a 0.00% growth rate in the Indexed Account(s), and, as shown on the "Hypothetical Illustration: Information Summary" page, (2) the initial Fixed Account rate, and (3) after the initial Interest Term, a Fixed Account rate equal to the Fixed Account guaranteed minimum interest rate. The Contract Values and Cash Surrender Values shown do not include Market Value Adjustments. If applicable, withdrawals are assumed to occur annually at the beginning of the Interest Term shown; and the annuitant lives to age 101, the annuitization age. When the Index-linked withdrawal option is selected and the Contract Value falls to zero, it is assumed that the allocation is consistent with the initial allocation chosen as shown on the "Hypothetical Illustration: Information Summary" page.

Contract Beginning	Withdrawal Annual	Credited	Credited Ending	Cash Guaranteed	Death															
Year	Age	Contract Value	Percentage	Withdrawals	Interest Rate	Interest	GLWB Charge	Contract Value	Surrender Value	Minimum	Value	Benefit								
	1 52	\$500,000	3.80%	\$0	0.00%	\$0	\$0	\$6,000	\$494,000	\$458,432	\$448,656	\$500,000								
	2 53	\$494,000	4.25%	\$0	0.00%	\$0	\$0	\$5,928	\$488,072	\$460,097	\$460,097	\$500,000								
	3 54	\$488,072	4.70%	\$0	0.00%	\$0	\$0	\$5,857	\$482,215	\$471,829	\$471,829	\$500,000								
	4 55	\$482,215	5.15%	\$0	0.00%	\$0	\$0	\$5,787	\$476,429	\$483,861	\$483,861	\$500,000								
	5 56	\$476,429	5.60%	\$0	0.00%	\$0	\$0	\$5,717	\$470,711	\$496,200	\$496,200	\$500,000								
	6 57	\$470,711	6.05%	\$0	0.00%	\$0	\$0	\$5,649	\$465,063	\$508,853	\$508,853	\$508,853								
	7 58	\$465,063	6.50%	\$0	0.00%	\$0	\$0	\$5,581	\$459,452	\$521,828	\$521,828	\$521,828								
	8 59	\$459,482	6.95%	\$0	0.00%	\$0	\$0	\$5,514	\$453,968	\$535,135	\$535,135	\$535,135								
	9 60	\$453,968	7.40%	\$0	0.00%	\$0	\$0	\$5,448	\$448,521	\$548,781	\$548,781	\$548,781								
	10 61	\$448,521	7.85%	\$0	0.00%	\$0	\$0	\$5,382	\$443,138	\$562,775	\$562,775	\$562,775								
	11 62	\$443,138	8.30%	\$0	0.00%	\$0	\$0	\$5,318	\$437,821	\$577,126	\$577,126	\$577,126								
	12 63	\$437,821	8.75%	\$0	0.00%	\$0	\$0	\$4,756	\$432,565	\$549,284	\$549,284	\$549,284								
	13 64	\$432,565	9.20%	\$41,500	0.00%	\$0	\$0	\$1,551	\$345,864	\$520,733	\$520,733	\$520,733								
	14 65	\$345,864	9.65%	\$41,500	0.00%	\$0	\$0	\$1,652	\$300,712	\$491,453	\$491,453	\$491,453								
	15 66	\$300,712	10.10%	\$41,500	0.00%	\$0	\$0	\$3,111	\$256,101	\$461,427	\$461,427	\$461,427								
	16 67	\$256,101	10.55%	\$41,500	0.00%	\$0	\$0	\$2,575	\$210,026	\$430,635	\$430,635	\$430,635								
	17 68	\$210,026	11.00%	\$41,500	0.00%	\$0	\$0	\$2,150	\$168,480	\$399,058	\$399,058	\$399,058								
	18 69	\$168,480	11.45%	\$41,500	0.00%	\$0	\$0	\$1,524	\$125,456	\$366,676	\$366,676	\$366,676								
	19 70	\$125,456	11.90%	\$41,500	0.00%	\$0	\$0	\$1,007	\$82,949	\$333,468	\$333,468	\$333,468								
	20 71	\$82,949	12.35%	\$41,500	0.00%	\$0	\$0	\$0	\$0	\$299,413	\$299,413	\$299,413								
	30 81	\$0	12.80%	\$41,500	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0								
	40 91	\$0	13.25%	\$41,500	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0								
	49 100	\$0	13.70%	\$41,500	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0								
Total Withdrawals:\$1,577,000																				

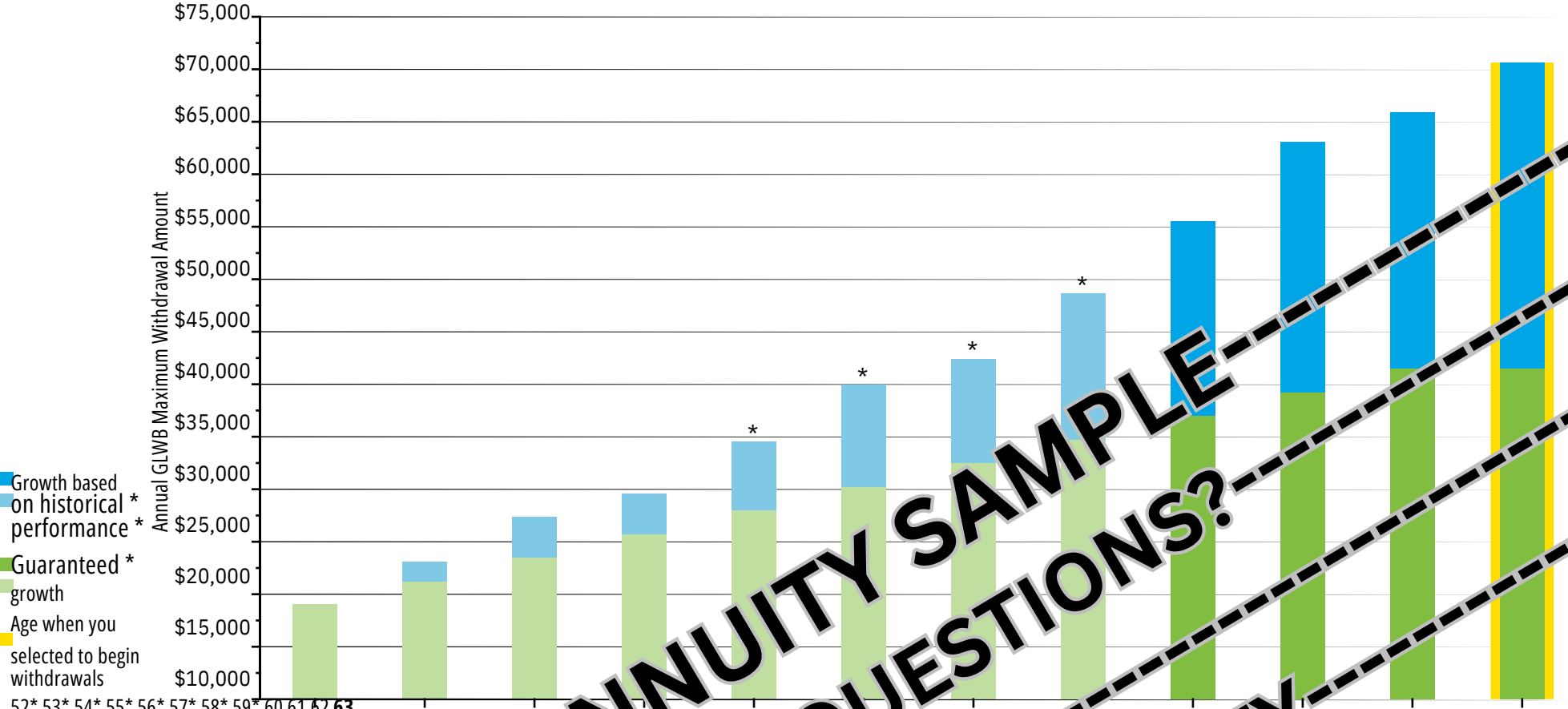
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This is a hypothetical illustration of the non-guaranteed elements of the annuity product. The chart below assumes Contract Values with growth from indexed interest credited based on the most recent 10 year period and/or with growth from Fixed Account interest crediting. The Contract Values and Cash Surrender Values shown do not include Market Value Adjustments. This illustration assumes that the underlying index(es) will repeat historical performance, and that the annuity's current non-guaranteed elements, such as Indexed Interest Caps or other interest-crediting assumptions used in calculating the non-guaranteed Indexed interest rate, will not change. It is likely that those elements will change; and actual values will be different, but will not be less than the minimum guarantees. Withdrawals are assumed to occur annually at the beginning of the Interest Term shown; and the Covered Person lives to age 101. When the Index-linked withdrawal option is selected and the Contract Value falls to zero, it is assumed that the allocation is consistent with the initial allocation shown on the "Hypothetical Illustration: Information Summary" page. The Annual Effective Rate shown is over the first 10 years*.

Contract Beginning	Withdrawal Annual	Credited	Credited	Ending Cash	Guaranteed Death														
Year	Age	Contract Value	Percentage	Withdrawals	Interest Rate	Interest	GLWB Charge	Contract Value	Surrender Value	Minimum	Value	Benefit							
	1 52	\$500,000	3.80%	\$0	8.50%	\$42,500	\$6,510	\$535,990	\$497,399	\$448,656	\$535,990								
	2 53	\$535,990	4.25%	\$0	8.50%	\$45,559	\$6,979	\$574,571	\$533,201	\$460,097	\$574,571								
	3 54	\$574,571	4.70%	\$0	0.00%	\$0	\$6,895	\$567,676	\$531,912	\$471,829	\$567,676								
	4 55	\$567,676	5.15%	\$0	8.50%	\$48,252	\$7,391	\$608,537	\$570,199	\$483,861	\$608,537								
	5 56	\$608,537	5.60%	\$0	8.50%	\$51,726	\$7,923	\$652,340	\$617,113	\$495,200	\$652,340								
	6 57	\$652,340	6.05%	\$0	0.00%	\$0	\$7,828	\$644,511	\$615,538	\$508,853	\$644,511								
	7 58	\$644,511	6.50%	\$0	8.50%	\$54,783	\$8,392	\$690,903	\$666,031	\$521,828	\$690,903								
	8 59	\$690,903	6.95%	\$0	8.50%	\$58,727	\$8,996	\$740,635	\$740,635	\$535,135	\$740,635								
	9 60	\$740,635	7.40%	\$0	8.50%	\$63,554	\$9,643	\$793,945	\$793,945	\$549,861	\$793,945								
	10 61	\$793,945	7.85%	\$0	0.00%	\$0	\$9,527	\$784,418	\$784,418	\$562,775	\$784,418								
	11 62	\$784,418	8.30%	\$0	8.50%	\$68,276	\$10,213	\$840,881	\$840,881	\$577,126	\$840,881								
	12 63	\$840,881	8.30%	\$71,154	0.00%	\$65,470	\$10,029	\$825,682	\$825,682	\$519,400	\$825,682								
	13 64	\$825,682	8.30%	\$76,645	0.00%	\$63,336	\$9,738	\$740,048	\$740,048	\$451,545	\$740,048								
	14 65	\$740,048	8.50%	\$83,160	8.50%	\$65,329	\$9,638	\$711,154	\$711,154	\$387,024	\$711,154								
	15 66	\$711,154	8.50%	\$83,160	0.00%	\$63,336	\$9,738	\$673,197	\$673,197	\$311,612	\$673,197								
	16 67	\$673,197	8.50%	\$92,200	0.00%	\$61,996	\$9,573	\$575,973	\$575,973	\$227,029	\$575,973								
	17 68	\$575,973	8.50%	\$106,720	8.50%	\$41,288	\$6,524	\$520,708	\$520,708	\$142,338	\$520,708								
	18 69	\$520,708	8.50%	\$106,720	8.50%	\$35,559	\$5,505	\$453,244	\$453,244	\$43,471	\$453,244								
	19 70	\$453,244	8.50%	\$106,720	8.50%	\$29,497	\$4,518	\$372,003	\$372,003	\$0	\$372,003								
	20 71	\$372,003	0.00%	\$115,248	0.00%	\$0	\$0	\$253,674	\$253,674	\$0	\$253,674								
	30 81	\$0	0.00%	\$0	0.00%	\$0	\$0	\$0	\$0	\$0	\$0								
	40 91	\$0	0.00%	\$0	0.00%	\$0	\$0	\$0	\$0	\$0	\$0								
	49 100	\$0	0.00%	\$0	0.00%	\$0	\$0	\$0	\$0	\$0	\$0								
Total Withdrawals: \$9,280,405																			
Hypothetical Annual Effective Rate: 4.61%																			

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This hypothetical chart shows the possible Maximum Withdrawal Amounts if withdrawals begin at the ages shown under the Index-linked withdrawal option. If the joint life option was selected, we base the Maximum Withdrawal Amounts on the younger Covered Person's age. We also show two Index-linked withdrawal Amounts: (1) "Guaranteed Growth," based on the Index-linked withdrawal option's corresponding Annual Increase Percentages, reflects the guaranteed increase in the Maximum Withdrawal Amount, ignoring any interest credited to the Fixed Account. (2) "Growth based on historical performance," based on non-guaranteed growth from Indexed Account crediting and/or Fixed Account interest crediting, reflects the increase in the Maximum Withdrawal Amount (versus the "Guaranteed Growth").



*Covered Person must be age 59½ to begin lifetime withdrawal. Age Covered Person When Withdrawals Begin

Age when you selected to begin withdrawals	52*	53*	54*	55*	56*	57*	58*	59*	60	61	62	63
Annual Increase Percentage	3.80%	4.25%	4.70%	5.15%	5.60%	6.05%	6.50%	6.95%	7.40%	7.85%	8.30%	8.30%
Contract Value	\$500,000	\$540,500	\$581,549	\$623,263	\$665,263	\$707,571	\$750,166	\$793,056	\$836,249	\$879,749	\$923,551	\$967,661
Maximum Withdrawal Amount	\$19,000	\$23,056	\$27,330	\$31,820	\$36,492	\$41,349	\$46,394	\$51,628	\$57,055	\$62,679	\$68,505	\$74,537

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Initial IndexedGuaranteed Minimum Initial AllocationInterest CapIndexed Int				Indexed Interest Floor					
PercentDollarPercent	During WithdrawalAfter			Initial	Final				
Amount Charge Period	Charge Period			Percent					
100%	\$500,000	8.50%	3.00%	1.00%	0%				

This hypothetical illustration assumes historical return performance from three periods: Recent Performance, Favorable Performance, and Unfavorable Performance. Indexed Interest Caps are assumed to remain level for the period shown, but may be adjusted at the end of each Interest Term and will not be less than the guaranteed minimum indexed interest cap shown above. The account values shown do not include Market Value Adjustments.

		Recent Performance Period 1/1/2013 to 12/31/2022					Favorable Performance Period 1/1/2012 to 12/31/2021					Unfavorable Performance Period 1/1/2007 to 12/31/2011				
Contract Year	Age	Beginning	Index Performance	Ending	Interest	Test Account	Beginning	Index Performance	Ending	Interest	Test Account	Beginning	Index Performance	Ending	Interest	Test Account
		Value	Index	Value			Value	Index	Value			Value	Index	Value		
		Value	Growth	Credited Value			Value	Growth	Credited Value			Value	Growth	Credited Value		
1	52	\$500,000	29.60%	8.50%	\$535,990		\$500,000	13.41%	8.50%	\$535,990		\$500,000	-23.27%	0.00%	\$494,000	
2	53	\$535,990	11.39%	8.50%	\$574,571		\$535,990	29.60%	8.50%	\$574,571		\$494,000	22.63%	8.50%	\$529,558	
3	54	\$574,571	-0.73%	0.00%	\$567,676		\$574,571	11.39%	8.50%	\$615,928		\$529,558	3.59%	8.50%	\$567,676	
4	55	\$567,676	9.54%	8.50%	\$608,537		\$615,928	-0.73%	0.00%	\$608,537		\$567,676	3.00%	3.00%	\$577,695	
5	56	\$608,537	19.42%	8.50%	\$652,340		\$608,537	11.39%	8.50%	\$652,340		\$577,695	13.62%	8.50%	\$619,278	
6	57	\$652,340	-6.24%	0.00%	\$644,511		\$652,340	19.42%	8.50%	\$699,295		\$619,278	7.53%	3.53%	\$633,442	
7	58	\$644,511	28.88%	8.50%	\$690,903		\$699,295	-6.24%	0.00%	\$690,903		\$633,442	-38.49%	0.00%	\$625,841	
8	59	\$690,903	16.26%	8.50%	\$740,635		\$690,903	28.88%	8.50%	\$740,635		\$625,841	23.45%	8.50%	\$670,889	
9	60	\$740,635	26.89%	8.50%	\$793,945		\$740,635	16.26%	8.50%	\$793,945		\$670,889	11.77%	8.50%	\$719,179	
10	61	\$793,945	-19.44%	0.00%	\$784,125		\$793,945	26.89%	8.50%	\$851,141		\$719,179	11.77%	0.00%	\$710,549	

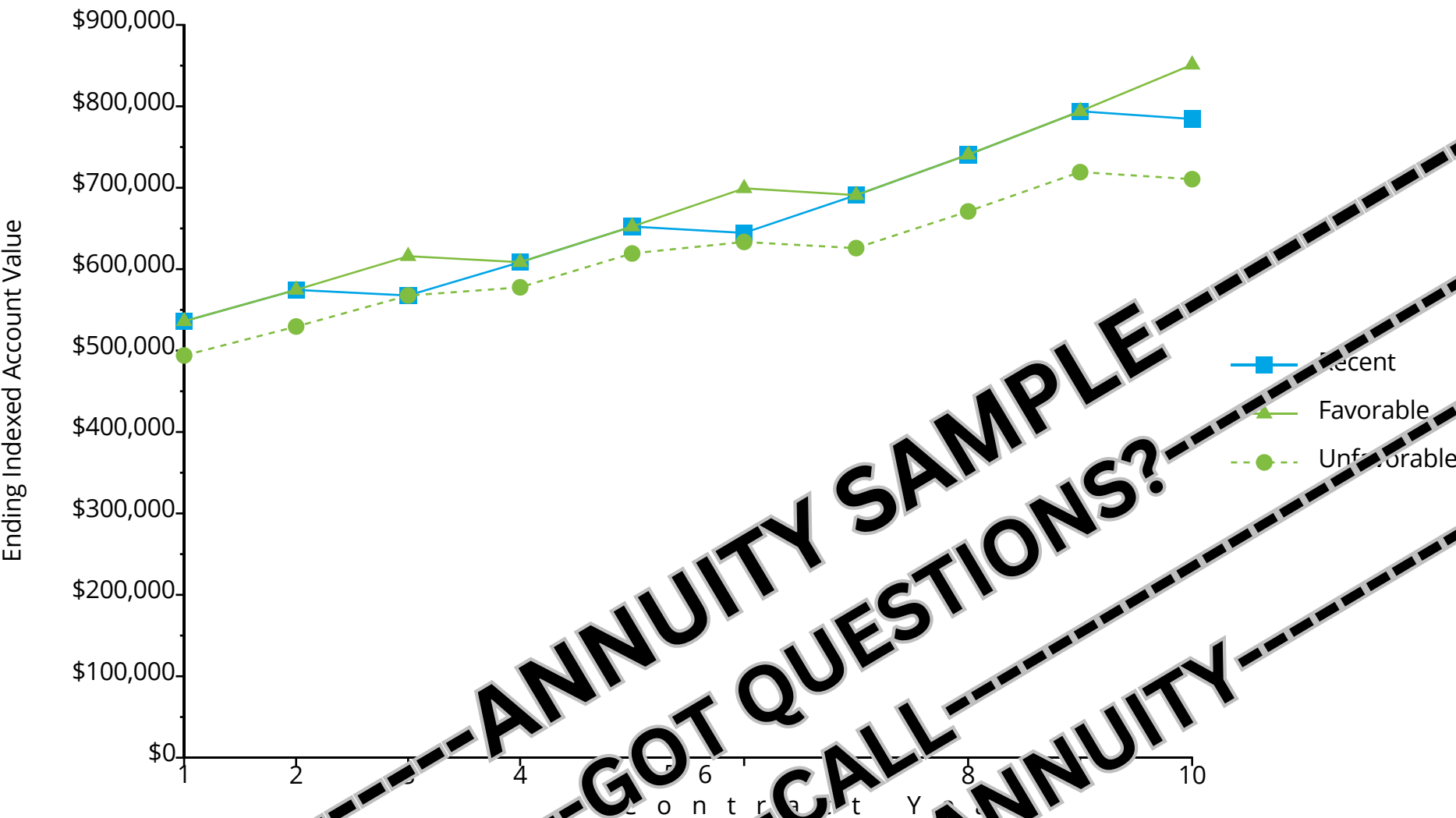
Geometric mean annual effective rate: 5.88%

Geometric mean annual effective rate: 6.74%

Geometric mean annual effective rate: 4.83%

This hypothetical illustration is not complete without all pages. The benefits and values in the illustration are not guaranteed, other than guaranteed elements labeled as such. The assumptions used are subject to change by Symetra. Actual results may be higher or lower. For guaranteed elements, see the "Hypothetical Illustration: Guaranteed Contract Value" page.

This hypothetical graph shows the Ending Indexed Account Values for the 3 historical return performance periods shown on the previous page. The Ending Indexed Account Values shown do not include Market Value Adjustments. Interest crediting, if applicable, occurs at the end of each Interest Term.



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When you make a withdrawal the amount you receive may be increased or decreased by a Market Value Adjustment (MVA). If the MVA Reference Rate on which the MVA is based goes up after you buy your annuity, the MVA likely will decrease the amount you receive. If the MVA Reference Rate goes down, the MVA will likely increase the amount you receive. MVA will apply to any withdrawal in excess of the 10% annual free withdrawal percentage from the Fixed Account or Indexed Accounts only during the Surrender Charge Period. 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 MVA can never take the Cash Surrender Value below the Guaranteed Minimum Value.

The MVA is calculated by multiplying the MVA factor by the amount of the Contract Value withdrawn. Changes due to MVA are not reflected in any of the values in this illustration. The MVA factor is:

$$\text{MVA Factor} = [(1+i) / (1+j)]^{(n-t)/365} - 1$$

i = The end of day value of the MVA Reference Rate on the Contract Date

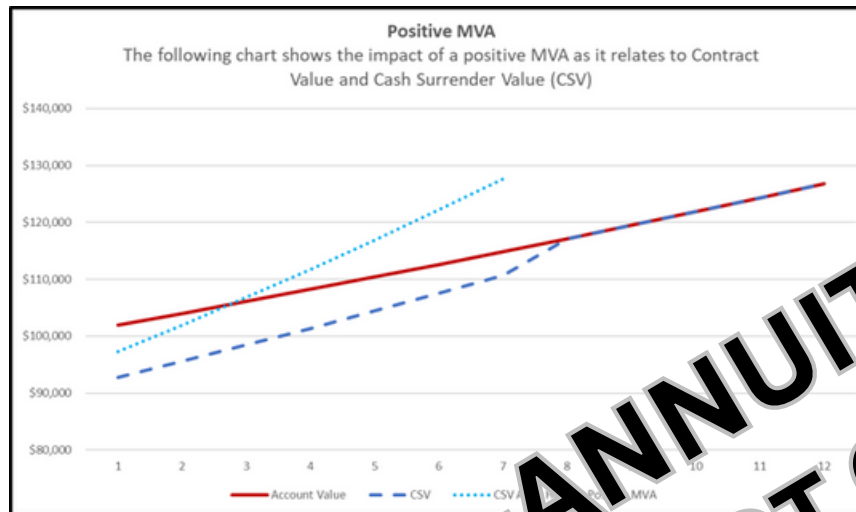
j = The end of day value of the MVA Reference Rate on the date of withdrawal

n = The number of calendar days during the Surrender Charge Period

t = The number of calendar days between the Contract Date and the date of withdrawal

MVA Reference Rate = Barclays Capital US Intermediate Corporate Bond Index

The hypothetical examples below demonstrate how a positive and negative MVA can affect your withdrawal amount. These examples are not illustrations or predictions of how an actual contract will perform.



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In addition to the Guaranteed Lifetime Withdrawal Benefit, the contract provides guaranteed income for the life of the Annuitant(s). This is known as annuitization. The contract provides a minimum income amount, but this amount can increase based on the performance of the accounts chosen, less any fees or withdrawals as well as prevailing market conditions when you choose to start receiving income. You can choose to annuitize all or a portion of your Contract Value. Once annuitized, that portion of the contract has no Cash Surrender Value. The available annuity income payment options are: Life, Life with Guaranteed Period, Joint and Survivor Life Annuity, and Joint and Survivor Life Annuity with Guaranteed Period, or another annuity option that you want and that we agree to provide. Please see your Contract Summary/Statement of Benefit for details regarding Annuity Payment Options.

The values below assume a Life with 10 Years Certain annuitization payout, using the minimum guaranteed annuitization rates for the first customer listed on the ""Hypothetical Illustration: Information Summary"" page, and based on the Non-Guaranteed Contract Value. This means that annuitization payments will continue for the life of the Annuitant, or a minimum of 10 contract years.

Date	Start Age	Contract Value	Monthly Annuity Income Rate/\$1,000	Monthly Annuity Income
12/6/2042	70	\$372,003	\$4.54	\$1,688.90

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The purpose of this illustration is used to solicit the sale of a fixed indexed annuity, and you may be contacted by a financial professional. These hypothetical results are for illustrative purposes only and not intended to represent past performance or to predict the future performance of any specific investment.

Symetra Income Edge is an individual single-premium fixed indexed deferred annuity with a market value adjustment feature issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. Contract form number is ICC14_RC1 in most states. 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.

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.

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 Income Edge has fixed and indexed accounts. 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. 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.

Except for the JPMorgan ETF Efficient® 5 Index, 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 or remove any index or indexed interest crediting method option. If an index is discontinued or 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 withdrawals taken prior to age 59½. Consult your attorney or tax professional for more information.

For a traditional (non-Roth) Individual Retirement Annuity (IRA) contract, this hypothetical illustration does not reflect annual Required Minimum Distributions (RMDs). These distributions are generally required for each year beginning in the year in which you attain age 73. The annual RMD amounts reflected in this hypothetical illustration are calculated by dividing the projected value of the annuity contract as of the last day of the preceding year by factors found in the Internal Revenue Service Uniform Lifetime Table. Keep in mind that the RMD amount when shown is a projected amount that could be higher or lower if you have chosen not to take RMDs. RMDs calculated in the illustration, the hypothetical values will not reflect RMD withdrawals. Please consult your attorney or tax professional regarding your specific situation.

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Indexed interest caps and fixed account interest rates may be reset at the end of each interest term.

The fixed account interest rate will never be less than the fixed account guaranteed minimum interest rate (GMIR). After the initial guaranteed interest rate period, the interest rate can be reset at the end of each interest term, but it will never be less than the (GMIR) stated in the contract.

Subsequent indexed interest caps may be higher or lower than the initial indexed interest cap but will never be less than the guaranteed minimum indexed interest cap stated in the contract.

The indexed interest floor is the minimum indexed interest rate that can be credited to the indexed account value in any interest term.

The contract provides a guaranteed minimum value upon surrender, death, or annuitization. Please see your contract or ask your financial professional for a current rate sheet for more details, or contact us at 1-800-796-3872.

A market value adjustment feature (MVA) is a positive or negative adjustment that may apply when all or when a portion of the contract value is withdrawn. If applicable, an MVA will apply to a withdrawal of more than 10% of the contract value in a contract year during the surrender charge period. 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 MVA will never cause the cash surrender value to be less than the guaranteed minimum value. After the surrender charge period, no MVA applies.

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

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Symetra Income Edge was not available until 2016.

This is not a complete description of Symetra Income Edge Fixed Indexed Annuity with Guaranteed Lifetime Withdrawal Benefit. For a complete description, please ask your financial professional or insurance producer for a copy of the Contract Summary.

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