

# FIRST SYMETRA FIXED DEFERRED ANNUITIES

## FIXED DEFERRED ANNUITIES

### First Symetra Custom 7 Fixed Annuity

#### Guaranteed Return of Purchase Payments

Guaranteed Period	Initial Purchase Payment	1st Year Interest Rate (Base + 0.50% Additional Interest Rate)	Base Interest Rate	Effective 7-Year Interest Rate
3 Years	\$10,000 - \$49,999	1.50%	1.00%	1.07%
	\$50,000 - \$99,999	2.20%	1.70%	1.37%
	\$100,000-\$249,999	2.50%	2.00%	1.50%
	\$250,000+	2.75%	2.25%	1.60%

Guaranteed Period	Initial Purchase Payment	1st Year Interest Rate (Base + 0.50% Additional Interest Rate)	Base Interest Rate	Effective 7-Year Interest Rate
5 Years	\$10,000 - \$49,999	1.60%	1.10%	1.14%
	\$50,000 - \$99,999	1.90%	1.40%	1.36%
	\$100,000-\$249,999	2.25%	1.75%	1.61%
	\$250,000+	2.45%	1.95%	1.75%

Guaranteed Period	Initial Purchase Payment	1st Year Interest Rate (Base + 0.50% Additional Interest Rate)	Base Interest Rate	Effective 7-Year Interest Rate
7 Years	\$10,000 - \$49,999	1.60%	1.10%	1.17%
	\$50,000 - \$99,999	1.80%	1.30%	1.37%
	\$100,000-\$249,999	2.15%	1.65%	1.72%
	\$250,000+	2.20%	1.70%	1.77%

In 2011, the Initial Guaranteed Minimum Interest Rate set forth in the contract is 1.00% for the first 7 years. When the initial guaranteed interest rate period ends, you should generally anticipate the interest rate to reset at or near the Guaranteed Minimum Interest Rate(s) stated in the contract. After 7-year period, the maximum Guaranteed Minimum Interest Rate is 3.00% and the minimum is 1.00%.

### First Symetra Custom 7 Fixed Annuity

#### No Guaranteed Return of Purchase Payments

Guaranteed Period	Initial Purchase Payment	1st Year Interest Rate (Base + 0.50% Additional Interest Rate)	Base Interest Rate	Effective 7-Year Interest Rate
3 Years	\$10,000 - \$49,999	2.00%	1.50%	1.29%
	\$50,000 - \$99,999	2.90%	2.40%	1.67%
	\$100,000-\$249,999	3.20%	2.70%	1.80%
	\$250,000+	3.45%	2.95%	1.90%

Guaranteed Period	Initial Purchase Payment	1st Year Interest Rate (Base + 0.50% Additional Interest Rate)	Base Interest Rate	Effective 7-Year Interest Rate
5 Years	\$10,000 - \$49,999	2.10%	1.60%	1.50%
	\$50,000 - \$99,999	2.40%	1.90%	1.71%
	\$100,000-\$249,999	2.75%	2.25%	1.96%
	\$250,000+	2.95%	2.45%	2.10%

Guaranteed Period	Initial Purchase Payment	1st Year Interest Rate (Base + 0.50% Additional Interest Rate)	Base Interest Rate	Effective 7-Year Interest Rate
7 Years	\$10,000 - \$49,999	2.00%	1.50%	1.57%
	\$50,000 - \$99,999	2.20%	1.70%	1.77%
	\$100,000-\$249,999	2.55%	2.05%	2.12%
	\$250,000+	2.60%	2.10%	2.17%

In 2011, the Initial Guaranteed Minimum Interest Rate set forth in the contract is 1.00% for the first 7 years. When the initial guaranteed interest rate period ends, you should generally anticipate the interest rate to reset at or near the Guaranteed Minimum Interest Rate(s) stated in the contract. After 7-year period, the maximum Guaranteed Minimum Interest Rate is 3.00% and the minimum is 1.00%.

## FIXED DEFERRED ANNUITIES continued

### First Symetra Custom 5 Fixed Annuity

#### Guaranteed Return of Purchase Payments

Guaranteed Period	Initial Purchase Payment	1st Year Interest Rate (Base + 0.50% Additional Interest Rate)	Base Interest Rate	Effective 5-Year Interest Rate
3 Years	\$10,000 - \$49,999	1.50%	1.00%	1.10%
	\$50,000 - \$99,999	1.50%	1.00%	1.10%
	\$100,000-\$249,999	1.50%	1.00%	1.10%
	\$250,000+	1.50%	1.00%	1.10%

Guaranteed Period	Initial Purchase Payment	1st Year Interest Rate (Base + 0.50% Additional Interest Rate)	Base Interest Rate	Effective 5-Year Interest Rate
5 Years	\$10,000 - \$49,999	1.50%	1.00%	1.10%
	\$50,000 - \$99,999	1.50%	1.00%	1.10%
	\$100,000-\$249,999	1.50%	1.00%	1.10%
	\$250,000+	1.50%	1.00%	1.10%

For 2011, the Initial Guaranteed Minimum Interest Rate set forth in the contract is 1.00% for the first 5 years. When the initial guaranteed interest rate period ends, you should generally anticipate the interest rate to reset at or near the Guaranteed Minimum Interest Rate(s) stated in the contract. After 5-year period, the maximum Guaranteed Minimum Interest Rate is 3.00% and the minimum is 1.00%.

### First Symetra Custom 5 Fixed Annuity

#### No Guaranteed Return of Purchase Payments

Guaranteed Period	Initial Purchase Payment	1st Year Interest Rate (Base + 0.50% Additional Interest Rate)	Base Interest Rate	Effective 5-Year Interest Rate
3 Years	\$10,000 - \$49,999	1.50%	1.00%	1.10%
	\$50,000 - \$99,999	1.80%	1.30%	1.28%
	\$100,000-\$249,999	1.90%	1.40%	1.34%
	\$250,000+	1.95%	1.45%	1.37%

Guaranteed Period	Initial Purchase Payment	1st Year Interest Rate (Base + 0.50% Additional Interest Rate)	Base Interest Rate	Effective 5-Year Interest Rate
5 Years	\$10,000 - \$49,999	1.50%	1.00%	1.10%
	\$50,000 - \$99,999	1.55%	1.05%	1.15%
	\$100,000-\$249,999	1.80%	1.30%	1.40%
	\$250,000+	1.85%	1.35%	1.45%

For 2011, the Initial Guaranteed Minimum Interest Rate set forth in the contract is 1.00% for the first 5 years. When the initial guaranteed interest rate period ends, you should generally anticipate the interest rate to reset at or near the Guaranteed Minimum Interest Rate(s) stated in the contract. After 5-year period, the maximum Guaranteed Minimum Interest Rate is 3.00% and the minimum is 1.00%.

**For more information on how First Symetra can help you increase your sales, contact the Sales Center at 1-800-706-0700 or e-mail [invest@symetra.com](mailto:invest@symetra.com).**

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