

## Current Interest Rates

**Effective** 10/8/2025

### Symetra Select Pro<sup>®</sup> Fixed Deferred Annuity

With Guaranteed Return of Purchase Payment

3 Year Guaranteed Period		5 Year Guaranteed Period		7 Year Guaranteed Period	
Interest Rate (Years 1-3)		Interest Rate (Years 1-5)		Interest Rate (Years 1-7)	
\$10,000 - \$49,999	3.05%	\$10,000 - \$49,999	3.40%	\$10,000 - \$49,999	3.40%
\$50,000 - \$99,999	3.45%	\$50,000 - \$99,999	3.65%	\$50,000 - \$99,999	3.65%
\$100,000 - \$249,999	3.80%	\$100,000 - \$249,999	4.05%	\$100,000 - \$249,999	4.05%
\$250,000 or more	3.85%	\$250,000 or more	4.05%	\$250,000 or more	4.05%

First Symetra Home Office approval required over \$1 million.

#### Guaranteed Minimum Interest Rate

After the Initial Interest Term period ends, the customer should generally anticipate the interest rate to be redetermined according to the Guaranteed Minimum Interest Rate provision in the contract. This interest rate is subject to a minimum of 1.00% and a maximum of 3.00%. Withdrawal amounts above 15% of the contract value per contract year may be subject to a withdrawal charge based on the following decreasing withdrawal charge schedules:

**3 Year:** 8%, 7%, 6% and then 0%.

**5 Year:** 8%, 7%, 6%, 5%, 4% and then 0%.

**7 Year:** 8%, 7%, 6%, 5%, 4%, 3%, 2% and then 0%.

#### Guaranteed Return of Purchase Payment Option

Selected at time of application, this option ensures that the customer will never receive less than what they contributed to the annuity, minus any prior withdrawals.

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

## Current Interest Rates

Effective 10/8/2025

### Symetra Select Pro<sup>®</sup> Fixed Deferred Annuity

No Guaranteed Return of Purchase Payment

**3 Year**  
Guaranteed  
Period

Interest Rate  
(Years 1-3)

\$10,000 - \$49,999	3.55%
\$50,000 - \$99,999	3.65%
\$100,000 - \$249,999	4.00%
\$250,000 or more	4.05%

**5 Year**  
Guaranteed  
Period

Interest Rate  
(Years 1-5)

\$10,000 - \$49,999	4.00%
\$50,000 - \$99,999	4.00%
\$100,000 - \$249,999	4.30%
\$250,000 or more	4.30%

**7 Year**  
Guaranteed  
Period

Interest Rate  
(Years 1-7)

\$10,000 - \$49,999	4.00%
\$50,000 - \$99,999	4.00%
\$100,000 - \$249,999	4.30%
\$250,000 or more	4.30%

First Symetra Home Office approval required over \$1 million.

#### Guaranteed Minimum Interest Rate

After the Initial Interest Term period ends, the customer should generally anticipate the interest rate to be redetermined according to the Guaranteed Minimum Interest Rate provision in the contract. This interest rate is subject to a minimum of 1.00% and a maximum of 3.00%. Withdrawal amounts above 15% of the contract value per contract year may be subject to a withdrawal charge based on the following decreasing withdrawal charge schedules:

**3 Year:** 8%, 7%, 6% and then 0%.

**5 Year:** 8%, 7%, 6%, 5%, 4% and then 0%.

**7 Year:** 8%, 7%, 6%, 5%, 4%, 3%, 2% and then 0%.

For more information on how First Symetra National Life Insurance Company of New York can help you increase your sales, contact the Life and Retirement Sales Desk at **1-888-802-9989** or e-mail [invest@symetra.com](mailto:invest@symetra.com).

Symetra Select Pro is an individual modified single-premium fixed deferred annuity issued by First Symetra National Life Insurance Company of New York, New York, NY. Mailing address is P.O. Box 34690, Seattle, WA 98124. The Select Pro the contract form number is RSC-0578/NY 1/24.

The Guaranteed Return of Purchase Payment Endorsement is form number RSE-0149/NY 7/21. Free Withdrawal Endorsement form number is RSE-0153/NY 7/21. Interest Crediting Endorsement form numbers are RSE-0169/NY/3 1/24, RSE-0169/NY/5 1/24, and RSE-0169/NY/7 1/24.

Annuity contracts have terms and limitations for keeping them in force.

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

Interest rates may vary on any subsequent purchase payment(s). The Initial Purchase Payment Interest Rate in effect on the Contract Date will apply to the initial Purchase Payment during the guaranteed period. Any subsequent Purchase Payments will be credited with the Subsequent Purchase Payment Interest Rate in effect on the date we receive the subsequent Purchase Payment through the remainder of the guaranteed period that is already in progress.

Interest rates are subject to change without notice.

After 3, 5, or 7 years, the interest rate can reset annually, but it will never be less than the guaranteed minimum interest rate shown in the contract. Customers should anticipate renewal interest rates at the guaranteed minimum interest rate regardless of future economic conditions.

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. Clients should consult their attorney or tax professional for more information.

Tax-qualified contracts such as IRAs, 401(k)s, etc. are tax-deferred regardless of whether or not they are funded with an annuity. If a customer is considering funding a tax-qualified retirement plan with an annuity, they 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 income payment options.

Contracts not owned for the benefit of natural persons, e.g., contracts owned by trusts, corporations or certain other entities, are generally not treated as annuities for federal income tax purposes and any interest are taxed as ordinary income in the current year. Exceptions may apply. Prospective Owners that are not natural persons should consult their tax professionals before purchasing the Contract.

Neither First Symetra National Life Insurance Company of New York nor its employees provide investment, tax, or legal advice or endorse any particular method of investing.



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