

SERFF Tracking Number: SYMX-125578269 State: Arkansas
Filing Company: Symetra Life Insurance Company State Tracking Number: 38514
Company Tracking Number: LIA-76 1/08
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.003 Single Premium
Variable
Product Name: LIA-76 1/08 Single Premium Deferred Payout Annuity
Project Name/Number: IA- Income Annuities/AF AR0002210F02

Filing at a Glance

Company: Symetra Life Insurance Company
Product Name: LIA-76 1/08 Single Premium SERFF Tr Num: SYMX-125578269 State: ArkansasLH
Deferred Payout Annuity
TOI: A02I Individual Annuities- Deferred Non- SERFF Status: Closed State Tr Num: 38514
Variable
Sub-TOI: A02I.003 Single Premium Co Tr Num: LIA-76 1/08 State Status: Approved-Closed
Filing Type: Form Co Status: Reviewer(s): Linda Bird
Author: Symetra Life Disposition Date: 04/08/2008
Date Submitted: 03/25/2008 Disposition Status: Approved
Implementation Date Requested: 04/21/2008 Implementation Date:
State Filing Description:

General Information

Project Name: IA- Income Annuities Status of Filing in Domicile: Not Filed
Project Number: AF AR0002210F02 Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Group Market Size:
Overall Rate Impact: Group Market Type:
Filing Status Changed: 04/08/2008 Deemer Date:
State Status Changed: 04/08/2008
Corresponding Filing Tracking Number:
Filing Description:
RE: Symetra Life Insurance Company
NAIC No. 1129-68608, FEIN: 91-0742147

Form numbers: LIA-75 2/08 Application
LIA-76 2/08 Single Premium Deferred Payout Annuity Contract

SERFF Tracking Number: SYMX-125578269 State: Arkansas
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TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.003 Single Premium
Variable
Product Name: LIA-76 1/08 Single Premium Deferred Payout Annuity
Project Name/Number: IA- Income Annuities/AF AR0002210F02

without a Death Benefit provision
LIA-80 3/08 Single Premium Deferred Payout Annuity Contract
with a Death Benefit provision

Dear Sir or Madam,

On behalf of Symetra Life Insurance Company, please find enclosed for your review and approval the above referenced forms. This is a new filing and the referenced forms replace no other forms currently in use by Symetra. These forms do not deviate from company or industry standards.

Form LIA-76 2/08 is a Single Premium Deferred Payout Annuity Contract. The annuity has no account value, no surrender value, does not permit withdrawals and has no death benefit during the period prior to annuity commencement. No annuity payments are made if an owner or the last annuitant dies before the income start date.

Form LIA-80 3/08 is also a Single Premium Deferred Payout Annuity Contract, however, this contract provides a death benefit during the period prior to annuity commencement. The death benefit is equal to 90% of the purchase payment accumulated at 3% per year, or 100% of the purchase payment if higher. All other features of LIA-80 3/08 are the same as those for LIA-76 3/08.

The intended use of these annuities is as a retirement supplement purchased by individuals ranging in age from about 50 to about 65. Like an immediate annuity, future annuity payments are guaranteed when the contract is issued. However, the first annuity payment is deferred, for at least thirteen months and up to age 95.

The target market for these products are customers that are seeking a future defined stream of income used in conjunction with other financial tools, such as mutual funds, other deferred annuities and 401(k) plans, to meet their retirement needs and provide protection against outliving their resources. The maximum issue age of the products is 85 to 94. The annuities guarantee fixed income payments based on the benefit stream chosen by the client on the application. If lifetime benefits are selected, the annuities can guarantee payments for the annuitant's lifetime or the joint lifetime of the annuitant and their spouse.

The income start date is chosen by the customer at the time of purchase. Once the income start date is selected, it

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Variable
Product Name: LIA-76 1/08 Single Premium Deferred Payout Annuity
Project Name/Number: IA- Income Annuities/AF AR0002210F02

Seattle, WA 98124-1690 (425) 256-5466[FAX]

Filing Company Information

Symetra Life Insurance Company
P.O. Box 34690
Seattle, WA 98124-1690
(425) 256-8000 ext. [Phone]

CoCode: 68608
Group Code: 1129
Group Name:
FEIN Number: 91-0742147

State of Domicile: Washington
Company Type:
State ID Number:

SERFF Tracking Number: SYMX-125578269 State: Arkansas
Filing Company: Symetra Life Insurance Company State Tracking Number: 38514
Company Tracking Number: LIA-76 1/08
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
Variable
Product Name: LIA-76 1/08 Single Premium Deferred Payout Annuity
Project Name/Number: IA- Income Annuities/AF AR0002210F02

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: \$50.00 fee per filing
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Symetra Life Insurance Company	\$50.00	03/25/2008	18937757

SERFF Tracking Number: SYMX-125578269 State: Arkansas
 Filing Company: Symetra Life Insurance Company State Tracking Number: 38514
 Company Tracking Number: LIA-76 1/08
 TOI: A021 Individual Annuities- Deferred Non- Variable Sub-TOI: A021.003 Single Premium
 Product Name: LIA-76 1/08 Single Premium Deferred Payout Annuity
 Project Name/Number: IA- Income Annuities/AF AR0002210F02

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	04/08/2008	04/08/2008

Amendments

Item	Schedule	Created By	Created On	Date Submitted
Single Premium Deferred Payout Contract - No Death Benefit	Form	Symetra Life	03/31/2008	03/31/2008
Single Premium Deferred Payout Contract - With Death Benefit	Form	Symetra Life	03/31/2008	03/31/2008

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Marketing change	Note To Reviewer	Symetra Life	04/04/2008	04/04/2008

SERFF Tracking Number: SYMX-125578269 *State:* Arkansas
Filing Company: Symetra Life Insurance Company *State Tracking Number:* 38514
Company Tracking Number: LIA-76 1/08
TOI: A021 Individual Annuities- Deferred Non- *Sub-TOI:* A021.003 Single Premium
Variable
Product Name: LIA-76 1/08 Single Premium Deferred Payout Annuity
Project Name/Number: IA- Income Annuities/AF AR0002210F02

Disposition

Disposition Date: 04/08/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: SYMX-125578269 State: Arkansas
 Filing Company: Symetra Life Insurance Company State Tracking Number: 38514
 Company Tracking Number: LIA-76 1/08
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
 Variable
 Product Name: LIA-76 1/08 Single Premium Deferred Payout Annuity
 Project Name/Number: IA- Income Annuities/AF AR0002210F02

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Actuarial Memo		No
Supporting Document	Statement of Variability		Yes
Supporting Document	Single Schedule Page, Joint Schedule Page		Yes
Form	Single Premium Deferred Payout Annuity Without Death Benefit		Yes
Form	Single Premium Deferred Payout Annuity- With Death Benefit		Yes
Form	Application		Yes
Form	Single Premium Deferred Payout Contract - No Death Benefit		Yes
Form	Single Premium Deferred Payout Contract - With Death Benefit		Yes

SERFF Tracking Number: SYMX-125578269 State: Arkansas
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 Company Tracking Number: LIA-76 1/08
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 Variable
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Amendment Letter

Amendment Date:
 Submitted Date: 03/31/2008

Comments:

The contract were revised because the Definitions were not in alphabetical order. This is the only change to the contracts.

Changed Items:

Form Schedule Item Changes:

Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
LIA-76 2/08 Revised	Policy/Contr act/Fraternal Certificate	Single Premium Deferred Payout Contract - No Death Benefit	Revised				52	LIA-76 2_08 Revised.PDF

Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
LIA-80 3/08 Revised	Policy/Contr act/Fraternal Certificate	Single Premium Deferred Payout Contract - With Death Benefit	Revised				51	LIA-80 3_08 Revised.PDF

SERFF Tracking Number: SYMX-125578269 State: Arkansas
 Filing Company: Symetra Life Insurance Company State Tracking Number: 38514
 Company Tracking Number: LIA-76 1/08
 TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.003 Single Premium
 Variable
 Product Name: LIA-76 1/08 Single Premium Deferred Payout Annuity
 Project Name/Number: IA- Income Annuities/AF AR0002210F02

Form Schedule

Lead Form Number: LIA-76 2/08

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	LIA-76 2/08	Policy/Cont	Single Premium ract/Fratern al Annuity Without Certificate Death Benefit	Initial		52	LIA-76 2_08.PDF
	LIA-80 3/08	Policy/Cont	Single Premium ract/Fratern al Annuity-With Death Certificate Benefit	Initial		51	LIA-80 3_08.PDF
	LIA-75 2/08	Application/ Enrollment Form	Application	Initial		50	LIA-75 2_08.PDF
Revised	LIA-76 2/08	Policy/Cont	Single Premium ract/Fratern al Contract - No Death Certificate Benefit	Revised	Replaced Form #: Previous Filing #:	52	LIA-76 2_08 Revised.PDF
Revised	LIA-80 3/08	Policy/Cont	Single Premium ract/Fratern al Contract - With Certificate Death Benefit	Revised	Replaced Form #: Previous Filing #:	51	LIA-80 3_08 Revised.PDF



Symetra Life Insurance Company
[777 108th Ave NE, Suite 1200
Bellevue, Washington 98004

Mailing Address:
PO Box 34690
Seattle, WA 98124-1690]

This is a legal Contract between the Owner (referred to in this Contract as “you” and “your”) and Symetra Life Insurance Company (referred to in this Contract as “Symetra”, “our”, “us”, and “we”). Symetra is a stock company with its Home Office in [Bellevue, Washington.]

This Contract is issued in consideration of the Purchase Payment. Symetra has executed and attested this Contract as of the Contract Date at its Home Office in [Bellevue, Washington.] Symetra will pay an annuity in the amount and on the due dates specified in the application and schedule of benefits.

If you have questions, comments, or complaints, please contact Symetra at [1-877-796-3872.]

READ YOUR CONTRACT CAREFULLY

Right to Examine the Contract: If for any reason you are not satisfied with this Contract you may return it within 30 days from the date you received it to Symetra or to the agent from whom it was purchased. When this Contract is received by Symetra it will be voided as if it had never been in force and Symetra will refund the Purchase Payment.

Signed for Symetra Life Insurance Company by:

George C. Pagos
Vice President and Secretary

Randall H. Talbot
President

SINGLE PREMIUM DEFERRED PAYOUT ANNUITY
DEFINED BENEFITS

NON-PARTICIPATING

THIS CONTRACT HAS NO CASH SURRENDER VALUE OR LOAN VALUE

NON-QUALIFIED

THIS CONTRACT PROVIDES NO DEATH BENEFIT PRIOR TO PAYMENT START DATE

DEFINITIONS

Annuitant	The natural person named on the application who is intended to receive Annuity Payments under this Contract and whose life expectancy we used to determine the amount of the Annuity Payments. There may be a joint Annuitant. If so, we used both life expectancies to determine the amount of Annuity Payments.
Payment Start Date	The date of the first Annuity Payment as shown on the application and the schedule of benefits.
Annuity Payments	A series of periodic Payments under this Contract that begin only if an Annuitant is alive on the Payment Start Date and continue for a specified period of time. The Annuity Payments are shown on the application and schedule of benefits.
Beneficiary	The person or entity, named on the application, entitled to receive any guaranteed payment upon the death of the Annuitant. There may be more than one primary Beneficiary and more than one contingent Beneficiary.
Contract	This Single Premium Annuity described herein.
Owner	<p>The person or entity named on the application that has all rights under this Contract. There may be a joint Owner. Joint Owners must be spouses. Each joint Owner has equal ownership rights and must jointly exercise those rights.</p> <p>If the Owner is a natural person, that Owner must also be an Annuitant.</p> <p>If the Owner of this Contract is a trust, we will administer the Contract as directed by the trustee.</p>
Purchase Payment	The single payment made to Symetra under this Contract by or on behalf of the Owner. The Purchase Payment becomes part of the general corporate fund of Symetra and will not be segregated from our other assets.

GENERAL PROVISIONS

Assignment	<p>An absolute assignment will make the assignee the Owner of this Contract. We are not responsible for the validity of the assignment. Unless otherwise specified by the Contract Owner, the assignment shall take effect on the date the notice of assignment is signed, subject to any Payments made or actions taken by us prior to our receipt and recording of the notice.</p> <p>This Contract may not be assigned as collateral for any loan or indebtedness. Any such assignment is void. This Contract is subject neither to any claim of any creditor nor to any legal process by any creditor.</p>
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Beneficiary	<p>While the Annuitant is living, the Owner may request to change the Beneficiary by sending us a signed and dated written request in a form acceptable to us. Unless otherwise specified by the Owner, the change will become effective as of the date the request was signed by the Owner, subject to any payments made or actions taken by us prior to our receipt of the request.</p> <p>If two or more Beneficiaries are named and their interests are not specified, their interests shall be separate and equal.</p> <p>The Owner may make the Beneficiary designation irrevocable by notifying us in writing. The Owner may change an irrevocable Beneficiary only with that Beneficiary's written consent.</p> <p>Once an individual Beneficiary receives Annuity Payments, that individual may name a Beneficiary for those Annuity Payments.</p>
Communications	<p>All written communications will be addressed to the Owner or the Annuitant at the address on file with us.</p> <p>All written communication to us must be addressed to our Home Office at the address shown on the Contract cover.</p>
Conformity to Law	<p>This Contract shall be construed in accordance with and is amended to conform with the laws of the state in which the Contract is issued.</p>
Contract Amendments	<p>The terms and conditions of this Contract may be amended by written agreement between you and us. All agreements must be written endorsements or amendments and signed by one of our authorized officers. No other person may change any of the terms or conditions of this Contract.</p> <p>We may unilaterally amend the provisions of this Contract as required to conform to any state or federal law that affects this Contract. Such change is effective on the date shown on the amendment or endorsement.</p>
Death Prior to Payment Start Date	<p>If an Owner or Annuitant dies prior to the Payment Start Date this Contract will terminate. No Death Benefit will be paid and no Annuity Payments will be paid. If named as a joint Owner or as sole Beneficiary, the surviving spouse of a deceased Owner may continue the contract in force as sole Owner.</p>
Death On or After Payment Start Date	<p>If the last Annuitant dies on or after the Payment Start Date, and this Contract has not terminated prior to that date, any remaining guaranteed Annuity Payments, as indicated on the application and schedule of benefits, will be paid:</p> <ul style="list-style-type: none"> • To the primary Beneficiary, if living, otherwise; • To the contingent Beneficiary, if living, otherwise; • To that Annuitant's estate.
Entire Contract	<p>The entire Contract between you and us consists of this Contract, the schedule of benefits, the application, and any endorsements or amendments.</p>
Evidence of Survival	<p>When any Payment under this Contract depends upon the Owner or Annuitant being alive on a given date, we may require proof that the Owner or Annuitant is living. Such proof may be required before we make the Payment.</p>
Incontestability	<p>This policy is incontestable from the date of issue.</p>

Misstatements	<p>We may require proof of the age of the Annuitant before making any Payment.</p> <p>If the age or sex of the Annuitant has been misstated, Annuity Payments under this Contract will be based on the correct information.</p> <p>Once Annuity Payments have begun, any underpayment will be made up in one sum with the next Annuity Payment. Any overpayment will be deducted from future Annuity Payments until the total is repaid. No interest will be credited on underpayments or charged for overpayments.</p>
Mortality Table	Annuity Payments and present values are determined using the IAM 2000 Basic Mortality Table with male and female projection scalars.
Non-Participating	This Contract will not share in any distribution of our profits, losses, or surplus.
Owner not a Natural Person	If the Owner is a non-natural person or a trust and ceases to exist for any reason, we will administer the Contract as if a natural Owner had died.
Payments	All amounts paid under this Contract will be in lawful money of the United States of America.
Proof of Death Required	<p>Upon the death of any person whose life affects the amount or direction of the Annuity Payment, we will require that proof of death be submitted before any Annuity Payment is released to the Beneficiary or any other person. Proof of death includes:</p> <ul style="list-style-type: none"> • A certified death certificate; or • A certified decree of a court of competent jurisdiction as to the finding of death; or • Any other document that we deem appropriate.
Report	At least annually, we will deliver a report to the Owner advising of the status of the Contract as of a date not more than four months prior to the date of the report.
State-Required Benefits	The Annuity Payments under this Contract as shown on the application and schedule of benefits are not less than the minimum benefits required by any statute of any state in which this Contract is issued. The present value of the Annuity Payments on the Payment Start Date is guaranteed to be no less than 90% of the Purchase Payment compounded at 3% per year from the Contract Date.
Surrender Value	This Contract has no cash surrender value.
Termination of Contract	Unless this Contract is terminated as a result of the death of an Owner or Annuitant, all provisions under this Contract will continue in force until the last Annuity Payment set forth on the application and schedule of benefits has been made, at which time the Contract will terminate.
Withdrawals	No withdrawals are allowed from this Contract.

SINGLE PREMIUM DEFERRED PAYOUT ANNUITY
DEFINED BENEFITS

NON-PARTICIPATING

THIS CONTRACT HAS NO CASH SURRENDER VALUE OR LOAN VALUE

NON-QUALIFIED

THIS CONTRACT PROVIDES NO DEATH BENEFIT PRIOR TO PAYMENT START DATE

Symetra Life Insurance Company
[777 108th Avenue NE, Suite 1200
Bellevue, Washington 98004]



Symetra Life Insurance Company
[777 108th Ave NE, Suite 1200
Bellevue, Washington 98004]

Mailing Address:
[PO Box 34690
Seattle, WA 98124-1690]

This is a legal Contract between the Owner (referred to in this Contract as “you” and “your”) and Symetra Life Insurance Company (referred to in this Contract as “Symetra”, “our”, “us”, and “we”). Symetra is a stock company with its Home Office in [Bellevue, Washington.]

This Contract is issued in consideration of the Purchase Payment. Symetra has executed and attested this Contract as of the Contract Date at its Home Office in [Bellevue, Washington]. Symetra will pay an annuity in the amount and on the due dates specified in the application and schedule of benefits.

If you have questions, comments, or complaints, please contact Symetra at [1-877-796-3872.]

READ YOUR CONTRACT CAREFULLY

Right to Examine the Contract: If for any reason you are not satisfied with this Contract, you may return it within 30 days from the date you received it to Symetra or to the agent from whom it was purchased. When this Contract is received by Symetra it will be voided as if it had never been in force and Symetra will refund the Purchase Payment.

Signed for Symetra Life Insurance Company by:

George C. Pagos
Vice President and Secretary

Randall H. Talbot
President

SINGLE PREMIUM DEFERRED PAYOUT ANNUITY
DEFINED BENEFITS

NON-PARTICIPATING

THIS CONTRACT HAS NO CASH SURRENDER VALUE OR LOAN VALUE

NON-QUALIFIED

DEFINITIONS

Annuitant	The natural person named on the application who is intended to receive Annuity Payments under this Contract and whose life expectancy we used to determine the amount of the Annuity Payments. There may be a joint Annuitant. If so, we used both life expectancies to determine the amount of Annuity Payments.
Payment Start Date	The date of the first Annuity Payment as shown on the application and the schedule of benefits.
Annuity Payments	A series of periodic Payments under this Contract that begin only if an Annuitant is alive on the Payment Start Date and continue for a specified period of time. The Annuity Payments are shown on the application and schedule of benefits.
Beneficiary	The person or entity, named on the application, entitled to receive any guaranteed payment upon the death of the Annuitant. There may be more than one primary Beneficiary and more than one contingent Beneficiary.
Contract	This Single Premium Annuity described herein.
Owner	<p>The person or entity named on the application that has all rights under this Contract. There may be a joint Owner. Joint Owners must be spouses. Each joint Owner has equal ownership rights and must jointly exercise those rights.</p> <p>If the Owner is a natural person, that Owner must also be an Annuitant.</p> <p>If the Owner of this Contract is a trust, we will administer the Contract as directed by the trustee.</p>
Purchase Payment	The single payment made to Symetra under this Contract by or on behalf of the Owner. The Purchase Payment becomes part of the general corporate fund of Symetra and will not be segregated from our other assets.

GENERAL PROVISIONS

Assignment	<p>An absolute assignment will make the assignee the Owner of this Contract. We are not responsible for the validity of the assignment. Unless otherwise specified by the Contract Owner, the assignment shall take effect on the date the notice of assignment is signed, subject to any Payments made or actions taken by us prior to our receipt and recording of the notice.</p> <p>This Contract may not be assigned as collateral for any loan or indebtedness. Any such assignment is void. This Contract is subject neither to any claim of any creditor nor to any legal process by any creditor.</p>
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Beneficiary

While the Annuitant is living, the Owner may request to change the Beneficiary by sending us a signed and dated written request in a form acceptable to us. Unless otherwise specified by the Owner, the change will become effective as of the date the request was signed by the Owner, subject to any payments made or actions taken by us prior to our receipt of the request.

If two or more Beneficiaries are named and their interests are not specified, their interests shall be separate and equal.

The Owner may make the Beneficiary designation irrevocable by notifying us in writing. The Owner may change an irrevocable Beneficiary only with that Beneficiary's written consent.

Once an individual Beneficiary receives Annuity Payments, that individual may name a Beneficiary for those Annuity Payments.

Communications

All written communications will be addressed to the Owner or the Annuitant at the address on file with us.

All written communication to us must be addressed to our Home Office at the address shown on the Contract cover.

Conformity to Law

This Contract shall be construed in accordance with and is amended to conform with the laws of the state in which the Contract is issued.

Contract Amendments

The terms and conditions of this Contract may be amended by written agreement between you and us. All agreements must be written endorsements or amendments and signed by one of our authorized officers. No other person may change any of the terms or conditions of this Contract.

We may unilaterally amend the provisions of this Contract as required to conform to any state or federal law that affects this Contract. Such change is effective on the date shown on the amendment or endorsement.

Death Prior to Payment Start Date

If an Owner or Annuitant dies prior to the Payment Start Date, we will pay a death benefit equal to 90% of the Purchase Payment compounded at 3% per year from the effective date of this Contract, or 100% of the Purchase Payment, whichever is greater. The death benefit will be paid:

- To a surviving joint Owner, if one has been named; otherwise,
- To the primary Beneficiary, if living; otherwise,
- To the contingent Beneficiary, if living; otherwise,
- To the Owner's estate.

Upon request, we will pay this death benefit in installments over a period not extending beyond the fifth anniversary of the death of the Owner or Annuitant. Otherwise, the death benefit will be paid in a lump sum. Any installment payment schedule will be actuarially equivalent to the lump sum death benefit.

If a joint Owner or the sole designated Beneficiary is the surviving spouse of the deceased Owner, instead of receiving the death benefit, he or she may opt to continue the contract in force as the new Owner.

If a death benefit is paid due to the death of any person prior to the Payment Start Date, the Contract will terminate upon final payment of the death benefit.

Interest will be paid on death benefits as required by law.

Death On or After Payment Start Date	<p>If the last Annuitant dies on or after the Payment Start Date, and this Contract has not terminated prior to that date, any remaining guaranteed Annuity Payments, as indicated on the application and schedule of benefits, will be paid:</p> <ul style="list-style-type: none"> • To the primary Beneficiary, if living, otherwise; • To the contingent Beneficiary, if living, otherwise; • To that Annuitant's estate.
Entire Contract	<p>The entire Contract between you and us consists of this Contract, the schedule of benefits, the application, and any endorsements or amendments.</p>
Evidence of Survival	<p>When any Payment under this Contract depends upon the Owner or Annuitant being alive on a given date, we may require proof that the Owner or Annuitant is living. Such proof may be required before we make the Payment.</p>
Incontestability	<p>This policy is incontestable from the date of issue.</p>
Misstatements	<p>We may require proof of the age of the Annuitant before making any Payment.</p> <p>If the age or sex of the Annuitant has been misstated, Annuity Payments under this Contract will be based on the correct information.</p> <p>Once Annuity Payments have begun, any underpayment will be made up in one sum with the next Annuity Payment. Any overpayment will be deducted from future Annuity Payments until the total is repaid. No interest will be credited on underpayments or charged for overpayments.</p>
Mortality Table	<p>Annuity Payments and present values are determined using the IAM 2000 Basic Mortality Table with male and female projection scalars.</p>
Non-Participating	<p>This Contract will not share in any distribution of our profits, losses, or surplus.</p>
Owner not a Natural Person	<p>If the Owner is a non-natural person or a trust and ceases to exist for any reason, we will administer the Contract as if a natural Owner had died.</p>
Payments	<p>All amounts paid under this Contract will be in lawful money of the United States of America.</p>
Proof of Death Required	<p>Upon the death of any person whose life affects the amount or direction of any Payment, we will require that proof of death be submitted before any Payment is released to the Beneficiary or any other person. Proof of death includes:</p> <ul style="list-style-type: none"> • A certified death certificate; or • A certified decree of a court of competent jurisdiction as to the finding of death; or • Any other document that we deem appropriate.
Report	<p>At least annually, we will deliver a report to the Owner advising of the status of the Contract as of a date not more than four months prior to the date of the report.</p>
State-Required Benefits	<p>The Annuity Payments under this Contract as shown on the application and schedule of benefits are not less than the minimum benefits required by any statute of any state in which this Contract is issued. The present value of the Annuity Payments on the Payment Start Date is guaranteed to be no less than 90% of the Purchase Payment compounded at 3% per year from the Contract Date.</p>

Surrender Value

This Contract has no cash surrender value.

Termination of Contract

Unless this Contract is terminated as a result of the death of an Owner or Annuitant, all provisions under this Contract will continue in force until the last Annuity Payment set forth on the application and schedule of benefits has been made, at which time the Contract will terminate.

Withdrawals

No withdrawals are allowed from this Contract.

SINGLE PREMIUM DEFERRED PAYOUT ANNUITY
DEFINED BENEFITS

NON-PARTICIPATING

THIS CONTRACT HAS NO CASH SURRENDER VALUE OR LOAN VALUE

NON-QUALIFIED

Symetra Life Insurance Company
[777 108th Avenue NE, Suite 1200
Bellevue, Washington 98004]

[Freedom Income]

Single Premium Deferred Payout Annuity Application

Page 1 of [3]

A. Contract Type Quali•ed Non-Quali•ed

B. Purchase Payment \$ _____ Minimum [\$5,000 – 25,000]

C. Payment Start Date _____ / _____ / _____ [(For Qualified, must be no later than April 1 of the year following the year the Owner reaches age 70½)]

D. Annuity Payment Frequency Monthly Quarterly Semi-Annually Annually

E. Annuity Payment Amount \$ _____

F. Annual Payment Increase _____ % (up to 6½%) (optional)

G. Payout Option Period Certain (Not available in MD) – Payments guaranteed for a certain period.
Number of Years: _____ (minimum 5 year period)

To be paid only if Annuitant is alive on Payment Start Date.

Single Life – Payments for the Annuitant’s life. No payments are guaranteed under this option.

Single Life with Period Certain – Payments for the longer of the Annuitant’s life or the certain period.
Number of Years Certain: _____

Joint and Survivor Life – Payments for the Annuitant’s and Joint Annuitant’s life. The payments continue at the survivorship percentage until the surviving Annuitant dies.
If Annuitant survives, payments continue at: _____ % (100%, 66• %, 50%)
If Joint Annuitant survives, payments continue at: _____ % (100%, 66• %, 50%)

(select one)

If you choose a Life option, proof of age, such as a Driver’s License, Passport or Birth Certificate must be submitted

Joint and Survivor Life with Period Certain – Payments for the longer of the Annuitant’s life, the Joint Annuitant’s life, or the certain period.
Number of Years Certain: _____
If Annuitant survives, payments continue at: _____ % (100%, 66• %, 50%)
If Joint Annuitant survives, payments continue at: _____ % (100%, 66• %, 50%)

H. Installment Refund Option If the last Annuitant dies on or after the Payment Start Date and before the Purchase Payment is recovered, Annuity Payments will continue to be paid to the Bene•ciary, at the same payment frequency, until the Purchase Payment has been recovered.

(optional for Single Life or Joint & Survivor Life only)

Include this option? Yes No Calculated number of certain payments: _____

I. Owner *(Owner must be Annuitant for Quali•ed)*
Maximum issue age [80-94]

Name (first, middle initial, last) _____ SSN or TIN _____

Address (number and street, city, state, zip) _____

Date of Birth _____ Sex M F Contact Phone No. (include area code) _____

J. Joint Owner *(Non-Quali•ed only. Must be spouse of Owner)*
Maximum issue age [80-94]

Name (first, middle initial, last) _____ SSN or TIN _____

Address (number and street, city, state, zip) _____

Date of Birth _____ Sex M F Contact Phone No. (include area code) _____

K. Annuitant *(if other than the Owner)*
Maximum issue age [80-94]

Name (first, middle initial, last) _____ SSN or TIN _____

Address (number and street, city, state, zip) _____

Date of Birth _____ Sex M F Contact Phone No. (include area code) _____

L. Joint Annuitant *(if other than the Joint Owner)*
Maximum issue age [80-94]

Name (first, middle initial, last) _____ SSN or TIN _____

Address (number and street, city, state, zip) _____

Date of Birth _____ Sex M F Contact Phone No. (include area code) _____

M. Death Benefit Option (select one) No Death Benefit Before Payments Begin Provide Death Benefit Before Payments Begin
 This option does not provide a death benefit prior to the Payment Start Date. This option provides a death benefit if an Owner or Annuitant dies prior to the Payment Start Date.
 Annuity payments will be reduced if the Death Benefit option is chosen.

N. Beneficiaries	Name (first, middle initial, last)	Date of Birth	SSN or TIN	Relationship to Owner	Percentage(%)
<input type="checkbox"/> P					
<input type="checkbox"/> P					
<input type="checkbox"/> C					
<input type="checkbox"/> P					
<input type="checkbox"/> C					

Please attach a separate, signed, dated page for additional beneficiaries. Do not indicate multiple beneficiaries as a group — e.g. "All Children of Owner" Do not use "per stirpes" designation.

O. Commutation to Beneficiary Option (Not available in OR) If the last Annuitant dies on or after the Payment Start Date and before the end of the Certain Period, the Beneficiary may request a commuted value of remaining guaranteed payments. Applies only if Period Certain or Installment Refund is included.
 Do you wish to include this option? Yes No

P. Fraud Warning FL residents only: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.
 Residents of other states: Any person who, with intent to defraud or knowing he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may be guilty of insurance fraud.

Q. Owner Statements 1. Do you have any existing life insurance or annuity contracts with this or any other company? Yes No
 2. Will this contract replace any existing annuity or insurance contract with this or any other company? Yes No
 If yes, please complete the following and complete and attach appropriate state-required replacement forms to this application:

Policy No.	Type	Company Name
Policy No.	Type	Company Name

3. Federal/State Withholding Election:
 Elect Federal Income Tax Withholding: Withhold at a rate of _____% (not less than 10%) from each annuity payment.
 Waive Federal Income Tax Withholding: I elect to waive Federal Income Tax withholding. I understand I am liable for the payment of Federal Income Tax on the amount received. I also understand that I may be subject to Federal Income Tax penalties under the estimated tax payment rules if my payments of the estimated tax and withholding are insufficient.
 State Income Tax Withholding: [CA, GA, IA, MA, ME, OK, OR, VT, VA] are mandatory withholding states and State Income Tax will be withheld according to state requirements if Federal Income Tax is elected.
 Elect to withhold State Income Tax? Yes No
 Withhold \$_____ or _____% of my taxable distribution or _____% of my Federal Income Tax.

4. Payment Instructions:
 Mail Check to the Owner Annuitant
 at the address listed on page one at the following address:

Address _____

Direct Deposit into Checking Account Savings Account *(voided check or deposit slip must be attached)*
 By instructing Symetra Life to electronically direct deposit funds into my account, I agree that this deposit will meet any payment obligation for which Symetra makes the deposit and allow Symetra to make debit and credit entries to correct any error made in crediting my account.

5. Under penalties of perjury, I certify that the Social Security or Tax ID number listed on this application is correct. I declare that the statements and answers on this application are full, complete and true to the best of my knowledge and belief and shall form a part of the annuity contract issued hereon. I understand that I am purchasing an annuity contract. I believe that this contract is consistent with my financial needs and that the replacement information is correct.

Owner's Signature	Joint Owner's Signature (if applicable)
Signed at (city, state)	Date

**R. Agency/
Agent Statements**

- Does the owner have any existing life insurance policies or annuity contracts with this or any other company?
 Yes No
- Will this contract replace any existing annuity or insurance contract with this or any other company?
 Yes No If yes, I have attached state-required replacement forms.
- Agency's explanation of how this contract serves the Owner's needs:
 Needs defined income stream
 Other:

4. Mail Contract directly to: Owner Agent's office for delivery to Owner

5. I hereby certify that the answers to the questions above are true to the best of my knowledge and belief.

Agent Name (print)	Agent Stat No.
Agency Name	
Signature of Agent	Date
Agent Location/State ID No.	Telephone

**S. Home Office
Use Only**



Symetra Life Insurance Company
[777 108th Ave NE, Suite 1200
Bellevue, Washington 98004

Mailing Address:
PO Box 34690
Seattle, WA 98124-1690]

This is a legal Contract between the Owner (referred to in this Contract as “you” and “your”) and Symetra Life Insurance Company (referred to in this Contract as “Symetra”, “our”, “us”, and “we”). Symetra is a stock company with its Home Office in [Bellevue, Washington.]

This Contract is issued in consideration of the Purchase Payment. Symetra has executed and attested this Contract as of the Contract Date at its Home Office in [Bellevue, Washington.] Symetra will pay an annuity in the amount and on the due dates specified in the application and schedule of benefits.

If you have questions, comments, or complaints, please contact Symetra at [1-877-796-3872.]

READ YOUR CONTRACT CAREFULLY

Right to Examine the Contract: If for any reason you are not satisfied with this Contract you may return it within 30 days from the date you received it to Symetra or to the agent from whom it was purchased. When this Contract is received by Symetra it will be voided as if it had never been in force and Symetra will refund the Purchase Payment.

Signed for Symetra Life Insurance Company by:

George C. Pagos
Vice President and Secretary

Randall H. Talbot
President

SINGLE PREMIUM DEFERRED PAYOUT ANNUITY
DEFINED BENEFITS

NON-PARTICIPATING

THIS CONTRACT HAS NO CASH SURRENDER VALUE OR LOAN VALUE

NON-QUALIFIED

THIS CONTRACT PROVIDES NO DEATH BENEFIT PRIOR TO PAYMENT START DATE

DEFINITIONS

Annuitant	The natural person named on the application who is intended to receive Annuity Payments under this Contract and whose life expectancy we used to determine the amount of the Annuity Payments. There may be a joint Annuitant. If so, we used both life expectancies to determine the amount of Annuity Payments.
Annuity Payments	A series of periodic Payments under this Contract that begin only if an Annuitant is alive on the Payment Start Date and continue for a specified period of time. The Annuity Payments are shown on the application and schedule of benefits.
Beneficiary	The person or entity, named on the application, entitled to receive any guaranteed payment upon the death of the Annuitant. There may be more than one primary Beneficiary and more than one contingent Beneficiary.
Contract	This Single Premium Annuity described herein.
Owner	<p>The person or entity named on the application that has all rights under this Contract. There may be a joint Owner. Joint Owners must be spouses. Each joint Owner has equal ownership rights and must jointly exercise those rights.</p> <p>If the Owner is a natural person, that Owner must also be an Annuitant.</p> <p>If the Owner of this Contract is a trust, we will administer the Contract as directed by the trustee.</p>
Payment Start Date	The date of the first Annuity Payment as shown on the application and the schedule of benefits.
Purchase Payment	The single payment made to Symetra under this Contract by or on behalf of the Owner. The Purchase Payment becomes part of the general corporate fund of Symetra and will not be segregated from our other assets.

GENERAL PROVISIONS

Assignment	<p>An absolute assignment will make the assignee the Owner of this Contract. We are not responsible for the validity of the assignment. Unless otherwise specified by the Contract Owner, the assignment shall take effect on the date the notice of assignment is signed, subject to any Payments made or actions taken by us prior to our receipt and recording of the notice.</p> <p>This Contract may not be assigned as collateral for any loan or indebtedness. Any such assignment is void. This Contract is subject neither to any claim of any creditor nor to any legal process by any creditor.</p>
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Beneficiary	<p>While the Annuitant is living, the Owner may request to change the Beneficiary by sending us a signed and dated written request in a form acceptable to us. Unless otherwise specified by the Owner, the change will become effective as of the date the request was signed by the Owner, subject to any payments made or actions taken by us prior to our receipt of the request.</p> <p>If two or more Beneficiaries are named and their interests are not specified, their interests shall be separate and equal.</p> <p>The Owner may make the Beneficiary designation irrevocable by notifying us in writing. The Owner may change an irrevocable Beneficiary only with that Beneficiary's written consent.</p> <p>Once an individual Beneficiary receives Annuity Payments, that individual may name a Beneficiary for those Annuity Payments.</p>
Communications	<p>All written communications will be addressed to the Owner or the Annuitant at the address on file with us.</p> <p>All written communication to us must be addressed to our Home Office at the address shown on the Contract cover.</p>
Conformity to Law	<p>This Contract shall be construed in accordance with and is amended to conform with the laws of the state in which the Contract is issued.</p>
Contract Amendments	<p>The terms and conditions of this Contract may be amended by written agreement between you and us. All agreements must be written endorsements or amendments and signed by one of our authorized officers. No other person may change any of the terms or conditions of this Contract.</p> <p>We may unilaterally amend the provisions of this Contract as required to conform to any state or federal law that affects this Contract. Such change is effective on the date shown on the amendment or endorsement.</p>
Death Prior to Payment Start Date	<p>If an Owner or Annuitant dies prior to the Payment Start Date this Contract will terminate. No Death Benefit will be paid and no Annuity Payments will be paid. If named as a joint Owner or as sole Beneficiary, the surviving spouse of a deceased Owner may continue the contract in force as sole Owner.</p>
Death On or After Payment Start Date	<p>If the last Annuitant dies on or after the Payment Start Date, and this Contract has not terminated prior to that date, any remaining guaranteed Annuity Payments, as indicated on the application and schedule of benefits, will be paid:</p> <ul style="list-style-type: none"> • To the primary Beneficiary, if living, otherwise; • To the contingent Beneficiary, if living, otherwise; • To that Annuitant's estate.
Entire Contract	<p>The entire Contract between you and us consists of this Contract, the schedule of benefits, the application, and any endorsements or amendments.</p>
Evidence of Survival	<p>When any Payment under this Contract depends upon the Owner or Annuitant being alive on a given date, we may require proof that the Owner or Annuitant is living. Such proof may be required before we make the Payment.</p>
Incontestability	<p>This policy is incontestable from the date of issue.</p>

Misstatements	<p>We may require proof of the age of the Annuitant before making any Payment.</p> <p>If the age or sex of the Annuitant has been misstated, Annuity Payments under this Contract will be based on the correct information.</p> <p>Once Annuity Payments have begun, any underpayment will be made up in one sum with the next Annuity Payment. Any overpayment will be deducted from future Annuity Payments until the total is repaid. No interest will be credited on underpayments or charged for overpayments.</p>
Mortality Table	Annuity Payments and present values are determined using the IAM 2000 Basic Mortality Table with male and female projection scalars.
Non-Participating	This Contract will not share in any distribution of our profits, losses, or surplus.
Owner not a Natural Person	If the Owner is a non-natural person or a trust and ceases to exist for any reason, we will administer the Contract as if a natural Owner had died.
Payments	All amounts paid under this Contract will be in lawful money of the United States of America.
Proof of Death Required	<p>Upon the death of any person whose life affects the amount or direction of the Annuity Payment, we will require that proof of death be submitted before any Annuity Payment is released to the Beneficiary or any other person. Proof of death includes:</p> <ul style="list-style-type: none"> • A certified death certificate; or • A certified decree of a court of competent jurisdiction as to the finding of death; or • Any other document that we deem appropriate.
Report	At least annually, we will deliver a report to the Owner advising of the status of the Contract as of a date not more than four months prior to the date of the report.
State-Required Benefits	The Annuity Payments under this Contract as shown on the application and schedule of benefits are not less than the minimum benefits required by any statute of any state in which this Contract is issued. The present value of the Annuity Payments on the Payment Start Date is guaranteed to be no less than 90% of the Purchase Payment compounded at 3% per year from the Contract Date.
Surrender Value	This Contract has no cash surrender value.
Termination of Contract	Unless this Contract is terminated as a result of the death of an Owner or Annuitant, all provisions under this Contract will continue in force until the last Annuity Payment set forth on the application and schedule of benefits has been made, at which time the Contract will terminate.
Withdrawals	No withdrawals are allowed from this Contract.

SINGLE PREMIUM DEFERRED PAYOUT ANNUITY
DEFINED BENEFITS

NON-PARTICIPATING

THIS CONTRACT HAS NO CASH SURRENDER VALUE OR LOAN VALUE

NON-QUALIFIED

THIS CONTRACT PROVIDES NO DEATH BENEFIT PRIOR TO PAYMENT START DATE

Symetra Life Insurance Company
[777 108th Avenue NE, Suite 1200
Bellevue, Washington 98004]



Symetra Life Insurance Company
[777 108th Ave NE, Suite 1200
Bellevue, Washington 98004]

Mailing Address:
[PO Box 34690
Seattle, WA 98124-1690]

This is a legal Contract between the Owner (referred to in this Contract as “you” and “your”) and Symetra Life Insurance Company (referred to in this Contract as “Symetra”, “our”, “us”, and “we”). Symetra is a stock company with its Home Office in [Bellevue, Washington.]

This Contract is issued in consideration of the Purchase Payment. Symetra has executed and attested this Contract as of the Contract Date at its Home Office in [Bellevue, Washington]. Symetra will pay an annuity in the amount and on the due dates specified in the application and schedule of benefits.

If you have questions, comments, or complaints, please contact Symetra at [1-877-796-3872.]

READ YOUR CONTRACT CAREFULLY

Right to Examine the Contract: If for any reason you are not satisfied with this Contract, you may return it within 30 days from the date you received it to Symetra or to the agent from whom it was purchased. When this Contract is received by Symetra it will be voided as if it had never been in force and Symetra will refund the Purchase Payment.

Signed for Symetra Life Insurance Company by:

George C. Pagos
Vice President and Secretary

Randall H. Talbot
President

SINGLE PREMIUM DEFERRED PAYOUT ANNUITY
DEFINED BENEFITS

NON-PARTICIPATING

THIS CONTRACT HAS NO CASH SURRENDER VALUE OR LOAN VALUE

NON-QUALIFIED

DEFINITIONS

Annuitant	The natural person named on the application who is intended to receive Annuity Payments under this Contract and whose life expectancy we used to determine the amount of the Annuity Payments. There may be a joint Annuitant. If so, we used both life expectancies to determine the amount of Annuity Payments.
Annuity Payments	A series of periodic Payments under this Contract that begin only if an Annuitant is alive on the Payment Start Date and continue for a specified period of time. The Annuity Payments are shown on the application and schedule of benefits.
Beneficiary	The person or entity, named on the application, entitled to receive any guaranteed payment upon the death of the Annuitant. There may be more than one primary Beneficiary and more than one contingent Beneficiary.
Contract	This Single Premium Annuity described herein.
Owner	<p>The person or entity named on the application that has all rights under this Contract. There may be a joint Owner. Joint Owners must be spouses. Each joint Owner has equal ownership rights and must jointly exercise those rights.</p> <p>If the Owner is a natural person, that Owner must also be an Annuitant.</p> <p>If the Owner of this Contract is a trust, we will administer the Contract as directed by the trustee.</p>
Payment Start Date	The date of the first Annuity Payment as shown on the application and the schedule of benefits.
Purchase Payment	The single payment made to Symetra under this Contract by or on behalf of the Owner. The Purchase Payment becomes part of the general corporate fund of Symetra and will not be segregated from our other assets.

GENERAL PROVISIONS

Assignment	<p>An absolute assignment will make the assignee the Owner of this Contract. We are not responsible for the validity of the assignment. Unless otherwise specified by the Contract Owner, the assignment shall take effect on the date the notice of assignment is signed, subject to any Payments made or actions taken by us prior to our receipt and recording of the notice.</p> <p>This Contract may not be assigned as collateral for any loan or indebtedness. Any such assignment is void. This Contract is subject neither to any claim of any creditor nor to any legal process by any creditor.</p>
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Beneficiary

While the Annuitant is living, the Owner may request to change the Beneficiary by sending us a signed and dated written request in a form acceptable to us. Unless otherwise specified by the Owner, the change will become effective as of the date the request was signed by the Owner, subject to any payments made or actions taken by us prior to our receipt of the request.

If two or more Beneficiaries are named and their interests are not specified, their interests shall be separate and equal.

The Owner may make the Beneficiary designation irrevocable by notifying us in writing. The Owner may change an irrevocable Beneficiary only with that Beneficiary's written consent.

Once an individual Beneficiary receives Annuity Payments, that individual may name a Beneficiary for those Annuity Payments.

Communications

All written communications will be addressed to the Owner or the Annuitant at the address on file with us.

All written communication to us must be addressed to our Home Office at the address shown on the Contract cover.

Conformity to Law

This Contract shall be construed in accordance with and is amended to conform with the laws of the state in which the Contract is issued.

Contract Amendments

The terms and conditions of this Contract may be amended by written agreement between you and us. All agreements must be written endorsements or amendments and signed by one of our authorized officers. No other person may change any of the terms or conditions of this Contract.

We may unilaterally amend the provisions of this Contract as required to conform to any state or federal law that affects this Contract. Such change is effective on the date shown on the amendment or endorsement.

Death Prior to Payment Start Date

If an Owner or Annuitant dies prior to the Payment Start Date, we will pay a death benefit equal to 90% of the Purchase Payment compounded at 3% per year from the effective date of this Contract, or 100% of the Purchase Payment, whichever is greater. The death benefit will be paid:

- To a surviving joint Owner, if one has been named; otherwise,
- To the primary Beneficiary, if living; otherwise,
- To the contingent Beneficiary, if living; otherwise,
- To the Owner's estate.

Upon request, we will pay this death benefit in installments over a period not extending beyond the fifth anniversary of the death of the Owner or Annuitant. Otherwise, the death benefit will be paid in a lump sum. Any installment payment schedule will be actuarially equivalent to the lump sum death benefit.

If a joint Owner or the sole designated Beneficiary is the surviving spouse of the deceased Owner, instead of receiving the death benefit, he or she may opt to continue the contract in force as the new Owner.

If a death benefit is paid due to the death of any person prior to the Payment Start Date, the Contract will terminate upon final payment of the death benefit.

Interest will be paid on death benefits as required by law.

Death On or After Payment Start Date	<p>If the last Annuitant dies on or after the Payment Start Date, and this Contract has not terminated prior to that date, any remaining guaranteed Annuity Payments, as indicated on the application and schedule of benefits, will be paid:</p> <ul style="list-style-type: none"> • To the primary Beneficiary, if living, otherwise; • To the contingent Beneficiary, if living, otherwise; • To that Annuitant's estate.
Entire Contract	The entire Contract between you and us consists of this Contract, the schedule of benefits, the application, and any endorsements or amendments.
Evidence of Survival	When any Payment under this Contract depends upon the Owner or Annuitant being alive on a given date, we may require proof that the Owner or Annuitant is living. Such proof may be required before we make the Payment.
Incontestability	This policy is incontestable from the date of issue.
Misstatements	<p>We may require proof of the age of the Annuitant before making any Payment.</p> <p>If the age or sex of the Annuitant has been misstated, Annuity Payments under this Contract will be based on the correct information.</p> <p>Once Annuity Payments have begun, any underpayment will be made up in one sum with the next Annuity Payment. Any overpayment will be deducted from future Annuity Payments until the total is repaid. No interest will be credited on underpayments or charged for overpayments.</p>
Mortality Table	Annuity Payments and present values are determined using the IAM 2000 Basic Mortality Table with male and female projection scalars.
Non-Participating	This Contract will not share in any distribution of our profits, losses, or surplus.
Owner not a Natural Person	If the Owner is a non-natural person or a trust and ceases to exist for any reason, we will administer the Contract as if a natural Owner had died.
Payments	All amounts paid under this Contract will be in lawful money of the United States of America.
Proof of Death Required	<p>Upon the death of any person whose life affects the amount or direction of any Payment, we will require that proof of death be submitted before any Payment is released to the Beneficiary or any other person. Proof of death includes:</p> <ul style="list-style-type: none"> • A certified death certificate; or • A certified decree of a court of competent jurisdiction as to the finding of death; or • Any other document that we deem appropriate.
Report	At least annually, we will deliver a report to the Owner advising of the status of the Contract as of a date not more than four months prior to the date of the report.
State-Required Benefits	The Annuity Payments under this Contract as shown on the application and schedule of benefits are not less than the minimum benefits required by any statute of any state in which this Contract is issued. The present value of the Annuity Payments on the Payment Start Date is guaranteed to be no less than 90% of the Purchase Payment compounded at 3% per year from the Contract Date.

Surrender Value

This Contract has no cash surrender value.

Termination of Contract

Unless this Contract is terminated as a result of the death of an Owner or Annuitant, all provisions under this Contract will continue in force until the last Annuity Payment set forth on the application and schedule of benefits has been made, at which time the Contract will terminate.

Withdrawals

No withdrawals are allowed from this Contract.

SINGLE PREMIUM DEFERRED PAYOUT ANNUITY
DEFINED BENEFITS

NON-PARTICIPATING

THIS CONTRACT HAS NO CASH SURRENDER VALUE OR LOAN VALUE

NON-QUALIFIED

Symetra Life Insurance Company
[777 108th Avenue NE, Suite 1200
Bellevue, Washington 98004]

SERFF Tracking Number: SYMX-125578269 *State:* Arkansas
Filing Company: Symetra Life Insurance Company *State Tracking Number:* 38514
Company Tracking Number: LIA-76 1/08
TOI: A021 Individual Annuities- Deferred Non- *Sub-TOI:* A021.003 Single Premium
Variable
Product Name: LIA-76 1/08 Single Premium Deferred Payout Annuity
Project Name/Number: IA- Income Annuities/AF AR0002210F02

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: SYMX-125578269 State: Arkansas
 Filing Company: Symetra Life Insurance Company State Tracking Number: 38514
 Company Tracking Number: LIA-76 1/08
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
 Variable
 Product Name: LIA-76 1/08 Single Premium Deferred Payout Annuity
 Project Name/Number: IA- Income Annuities/AF AR0002210F02

Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice **03/25/2008**
Comments:
Attachment:
 AR - READABILITY CERTIFICATION.PDF

Review Status:

Bypassed -Name: Application **03/25/2008**
Bypass Reason: Application attached at Forms Tab
Comments:

Review Status:

Satisfied -Name: Life & Annuity - Acturial Memo **03/25/2008**
Comments:
Attachments:
 Actuarial Memo LIA-80 2_08.PDF
 Actuarial Memo LIA-76 2_08.PDF

Review Status:

Satisfied -Name: Statement of Variability **03/25/2008**
Comments:
Attachment:
 Statement of Variability.PDF

Review Status:

Satisfied -Name: Single Schedule Page, Joint **03/25/2008**
 Schedule Page
Comments:
Attachments:
 Single Schedule Page.PDF
 Joint Schedule Page.PDF

STATE OF ARKANSAS
READABILITY CERTIFICATION

COMPANY NAME: Symetra Life Insurance Company

This is to certify that the form(s) referenced below has achieved a Flesch Reading Ease Score as indicated below and complies with the requirements of Ark. Stat. Ann. Section 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

Form Number	Score
LIA-76 2/08	51.6
LIA-80 3/08	51.2
LIA-75 2/08	50.5

Signed: _____



Name: Michael F. Murphy

Title: Assistant Vice President

Date: March 25, 2008

ACTUARIAL MEMORANDUM

Form LIA-80 3/08
Single Premium Deferred Payout Annuity Contract

GENERAL DESCRIPTION

This contract provides periodic Annuity Payments, which are guaranteed when the contract is issued, in exchange for a single Purchase Payment, similar to a Single Premium Immediate Annuity. These Annuity Payments start on a date at least 13 months after the issue date. At time of purchase, the Owner selects the Annuity Payment amount and the Annuity Commencement Date. After the contract is issued, these items cannot be changed. This contract has no account value, no cash surrender value, and does not permit withdrawals.

The purpose of this contract is to provide a guaranteed level of income starting in the future. Payout options include income for a specified period, income for life, income for life with a guaranteed period, and any other option currently available. If the Owner selects a life-contingent benefit stream, this contract ensures that they have a guaranteed, steady stream of income starting in the future, which they can not outlive.

If an Owner or Annuitant dies prior to the Annuity Commencement Date, the contract will terminate and a Death Benefit will be paid, as described below. If the surviving Joint Owner is the spouse of a deceased Owner, they may choose to continue the contract in force.

NONFORFEITURE VALUES

The present value of the Annuity Payments on the Annuity Commencement Date will never be less than 90% of the Purchase Payment accumulated to the Annuity Commencement Date at an annual effective rate of 3% per year. Present value calculations use the IAM 2000 Basic Mortality Table with male and female projection scalars, and the company's interest rates in effect at the time the contract was purchased. This assures that the Annuity Payments comply with the Standard Nonforfeiture Law.

DEATH BENEFIT

If an Owner or Annuitant dies prior to the Annuity Commencement Date (assuming a spouse Joint Owner does not choose to continue the contract in force), we will pay a Death Benefit equal to 90% of the Purchase Payment accumulated at an annual effective rate of 3% per year, or 100% of the Purchase Payment, if higher. This assures that the Death Benefit complies with the Standard Nonforfeiture Law. The death benefit will be distributed according to requirements of the Internal Revenue Code, Section 72(s).

RESERVES

The statutory reserve for this product uses CARVM on an issue year basis with valuation rates applicable to plan type A. The mortality table used is the IAM 2000 Table. The methodology of the reserve calculation is compliant with Actuarial Guideline XXXIII.

Kevin W. Rabin, FSA, MAAA
Associate Actuary
Symetra Life Insurance Company
3/20/2008

ACTUARIAL MEMORANDUM

Form LIA-76 2/08
Single Premium Deferred Payout Annuity Contract

GENERAL DESCRIPTION

This contract provides periodic Annuity Payments, which are guaranteed when the contract is issued, in exchange for a single Purchase Payment, similar to a Single Premium Immediate Annuity. These Annuity Payments start on a date at least 13 months after the issue date. At time of purchase, the Owner selects the Annuity Payment amount and the Annuity Commencement Date. After the contract is issued, these items cannot be changed. This contract has no account value, no cash surrender value, and does not permit withdrawals.

The purpose of this contract is to provide a guaranteed level of income starting in the future. Payout options include income for a specified period, income for life, income for life with a guaranteed period, and any other option currently available. If the Owner selects a life-contingent benefit stream, this contract ensures that they have a guaranteed, steady stream of income starting in the future, which they can not outlive.

If an Owner or Annuitant dies prior to the Annuity Commencement Date, the contract will terminate and no Annuity Payments will be paid. If the surviving Joint Owner is the spouse of a deceased Owner, they may choose to continue the contract in force. This contract does not offer a death benefit prior to the Annuity Commencement Date.

NONFORFEITURE VALUES

The present value of the Annuity Payments on the Annuity Commencement Date will never be less than 90% of the Purchase Payment accumulated to the Annuity Commencement Date at an annual effective rate of 3% per year. Present value calculations use the IAM 2000 Basic Mortality Table with male and female projection scalars, and the company's interest rates in effect at the time the contract was purchased. This assures that the Annuity Payments comply with the Standard Nonforfeiture Law.

RESERVES

The statutory reserve for this product uses CARVM on an issue year basis with valuation rates applicable to plan type A. The mortality table used is the IAM 2000 Table. The methodology of the reserve calculation is compliant with Actuarial Guideline XXXIII.

Kevin W. Rabin, FSA, MAAA
Associate Actuary
Symetra Life Insurance Company
3/20/2008

Variable Materials for Form LIA-75 2/08

The following items are being filed in brackets:

Product Marketing Name

Freedom Income - May change for marketing purposes in the future

Minimum Purchase Payment

\$5,000 - \$25,000 - Reflects the purchase payment made by the client

Payment Start Date

Restriction for qualified contracts may be removed in the future to provide product flexibility

Maximum issue age:

Owner Maximum Issue Age: 80-94

Joint Owner Maximum Issue Age: 80-94

Annuitant Maximum Issue Age: 80-94

Joint Annuitant Maximum issue age: 80-94

Annuitant	[Jane Doe]
Contract Number	[AA0123456]
Contract Date	[02/10/2005]
Premium	[\$100,000]
Date of Birth	[01/01/1935]
Sex	[Female]

Schedule of Benefits

Amount	Due Dates
[\$1,200.00]	[On March 1 st , 2010, and on the 1 st of each following month as long as the Annuitant is alive. In no event will there be fewer than 120 payments.]

First Annuitant	[Jane Doe]
Second Annuitant	[John Doe]
Contract Number	[AA0123999]
Contract Date	[02/10/2005]
Premium	[\$100,000]

Date of Birth	First Annuitant [01/01/1935]	Second Annuitant [04/02/1934]
Sex	[Female]	[Male]

Schedule of Benefits

Amount	Due Dates
[\$1,000.00]	[On March 1 st , 2010, and on the 1 st day of each following month as long as either Annuitant is alive. In no event shall there be fewer than 120 payments.]