



Current Interest Rates
Effective 4/17/2025

Symetra Select Max® Fixed Annuity

3 Year Guaranteed Period	Interest Rate (Years 1-3)	5 Year Guaranteed Period	Interest Rate (Years 1-5)	7 Year Guaranteed Period	Interest Rate (Years 1-7)
\$10,000 - \$49,999	4.15%	\$10,000 - \$49,999	4.95%	\$10,000 - \$49,999	5.00%
\$50,000 - \$99,999	4.25%	\$50,000 - \$99,999	4.95%	\$50,000 - \$99,999	5.00%
\$100,000 - \$249,999	4.60%	\$100,000 - \$249,999	5.25%	\$100,000 - \$249,999	5.30%
\$250,000 or more ¹	4.65%	\$250,000 or more ¹	5.25%	\$250,000 or more ¹	5.30%

¹Symetra Life Insurance Company Home Office approval required over \$1 million.

Minimum Interest Rate

The Minimum Interest Rate is 0.25% during the withdrawal charge period and 0.25% thereafter. When the initial guaranteed interest rate period ends, the interest rate can reset annually, but it will never be less than the minimum interest rate shown in your contract.¹ Withdrawals of up to the accumulated interest earned (minus previous interest withdrawn) can be withdrawn free of charge. This amount is calculated at the time of your first withdrawal during that contract year. Amounts in excess of the free withdrawals may be subject to a withdrawal charge and Market Value Adjustment (if applicable) based on the following decreasing withdrawal charge schedules:

- 3 Year:** 8%, 8%, 7% and then 0% in most states.
In CA the 3-year Withdrawal Charge Schedule is 8%, 7%, 6% and then 0% .
- 5 Year:** 8%, 8%, 7%, 6%, 5% and then 0% in most states.
In CA the 5-year Withdrawal Charge Schedule is 8%, 7%, 6%, 5%, 4% and then 0%
- 7 Year:** 8%, 8%, 7%, 6%, 5%, 4%, 3% and then 0% in most states.
In CA the 7-year Withdrawal Charge Schedule is 8%, 7%, 6%, 5%, 4%, 3%, 2% and then 0%

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

Symetra Select Max Fixed Annuity is an individual modified single-premium fixed deferred annuity issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. Contract form numbers for most states are ICC21_RC1. Not available in all U.S. states or any U.S. territory.

Free Withdrawal Endorsement form number is ICC21_RE4 in most states. Interest Crediting Endorsement is ICC21_RE3 in most states. Market Value Adjustment Endorsement form number is ICC21_RE2.

Market Value Adjustment does not apply in California.

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.

Interest rates may vary on any subsequent purchase payment(s). 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 minimum interest rate shown in your contract.

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.

A market value adjustment feature (MVA) is a positive or negative adjustment that may apply when all or a portion of the contract value is withdrawn. An MVA will apply to a withdrawal of more than the free annual withdrawal amount of the contract value in a contract year during the withdrawal 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 cause cash surrender value to be less than the guaranteed minimum value. After the withdrawal charge period, no MVA applies.

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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 you are considering funding a tax-qualified retirement plan 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 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 Symetra Life Insurance Company nor its employees provide investment, tax, or legal advice or endorse any particular method of investing. Please consult your attorney or tax professional before making savings and investing decision.

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

¹For current interest rate information, please contact your financial professional or insurance producer.



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