



BULL^{OR} BEAR

BRAVE IT ALL

Protected growth in any market

What's the significance of 81%?

It's the percentage of time when the Nasdaq 100[®] Index has had returns of 0% or greater since its inception.¹ A trigger rate option that credits interest in flat or positive index years can help support more consistent accumulation.

This trigger rate feature is now available on all Symetra Edge Elite fixed indexed annuity indexed accounts.

Here's how a 7% trigger rate could look:

- 0% index return = 7% interest credited
- 7% index return = 7% interest credited
- 10% index return = 7% interest credited

[Learn more about the trigger rate option \(PDF\)](#)

Easily manage client contracts through the Symetra Financial Professional portal. Here you can view your book of business at Symetra, check on contract status and easily reallocate into index options for accounts that are due for reallocation.

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

¹Index performance is historical and not an indicator of future results. You cannot invest directly in an index. Performance shown reflects unusually favorable conditions that may not continue. It is probable that future performance will be different and could be substantially lower. 12 month return frequency from Feb.15, 1985 to Dec. 15, 2024.

Symetra Edge Elite is an individual single-premium fixed indexed deferred annuity issued by Symetra Life Insurance Company, 777 108th Ave NE, Suite 1200, Bellevue, WA 98004. Contract form number is ICC19_RC1 in most states. Point to point with trigger crediting method endorsement form number is ICC22_RE1 in most states.

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

Symetra Edge Elite 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. 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 Amounts withdrawn from the indexed account before the end of an annual interest term will not receive indexed interest for that term.

The fixed account interest rate, indexed account interest caps, participation rates and trigger rates are reset at the end of each interest term.

Subsequent indexed interest caps and trigger rates may be higher or lower than the initial caps and trigger rates but will never be less than the guaranteed minimums stated in the contract.

Subsequent fixed account interest rates and indexed participation rates may be higher or lower than the initial interest and participation rates but will never be less than the minimums stated in the contract.

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.

Neither Symetra Life Insurance Company nor its employees provide investment, tax, or legal advice or endorse any particular method of investing. Clients should consult their attorney or tax professional before making savings and investing decisions.

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

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It is not possible to invest in an index.

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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 professional for more information.

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