

SERFF Tracking Number: SYMX-126156877 State: Arkansas
Filing Company: Symetra Life Insurance Company State Tracking Number: 42409
Company Tracking Number: AF AR0010910F01
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.004 Modified Single Premium
Variable
Product Name: RSC-0017 DP 5/09 GMIR Data Pages
Project Name/Number: RS- Retirement Services/AF AR0010910F01

Filing at a Glance

Company: Symetra Life Insurance Company

Product Name: RSC-0017 DP 5/09 GMIR Data SERFF Tr Num: SYMX-126156877 State: Arkansas

Pages

TOI: A021 Individual Annuities- Deferred Non- SERFF Status: Closed-Approved- State Tr Num: 42409
Variable Closed

Sub-TOI: A021.004 Modified Single Premium Co Tr Num: AF AR0010910F01 State Status: Approved-Closed
Filing Type: Form Reviewer(s): Linda Bird

Author: Symetra Life

Disposition Date: 05/20/2009

Date Submitted: 05/18/2009

Disposition Status: Approved-
Closed

Implementation Date Requested: 06/18/2009

Implementation Date:

State Filing Description:

General Information

Project Name: RS- Retirement Services

Status of Filing in Domicile: Pending

Project Number: AF AR0010910F01

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: 05/20/2009

Explanation for Other Group Market Type:

State Status Changed: 05/20/2009

Deemer Date:

Created By: Symetra Life

Submitted By: Symetra Life

Corresponding Filing Tracking Number:

Filing Description:

Symetra Life Insurance Company

NAIC# 1129-68608

FEIN# 91-0742147

PLEASE SEE ATTACHED COVER LETTER

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	05/20/2009	05/20/2009

SERFF Tracking Number: SYMX-126156877 *State:* Arkansas
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Disposition

Disposition Date: 05/20/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: SYMX-126156877 State: Arkansas
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Yes	Yes
Supporting Document	Application	No	No
Supporting Document	Life & Annuity - Acturial Memo	No	No
Supporting Document	Cover Letter	Yes	Yes
Form	Data Page	Yes	Yes
Form	Value Table	Yes	Yes
Form	Data Page	Yes	Yes
Form	Value Table	Yes	Yes
Form	Data Page	Yes	Yes
Form	Value Table	Yes	Yes
Form	Data Page	Yes	Yes
Form	Value Table	Yes	Yes
Form	Data Page	Yes	Yes
Form	Value Table	Yes	Yes
Form	Data Page	Yes	Yes
Form	Value Table	Yes	Yes
Form	Data Page	Yes	Yes
Form	Value Table	Yes	Yes
Form	Data Page	Yes	Yes
Form	Value Table	Yes	Yes
Form	Table of Contents	Yes	Yes
Form	Interest Crediting and Contract Value	Yes	Yes
Form	Charges and Taxes	Yes	Yes
Form	Withdrawal Provisions	Yes	Yes
Form	Annuity Payment Provisions	Yes	Yes
Form	Fixed Annuity Purchase Rate Table	Yes	Yes
Form	The Annuity Contract	Yes	Yes
Form	Application	Yes	Yes

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Form Schedule

Lead Form Number: RSC-0017 DP 5/09

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	RSC-0017 DP 5/09	Data/DeclarData Page ation Pages	Initial		51.200	RSC-0017 DP 5_09 .PDF
	RSC-0017 VT C5 5/09	Policy/Cont Value Table ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	RSC-0017 VT C5 5_09.PDF
	RSC-0101 DP 5/09	Data/DeclarData Page ation Pages	Initial		51.200	RSC-0101 DP 5_09 .PDF
	RSC-0017 VT S3 5/09	Policy/Cont Value Table ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	RSC-0017 VT S3 5_09 .PDF
	RSC-0053 DP 5/09	Data/DeclarData Page ation Pages	Initial		51.200	RSC-0053 DP 5_09 .PDF
	RSC-0017 VT C4 5/09	Policy/Cont Value Table ract/Fratern al Certificate: Amendmen t, Insert	Initial		0.000	RSC-0017 VT C4 5_09 .PDF

SERFF Tracking Number: SYMX-126156877 State: Arkansas
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 Company Tracking Number: AF AR0010910F01
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 Product Name: RSC-0017 DP 5/09 GMIR Data Pages
 Project Name/Number: RS- Retirement Services/AF AR0010910F01

Item ID	Description	Initial	Value	File Name
RSC-0075 DP 5/09	Data/Declaration Pages	Initial	51.200	RSC-0075 DP 5_09 .PDF
RSC-0017 VT C6 5/09	Policy/Contract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial	0.000	RSC-0017 VT C6 5_09.PDF
RSC-0100 DP 5/09	Data/Declaration Pages	Initial	51.200	RSC-0100 DP 5_09 .PDF
RSC-0017 VT C7 5/09	Policy/Contract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial	0.000	RSC-0017 VT C7 5_09 .PDF
RSC-0102 DP 5/09	Data/Declaration Pages	Initial	51.200	RSC-0102 DP 5_09 .PDF
RSC-0017 VT C8 5/09	Policy/Contract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial	0.000	RSC-0017 VT C8 5_09 .PDF
RSC-0103	Data/Declaration Page	Initial	51.200	RSC-0103 DP

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DP 5/09	ation Pages			5_09 .PDF
RSC-0017	Policy/Cont Value Table	Initial	0.000	RSC-0017 VT
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RSC-0104	Data/DeclarData Page	Initial	51.200	RSC-0104 DP
DP 5/09	ation Pages			5_09 .PDF
RSC-0017	Policy/Cont Value Table	Initial	0.000	RSC-0017 VT
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RSC-0017	Policy/Cont Table of Contents	Initial	0.000	RSC-0017
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RSC-0017	Policy/Cont Interest Crediting and	Initial	0.000	RSC-0017 IC
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 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.004 Modified Single Premium
 Variable
 Product Name: RSC-0017 DP 5/09 GMIR Data Pages
 Project Name/Number: RS- Retirement Services/AF AR0010910F01

	Endorseme nt or Rider			
RSC-0017 CT 5/09	Policy/Cont Charges and Taxes ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial	0.000	RSC-0017 CT 5_09 .PDF
RSC-0017 WP 5/09	Policy/Cont Withdrawal ract/Fratern Provisions al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial	0.000	RSC-0017 WP 5_09 .PDF
RSC-0017 APP 5/09	Policy/Cont Annuity Payment ract/Fratern Provisions al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial	0.000	RSC-0017 APP 5_09 .PDF
RSC-0017 PRT 5/09	Policy/Cont Fixed Annuity ract/Fratern Purchase Rate Table al Certificate: Amendmen t, Insert Page, Endorseme	Initial	0.000	RSC-0017 PRT 5_09 .PDF

CONTRACT DATA PAGE

PRODUCT NAME: [Annuity Contract]

PRODUCT TYPE: [Non-Qualified Annuity]

OWNER: [John Q. Doe
123 Any Street
Any City, WA 00000]

ANNUITANT: [John Q. Doe]

CONTRACT NUMBER: [000000000]

CONTRACT DATE: [03/01/2005]

MAXIMUM ISSUE AGE: [90] The Contract Date must be prior to the Owner(s) and Annuitant(s)' [91st] birthday.

MAXIMUM ANNUITIZATION AGE: [100] Annuity payments must begin prior to the Annuitant's (including joint annuitant's) [101st] birthday.

ANNUITANT'S AGE ON CONTRACT DATE: [35]

ANNUITY DATE: Not later than [2/28/2071]

MINIMUM INITIAL PURCHASE PAYMENT: [\$5,000.00] for Non-Qualified
[\$3,000.00] for Qualified

MINIMUM SUBSEQUENT PURCHASE PAYMENT: [\$1,000] allowed within 12 months of the Contract Date. Interest credited to Subsequent Purchase Payments may be different from the interest credited to the Initial Purchase Payment.

INITIAL PURCHASE PAYMENT: [\$10,000.00]

EFFECTIVE BASE INTEREST RATE: [3.00%]

ADDITIONAL INTEREST: [Yes or Not Applicable]

[On the effective date of any Purchase Payment received during the first contract year, we will add the following additional interest to your contract:

- [2.00%] of the new Purchase Payment if total Purchase Payments less withdrawals are greater than or equal to [\$10,000] but less than [\$100,000];
- [3.00%] of the new Purchase Payment if total Purchase Payments less withdrawals are greater than or equal to [\$100,000].

Your contract's additional interest is 100% vested after 35 days from the contract date.

Any withdrawal from the Contract before the additional interest is 100% vested causes a portion of the additional interest to be forfeited. The portion forfeited is the ratio of the withdrawal amount to total Purchase Payments, but not to exceed 100%.

If a subsequent Purchase Payment qualifies for a higher additional interest rate than was paid on your previous Purchase Payments, then on the effective date of the subsequent Purchase Payment, we will contribute a catch-up amount to your account. The catch-up rate for your previous Purchase Payments will be the difference between the new additional interest rate and the additional interest rate most recently paid for the Purchase Payments. The catch-up rate will apply to past Purchase Payments less withdrawals whose additional interest was based on a lower rate and that have not already been caught up to the new rate.

For example, if the additional interest rates are

- 1.0% of a new Purchase Payment when Net Purchase Payments are less than \$100,000, and
- 1.5% of a new Purchase Payment when Net Purchase Payments are \$100,000 or more.

Example 1. Suppose a contract has three Purchase Payments, \$75,000 on day 1, \$50,000 on day 24, and \$35,000 on day 55. The additional amounts that Symetra contributes would be

Day 1: 1% of \$75,000

Day 24: 1.5% of \$50,000 *plus*
0.5% of \$75,000

Day 55: 1.5% of \$35,000

No catch-up contribution would be due on day 55 because all previous Purchase Payments were already caught up to the 1.5% rate.

Example 2. Suppose a contract has a Purchase Payment of \$75,000 on day 1, a withdrawal of \$25,000 on day 35, and a Purchase Payment of \$40,000 on day 40. The additional amounts that Symetra contributes would be

Day 1: 1% of \$75,000

Day 40: 1% of \$40,000

No catch-up contribution would be due on day 40 because Net Purchase Payments as of day 40 are \$90,000.]

[and]

[In the first [3] Contract Year[s] additional interest will be credited to Purchase Payments as follows:

- [2.00%] annual effective interest rate if the total Purchase Payments are greater than or equal to [\$10,000] but less than [\$100,000];
- [3.00%] annual effective interest rate if the total Purchase Payments are greater than or equal to [\$100,000].

If a subsequent Purchase Payment makes the Total Purchase Payments reach the next higher crediting tier, the additional interest credited to all Purchase Payments will increase to the higher rate from the date we receive that Purchase Payment to the end of the first Contract Year.]

INITIAL GUARANTEED INTEREST PERIOD: [1] Year(s)

GUARANTEED MINIMUM INTEREST RATE: [3.00%] while the surrender charge percentage exceeds 0%, [1.50%] thereafter

GUARANTEED RETURN OF PURCHASE PAYMENT: [Yes or No]

GUARANTEED MINIMUM VALUE: Upon annuitization, death of the Owner, or a total surrender of the contract, the minimum value that will be applied toward regular payments or paid to the Beneficiary or Owner will not be less than 90% of your Purchase Payments accumulated at an annual effective interest rate of 3% each year, less prior withdrawals accumulated at an annual effective interest rate of 3% each year. If necessary to meet this minimum, charges will be waived.

SURRENDER CHARGE: A surrender charge may be assessed on withdrawals from your Contract. The charge is a percentage of the amount withdrawn and is shown below. When the withdrawal is for only part of your contract value, the charge will be deducted from the remaining contract value, unless you tell us otherwise.

Contract Year	Charge
1	7% of amount withdrawn
2	7% of amount withdrawn
3	7% of amount withdrawn
4	6% of amount withdrawn
5	5% of amount withdrawn
After 5	0%

DELIVERED IN THE STATE OF: [any state] and governed by its laws.

PREMIUM TAXES: [0.0%]

ANNUITY SERVICE OFFICE:

Home Office:

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

Mailing Address:

Symetra Life Insurance Company
Retirement Services
[P.O. Box 3882
Seattle, Washington 98124]

Telephone: [1-800-796-3872]

Fax: [(425) 376-5599]

[VALUE TABLE]

This table shows the minimum values and rates of return for a sample annuity with a guaranteed return of purchase payments, assuming no withdrawals prior to a total surrender, annuitization or death and no additional interest. Your contract values and returns can be greater than the table indicates but will never be less. Your actual contract values and surrender values will vary depending upon such things as your Purchase Payments and Withdrawals.

The minimum cash surrender value is equal to the greatest of the minimum contract value less charges due upon a total withdrawal from the Contract, the guaranteed minimum value (described in the Interest Crediting and Contract Value section of the contract), and the guaranteed return of purchase payments (described in the Charges and Taxes section of the contract).

Guaranteed Minimums

End of Year	Purchase Payment	Minimum Crediting Interest Rate	Minimum Contract Value	Guaranteed Minimum Value (90% at 3%)	Guaranteed Return of Purchase Payments	Minimum Annuitization or Death Benefit Value	Minimum Cash Surrender Value	Effective Rate of Return on Surrender (assuming no partial withdrawals)
0	10,000		10,000	9,000	10,000	10,000	10,000	0.00%
1		3.00%	10,300	9,270	10,000	10,300	10,000	0.00%
2		3.00%	10,609	9,548	10,000	10,609	10,000	0.00%
3		3.00%	10,927	9,835	10,000	10,927	10,239	0.79%
4		3.00%	11,255	10,130	10,000	11,255	10,647	1.58%
5		3.00%	11,593	10,433	10,000	11,593	11,071	2.06%
6		1.50%	11,767	10,746	10,000	11,767	11,767	2.75%
7		1.50%	11,943	11,069	10,000	11,943	11,943	2.57%
8		1.50%	12,122	11,401	10,000	12,122	12,122	2.43%
9		1.50%	12,304	11,743	10,000	12,304	12,304	2.33%
10		1.50%	12,489	12,095	10,000	12,489	12,489	2.25%
11		1.50%	12,676	12,458	10,000	12,676	12,676	2.18%
12		1.50%	12,866	12,832	10,000	12,866	12,866	2.12%
13		1.50%	13,059	13,217	10,000	13,217	13,217	2.17%
14		1.50%	13,255	13,613	10,000	13,613	13,613	2.23%
15		1.50%	13,454	14,022	10,000	14,022	14,022	2.28%
16		1.50%	13,656	14,442	10,000	14,442	14,442	2.32%
17		1.50%	13,860	14,876	10,000	14,876	14,876	2.36%
18		1.50%	14,068	15,322	10,000	15,322	15,322	2.40%
19		1.50%	14,279	15,782	10,000	15,782	15,782	2.43%
20		1.50%	14,494	16,255	10,000	16,255	16,255	2.46%]

[VALUE TABLE]

This table shows the minimum values and rates of return for a sample annuity without a guaranteed return of purchase payments, assuming no withdrawals prior to a total surrender, annuitization or death and no additional interest. Your contract values and returns can be greater than the table indicates but will never be less. Your actual contract values and surrender values will vary depending upon such things as your Purchase Payments and Withdrawals.

The minimum cash surrender value is equal to the greater of the minimum contract value less charges due upon a total withdrawal from the Contract and the guaranteed minimum value (described in the Interest Crediting and Contract Value section of the contract).

Guaranteed Minimums

End of Year	Purchase Payment	Minimum Crediting Interest Rate	Minimum Contract Value	Guaranteed Minimum Value (90% at 3%)	Guaranteed Return of Purchase Payments	Minimum Annuitization or Death Benefit Value	Minimum Cash Surrender Value	Free-Look Return	Effective Rate of Return on Surrender (assuming no partial withdrawals)
0	10,000		10,000	9,000	0	10,000	9,370	10,000	0.00%
1		3.00%	10,300	9,270	0	10,300	9,651	0	-3.49%
2		3.00%	10,609	9,548	0	10,609	9,941	0	-0.30%
3		3.00%	10,927	9,835	0	10,927	10,239	0	0.79%
4		3.00%	11,255	10,130	0	11,255	10,647	0	1.58%
5		3.00%	11,593	10,433	0	11,593	11,071	0	2.06%
6		1.50%	11,767	10,746	0	11,767	11,767	0	2.75%
7		1.50%	11,943	11,069	0	11,943	11,943	0	2.57%
8		1.50%	12,122	11,401	0	12,122	12,122	0	2.43%
9		1.50%	12,304	11,743	0	12,304	12,304	0	2.33%
10		1.50%	12,489	12,095	0	12,489	12,489	0	2.25%
11		1.50%	12,676	12,458	0	12,676	12,676	0	2.18%
12		1.50%	12,866	12,832	0	12,866	12,866	0	2.12%
13		1.50%	13,059	13,217	0	13,217	13,217	0	2.17%
14		1.50%	13,255	13,613	0	13,613	13,613	0	2.23%
15		1.50%	13,454	14,022	0	14,022	14,022	0	2.28%
16		1.50%	13,656	14,442	0	14,442	14,442	0	2.32%
17		1.50%	13,860	14,876	0	14,876	14,876	0	2.36%
18		1.50%	14,068	15,322	0	15,322	15,322	0	2.40%
19		1.50%	14,279	15,782	0	15,782	15,782	0	2.43%
20		1.50%	14,494	16,255	0	16,255	16,255	0	2.46%]

CONTRACT DATA PAGE

PRODUCT NAME: [Annuity Contract]

PRODUCT TYPE: [Non-Qualified Annuity]

OWNER: [John Q. Doe
123 Any Street
Any City, WA 00000]

ANNUITANT: [John Q. Doe]

CONTRACT NUMBER: [000000000]

CONTRACT DATE: [03/01/2005]

MAXIMUM ISSUE AGE: [90] The Contract Date must be prior to the Owner(s) and Annuitant(s)' [91st] birthday.

MAXIMUM ANNUITIZATION AGE: [100] Annuity payments must begin prior to the Annuitant's (including joint annuitant's) [101st] birthday.

ANNUITANT'S AGE ON CONTRACT DATE: [35]

ANNUITY DATE: Not later than [2/28/2071]

MINIMUM INITIAL PURCHASE PAYMENT: [\$5,000.00] for Non-Qualified
[\$3,000.00] for Qualified

MINIMUM SUBSEQUENT PURCHASE PAYMENT: [\$1,000] allowed within 12 months of the Contract Date. Interest credited to Subsequent Purchase Payments may be different from the interest credited to the Initial Purchase Payment.

INITIAL PURCHASE PAYMENT: [\$10,000.00]

EFFECTIVE BASE INTEREST RATE: [3.00%]

ADDITIONAL INTEREST: [Yes or Not Applicable]

[On the effective date of any Purchase Payment received during the first contract year, we will add the following additional interest to your contract:

- [2.00%] of the new Purchase Payment if total Purchase Payments less withdrawals are greater than or equal to [\$10,000] but less than [\$100,000];
- [3.00%] of the new Purchase Payment if total Purchase Payments less withdrawals are greater than or equal to [\$100,000].

Your contract's additional interest is 100% vested after 35 days from the contract date.

Any withdrawal from the Contract before the additional interest is 100% vested causes a portion of the additional interest to be forfeited. The portion forfeited is the ratio of the withdrawal amount to total Purchase Payments, but not to exceed 100%.

If a subsequent Purchase Payment qualifies for a higher additional interest rate than was paid on your previous Purchase Payments, then on the effective date of the subsequent Purchase Payment, we will contribute a catch-up amount to your account. The catch-up rate for your previous Purchase Payments will be the difference between the new additional interest rate and the additional interest rate most recently paid for the Purchase Payments. The catch-up rate will apply to past Purchase Payments less withdrawals whose additional interest was based on a lower rate and that have not already been caught up to the new rate.

For example, if the additional interest rates are

- 1.0% of a new Purchase Payment when Net Purchase Payments are less than \$100,000, and
- 1.5% of a new Purchase Payment when Net Purchase Payments are \$100,000 or more.

Example 1. Suppose a contract has three Purchase Payments, \$75,000 on day 1, \$50,000 on day 24, and \$35,000 on day 55. The additional amounts that Symetra contributes would be

Day 1: 1% of \$75,000

Day 24: 1.5% of \$50,000 *plus*
0.5% of \$75,000

Day 55: 1.5% of \$35,000

No catch-up contribution would be due on day 55 because all previous Purchase Payments were already caught up to the 1.5% rate.

Example 2. Suppose a contract has a Purchase Payment of \$75,000 on day 1, a withdrawal of \$25,000 on day 35, and a Purchase Payment of \$40,000 on day 40. The additional amounts that Symetra contributes would be

Day 1: 1% of \$75,000

Day 40: 1% of \$40,000

No catch-up contribution would be due on day 40 because Net Purchase Payments as of day 40 are \$90,000.]

[and]

[In the first [3] Contract Year[s] additional interest will be credited to Purchase Payments as follows:

- [2.00%] annual effective interest rate if the total Purchase Payments are greater than or equal to [\$10,000] but less than [\$100,000];
- [3.00%] annual effective interest rate if the total Purchase Payments are greater than or equal to [\$100,000].

If a subsequent Purchase Payment makes the Total Purchase Payments reach the next higher crediting tier, the additional interest credited to all Purchase Payments will increase to the higher rate from the date we receive that Purchase Payment to the end of the first Contract Year.]

INITIAL GUARANTEED INTEREST PERIOD: [1] Year(s)

GUARANTEED MINIMUM INTEREST RATE: [3.00%] while the surrender charge percentage exceeds 0%, [1.50%] thereafter

GUARANTEED RETURN OF PURCHASE PAYMENT: [Yes or No]

GUARANTEED MINIMUM VALUE: Upon annuitization, death of the Owner, or a total surrender of the contract, the minimum value that will be applied toward regular payments or paid to the Beneficiary or Owner will not be less than 90% of your Purchase Payments accumulated at an annual effective interest rate of 3% each year, less prior withdrawals accumulated at an annual effective interest rate of 3% each year. If necessary to meet this minimum, charges will be waived.

SURRENDER CHARGE: A surrender charge may be assessed on withdrawals from your Contract. The charge is a percentage of the amount withdrawn and is shown below. When the withdrawal is for only part of your contract value, the charge will be deducted from the remaining contract value, unless you tell us otherwise.

Contract Year	Charge
1	5% of amount withdrawn
2	5% of amount withdrawn
3	5% of amount withdrawn
After 3	0%

DELIVERED IN THE STATE OF: [any state] and governed by its laws.

PREMIUM TAXES: [0.0%]

ANNUITY SERVICE OFFICE:

Home Office:

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

Telephone: [1-800-796-3872]

Mailing Address:

Symetra Life Insurance Company
Retirement Services
[P.O. Box 3882
Seattle, Washington 98124]

Fax: [(425) 376-5599]

[VALUE TABLE

This table shows the minimum values and rates of return for a sample annuity with a guaranteed return of purchase payments, assuming no withdrawals prior to a total surrender, annuitization or death and no additional interest. Your contract values and returns can be greater than the table indicates but will never be less. Your actual contract values and surrender values will vary depending upon such things as your Purchase Payments and Withdrawals.

The minimum cash surrender value is equal to the greatest of the minimum contract value less charges due upon a total withdrawal from the Contract, the guaranteed minimum value (described in the Interest Crediting and Contract Value section of the contract), and the guaranteed return of purchase payments (described in the Charges and Taxes section of the contract).

Guaranteed Minimums

End of Year	Purchase Payment	Minimum Crediting Interest Rate	Minimum Contract Value	Guaranteed Minimum Value (90% at 3%)	Guaranteed Return of Purchase Payments	Minimum Annuitization or Death Benefit Value	Minimum Cash Surrender Value	Effective Rate of Return on Surrender (assuming no partial withdrawals)
0	10,000		10,000	9,000	10,000	10,000	10,000	0.00%
1		1.00%	10,100	9,270	10,000	10,100	10,000	0.00%
2		1.00%	10,201	9,548	10,000	10,201	10,000	0.00%
3		1.00%	10,303	9,835	10,000	10,303	10,000	0.00%
4		1.00%	10,406	10,130	10,000	10,406	10,406	1.00%
5		1.00%	10,510	10,433	10,000	10,510	10,510	1.00%
6		1.00%	10,615	10,746	10,000	10,746	10,746	1.21%
7		1.00%	10,721	11,069	10,000	11,069	11,069	1.46%
8		1.00%	10,829	11,401	10,000	11,401	11,401	1.65%
9		1.00%	10,937	11,743	10,000	11,743	11,743	1.80%
10		1.00%	11,046	12,095	10,000	12,095	12,095	1.92%
11		1.00%	11,157	12,458	10,000	12,458	12,458	2.02%
12		1.00%	11,268	12,832	10,000	12,832	12,832	2.10%
13		1.00%	11,381	13,217	10,000	13,217	13,217	2.17%
14		1.00%	11,495	13,613	10,000	13,613	13,613	2.23%
15		1.00%	11,610	14,022	10,000	14,022	14,022	2.28%
16		1.00%	11,726	14,442	10,000	14,442	14,442	2.32%
17		1.00%	11,843	14,876	10,000	14,876	14,876	2.36%
18		1.00%	11,961	15,322	10,000	15,322	15,322	2.40%
19		1.00%	12,081	15,782	10,000	15,782	15,782	2.43%
20		1.00%	12,202	16,255	10,000	16,255	16,255	2.46%]

[VALUE TABLE]

This table shows the minimum values and rates of return for a sample annuity without a guaranteed return of purchase payments, assuming no withdrawals prior to a total surrender, annuitization or death and no additional interest. Your contract values and returns can be greater than the table indicates but will never be less. Your actual contract values and surrender values will vary depending upon such things as your Purchase Payments and Withdrawals.

The minimum cash surrender value is equal to the greater of the minimum contract value less charges due upon a total withdrawal from the Contract and the guaranteed minimum value (described in the Interest Crediting and Contract Value section of the contract).

Guaranteed Minimums

End of Year	Purchase Payment	Minimum Crediting Interest Rate	Minimum Contract Value	Guaranteed Minimum Value (90% at 3%)	Guaranteed Return of Purchase Payments	Minimum Annuitization or Death Benefit Value	Minimum Cash Surrender Value	Free-Look Return	Effective Rate of Return on Surrender (assuming no partial withdrawals)
0	10,000		10,000	9,000	0	10,000	9,550	10,000	0.00%
1		1.00%	10,100	9,270	0	10,100	9,646	0	-3.55%
2		1.00%	10,201	9,548	0	10,201	9,742	0	-1.30%
3		1.00%	10,303	9,835	0	10,303	9,839	0	-0.54%
4		1.00%	10,406	10,130	0	10,406	10,406	0	1.00%
5		1.00%	10,510	10,433	0	10,510	10,510	0	1.00%
6		1.00%	10,615	10,746	0	10,746	10,746	0	1.21%
7		1.00%	10,721	11,069	0	11,069	11,069	0	1.46%
8		1.00%	10,829	11,401	0	11,401	11,401	0	1.65%
9		1.00%	10,937	11,743	0	11,743	11,743	0	1.80%
10		1.00%	11,046	12,095	0	12,095	12,095	0	1.92%
11		1.00%	11,157	12,458	0	12,458	12,458	0	2.02%
12		1.00%	11,268	12,832	0	12,832	12,832	0	2.10%
13		1.00%	11,381	13,217	0	13,217	13,217	0	2.17%
14		1.00%	11,495	13,613	0	13,613	13,613	0	2.23%
15		1.00%	11,610	14,022	0	14,022	14,022	0	2.28%
16		1.00%	11,726	14,442	0	14,442	14,442	0	2.32%
17		1.00%	11,843	14,876	0	14,876	14,876	0	2.36%
18		1.00%	11,961	15,322	0	15,322	15,322	0	2.40%
19		1.00%	12,081	15,782	0	15,782	15,782	0	2.43%
20		1.00%	12,202	16,255	0	16,255	16,255	0	2.46%]

CONTRACT DATA PAGE

PRODUCT NAME: [Annuity Contract]

PRODUCT TYPE: [Non-Qualified Annuity]

OWNER: [John Q. Doe
123 Any Street
Any City, WA 00000]

ANNUITANT: [John Q. Doe]

CONTRACT NUMBER: [000000000]

CONTRACT DATE: [03/01/2005]

MAXIMUM ISSUE AGE: [90] The Contract Date must be prior to the Owner(s) and Annuitant(s)' [91st] birthday.

MAXIMUM ANNUITIZATION AGE: [100] Annuity payments must begin prior to the Annuitant's (including joint annuitant's) [101st] birthday.

ANNUITANT'S AGE ON CONTRACT DATE: [35]

ANNUITY DATE: Not later than [2/28/2071]

MINIMUM INITIAL PURCHASE PAYMENT: [\$5,000.00] for Non-Qualified
[\$3,000.00] for Qualified

MINIMUM SUBSEQUENT PURCHASE PAYMENT: [\$1,000] allowed within 12 months of the Contract Date. Interest credited to Subsequent Purchase Payments may be different from the interest credited to the Initial Purchase Payment.

INITIAL PURCHASE PAYMENT: [\$10,000.00]

EFFECTIVE BASE INTEREST RATE: [3.00%]

ADDITIONAL INTEREST: [Yes or Not Applicable]

[On the effective date of any Purchase Payment received during the first contract year, we will add the following additional interest to your contract:

- [2.00%] of the new Purchase Payment if total Purchase Payments less withdrawals are greater than or equal to [\$10,000] but less than [\$100,000];
- [3.00%] of the new Purchase Payment if total Purchase Payments less withdrawals are greater than or equal to [\$100,000].

Your contract's additional interest is 100% vested after 35 days from the contract date.

Any withdrawal from the Contract before the additional interest is 100% vested causes a portion of the additional interest to be forfeited. The portion forfeited is the ratio of the withdrawal amount to total Purchase Payments, but not to exceed 100%.

If a subsequent Purchase Payment qualifies for a higher additional interest rate than was paid on your previous Purchase Payments, then on the effective date of the subsequent Purchase Payment, we will contribute a catch-up amount to your account. The catch-up rate for your previous Purchase Payments will be the difference between the new additional interest rate and the additional interest rate most recently paid for the Purchase Payments. The catch-up rate will apply to past Purchase Payments less withdrawals whose additional interest was based on a lower rate and that have not already been caught up to the new rate.

For example, if the additional interest rates are

- 1.0% of a new Purchase Payment when Net Purchase Payments are less than \$100,000, and
- 1.5% of a new Purchase Payment when Net Purchase Payments are \$100,000 or more.

Example 1. Suppose a contract has three Purchase Payments, \$75,000 on day 1, \$50,000 on day 24, and \$35,000 on day 55. The additional amounts that Symetra contributes would be

Day 1: 1% of \$75,000

Day 24: 1.5% of \$50,000 *plus*
0.5% of \$75,000

Day 55: 1.5% of \$35,000

No catch-up contribution would be due on day 55 because all previous Purchase Payments were already caught up to the 1.5% rate.

Example 2. Suppose a contract has a Purchase Payment of \$75,000 on day 1, a withdrawal of \$25,000 on day 35, and a Purchase Payment of \$40,000 on day 40. The additional amounts that Symetra contributes would be

Day 1: 1% of \$75,000

Day 40: 1% of \$40,000

No catch-up contribution would be due on day 40 because Net Purchase Payments as of day 40 are \$90,000.]

[and]

[In the first [3] Contract Year[s] additional interest will be credited to Purchase Payments as follows:

- [2.00%] annual effective interest rate if the total Purchase Payments are greater than or equal to [\$10,000] but less than [\$100,000];
- [3.00%] annual effective interest rate if the total Purchase Payments are greater than or equal to [\$100,000].

If a subsequent Purchase Payment makes the Total Purchase Payments reach the next higher crediting tier, the additional interest credited to all Purchase Payments will increase to the higher rate from the date we receive that Purchase Payment to the end of the first Contract Year.]

INITIAL GUARANTEED INTEREST PERIOD: [1] Year(s)

GUARANTEED MINIMUM INTEREST RATE: [2.00%] while the surrender charge percentage exceeds 0%, [1.50%] thereafter

GUARANTEED RETURN OF PURCHASE PAYMENT: [Yes or No]

GUARANTEED MINIMUM VALUE: Upon annuitization, death of the Owner, or a total surrender of the contract, the minimum value that will be applied toward regular payments or paid to the Beneficiary or Owner will not be less than 90% of your Purchase Payments accumulated at an annual effective interest rate of 3% each year, less prior withdrawals accumulated at an annual effective interest rate of 3% each year. If necessary to meet this minimum, charges will be waived.

SURRENDER CHARGE: A surrender charge may be assessed on withdrawals from your Contract. The charge is a percentage of the amount withdrawn and is shown below. When the withdrawal is for only part of your contract value, the charge will be deducted from the remaining contract value, unless you tell us otherwise.

Contract Year	Charge
1	5% of amount withdrawn
2	5% of amount withdrawn
3	5% of amount withdrawn
4	5% of amount withdrawn
After 4	0%

DELIVERED IN THE STATE OF: [any state] and governed by its laws.

PREMIUM TAXES: [0.0%]

ANNUITY SERVICE OFFICE:

Home Office:

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

Telephone: [1-800-796-3872]

Mailing Address:

Symetra Life Insurance Company
Retirement Services
[P.O. Box 3882
Seattle, Washington 98124]

Fax: [(425) 376-5599]

[VALUE TABLE]

This table shows the minimum values and rates of return for a sample annuity with a guaranteed return of purchase payments, assuming no withdrawals prior to a total surrender, annuitization or death and no additional interest. Your contract values and returns can be greater than the table indicates but will never be less. Your actual contract values and surrender values will vary depending upon such things as your Purchase Payments and Withdrawals.

The minimum cash surrender value is equal to the greatest of the minimum contract value less charges due upon a total withdrawal from the Contract, the guaranteed minimum value (described in the Interest Crediting and Contract Value section of the contract), and the guaranteed return of purchase payments (described in the Charges and Taxes section of the contract).

Guaranteed Minimums

End of Year	Purchase Payment	Minimum Crediting Interest Rate	Minimum Contract Value	Guaranteed Minimum Value (90% at 3%)	Guaranteed Return of Purchase Payments	Minimum Annuitization or Death Benefit Value	Minimum Cash Surrender Value	Effective Rate of Return on Surrender (assuming no partial withdrawals)
0	10,000		10,000	9,000	10,000	10,000	10,000	0.00%
1		2.00%	10,200	9,270	10,000	10,200	10,000	0.00%
2		2.00%	10,404	9,548	10,000	10,404	10,000	0.00%
3		2.00%	10,612	9,835	10,000	10,612	10,135	0.45%
4		2.00%	10,824	10,130	10,000	10,824	10,337	0.83%
5		1.50%	10,987	10,433	10,000	10,987	10,987	1.90%
6		1.50%	11,151	10,746	10,000	11,151	11,151	1.83%
7		1.50%	11,319	11,069	10,000	11,319	11,319	1.79%
8		1.50%	11,489	11,401	10,000	11,489	11,489	1.75%
9		1.50%	11,661	11,743	10,000	11,743	11,743	1.80%
10		1.50%	11,836	12,095	10,000	12,095	12,095	1.92%
11		1.50%	12,013	12,458	10,000	12,458	12,458	2.02%
12		1.50%	12,194	12,832	10,000	12,832	12,832	2.10%
13		1.50%	12,376	13,217	10,000	13,217	13,217	2.17%
14		1.50%	12,562	13,613	10,000	13,613	13,613	2.23%
15		1.50%	12,750	14,022	10,000	14,022	14,022	2.28%
16		1.50%	12,942	14,442	10,000	14,442	14,442	2.32%
17		1.50%	13,136	14,876	10,000	14,876	14,876	2.36%
18		1.50%	13,333	15,322	10,000	15,322	15,322	2.40%
19		1.50%	13,533	15,782	10,000	15,782	15,782	2.43%
20		1.50%	13,736	16,255	10,000	16,255	16,255	2.46%]

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This table shows the minimum values and rates of return for a sample annuity without a guaranteed return of purchase payments, assuming no withdrawals prior to a total surrender, annuitization or death and no additional interest. Your contract values and returns can be greater than the table indicates but will never be less. Your actual contract values and surrender values will vary depending upon such things as your Purchase Payments and Withdrawals.

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Guaranteed Minimums

End of Year	Purchase Payment	Minimum Crediting Interest Rate	Minimum Contract Value	Guaranteed Minimum Value (90% at 3%)	Guaranteed Return of Purchase Payments	Minimum Annuitization or Death Benefit Value	Minimum Cash Surrender Value	Free-Look Return	Effective Rate of Return on Surrender (assuming no partial withdrawals)
0	10,000		10,000	9,000	0	10,000	9,550	10,000	0.00%
1		2.00%	10,200	9,270	0	10,200	9,741	0	-2.59%
2		2.00%	10,404	9,548	0	10,404	9,936	0	-0.32%
3		2.00%	10,612	9,835	0	10,612	10,135	0	0.45%
4		2.00%	10,824	10,130	0	10,824	10,337	0	0.83%
5		1.50%	10,987	10,433	0	10,987	10,987	0	1.90%
6		1.50%	11,151	10,746	0	11,151	11,151	0	1.83%
7		1.50%	11,319	11,069	0	11,319	11,319	0	1.79%
8		1.50%	11,489	11,401	0	11,489	11,489	0	1.75%
9		1.50%	11,661	11,743	0	11,743	11,743	0	1.80%
10		1.50%	11,836	12,095	0	12,095	12,095	0	1.92%
11		1.50%	12,013	12,458	0	12,458	12,458	0	2.02%
12		1.50%	12,194	12,832	0	12,832	12,832	0	2.10%
13		1.50%	12,376	13,217	0	13,217	13,217	0	2.17%
14		1.50%	12,562	13,613	0	13,613	13,613	0	2.23%
15		1.50%	12,750	14,022	0	14,022	14,022	0	2.28%
16		1.50%	12,942	14,442	0	14,442	14,442	0	2.32%
17		1.50%	13,136	14,876	0	14,876	14,876	0	2.36%
18		1.50%	13,333	15,322	0	15,322	15,322	0	2.40%
19		1.50%	13,533	15,782	0	15,782	15,782	0	2.43%
20		1.50%	13,736	16,255	0	16,255	16,255	0	2.46%]

CONTRACT DATA PAGE

PRODUCT NAME: [Annuity Contract]

PRODUCT TYPE: [Non-Qualified Annuity]

OWNER: [John Q. Doe
123 Any Street
Any City, WA 00000]

ANNUITANT: [John Q. Doe]

CONTRACT NUMBER: [000000000]

CONTRACT DATE: [03/01/2005]

MAXIMUM ISSUE AGE: [90] The Contract Date must be prior to the Owner(s) and Annuitant(s)' [91st] birthday.

MAXIMUM ANNUITIZATION AGE: [100] Annuity payments must begin prior to the Annuitant's (including joint annuitant's) [101st] birthday.

ANNUITANT'S AGE ON CONTRACT DATE: [35]

ANNUITY DATE: Not later than [2/28/2071]

MINIMUM INITIAL PURCHASE PAYMENT: [\$5,000.00] for Non-Qualified
[\$3,000.00] for Qualified

MINIMUM SUBSEQUENT PURCHASE PAYMENT: [\$1,000] allowed within 12 months of the Contract Date. Interest credited to Subsequent Purchase Payments may be different from the interest credited to the Initial Purchase Payment.

INITIAL PURCHASE PAYMENT: [\$10,000.00]

EFFECTIVE BASE INTEREST RATE: [3.00%]

ADDITIONAL INTEREST: [Yes or Not Applicable]

[On the effective date of any Purchase Payment received during the first contract year, we will add the following additional interest to your contract:

- [2.00%] of the new Purchase Payment if total Purchase Payments less withdrawals are greater than or equal to [\$10,000] but less than [\$100,000];
- [3.00%] of the new Purchase Payment if total Purchase Payments less withdrawals are greater than or equal to [\$100,000].

Your contract's additional interest is 100% vested after 35 days from the contract date.

Any withdrawal from the Contract before the additional interest is 100% vested causes a portion of the additional interest to be forfeited. The portion forfeited is the ratio of the withdrawal amount to total Purchase Payments, but not to exceed 100%.

If a subsequent Purchase Payment qualifies for a higher additional interest rate than was paid on your previous Purchase Payments, then on the effective date of the subsequent Purchase Payment, we will contribute a catch-up amount to your account. The catch-up rate for your previous Purchase Payments will be the difference between the new additional interest rate and the additional interest rate most recently paid for the Purchase Payments. The catch-up rate will apply to past Purchase Payments less withdrawals whose additional interest was based on a lower rate and that have not already been caught up to the new rate.

For example, if the additional interest rates are

- 1.0% of a new Purchase Payment when Net Purchase Payments are less than \$100,000, and
- 1.5% of a new Purchase Payment when Net Purchase Payments are \$100,000 or more.

Example 1. Suppose a contract has three Purchase Payments, \$75,000 on day 1, \$50,000 on day 24, and \$35,000 on day 55. The additional amounts that Symetra contributes would be

Day 1: 1% of \$75,000

Day 24: 1.5% of \$50,000 *plus*
0.5% of \$75,000

Day 55: 1.5% of \$35,000

No catch-up contribution would be due on day 55 because all previous Purchase Payments were already caught up to the 1.5% rate.

Example 2. Suppose a contract has a Purchase Payment of \$75,000 on day 1, a withdrawal of \$25,000 on day 35, and a Purchase Payment of \$40,000 on day 40. The additional amounts that Symetra contributes would be

Day 1: 1% of \$75,000

Day 40: 1% of \$40,000

No catch-up contribution would be due on day 40 because Net Purchase Payments as of day 40 are \$90,000.]

[and]

[In the first [3] Contract Year[s] additional interest will be credited to Purchase Payments as follows:

- [2.00%] annual effective interest rate if the total Purchase Payments are greater than or equal to [\$10,000] but less than [\$100,000];
- [3.00%] annual effective interest rate if the total Purchase Payments are greater than or equal to [\$100,000].

If a subsequent Purchase Payment makes the Total Purchase Payments reach the next higher crediting tier, the additional interest credited to all Purchase Payments will increase to the higher rate from the date we receive that Purchase Payment to the end of the first Contract Year.]

INITIAL GUARANTEED INTEREST PERIOD: [1] Year(s)

GUARANTEED MINIMUM INTEREST RATE: [3.00%] while the surrender charge percentage exceeds 0%, [1.50%] thereafter

GUARANTEED RETURN OF PURCHASE PAYMENT: [Yes or No]

GUARANTEED MINIMUM VALUE: Upon annuitization, death of the Owner, or a total surrender of the contract, the minimum value that will be applied toward regular payments or paid to the Beneficiary or Owner will not be less than 90% of your Purchase Payments accumulated at an annual effective interest rate of 3% each year, less prior withdrawals accumulated at an annual effective interest rate of 3% each year. If necessary to meet this minimum, charges will be waived.

SURRENDER CHARGE: A surrender charge may be assessed on withdrawals from your Contract. The charge is a percentage of the amount withdrawn and is shown below. When the withdrawal is for only part of your contract value, the charge will be deducted from the remaining contract value, unless you tell us otherwise.

Contract Year	Charge
1	9% of amount withdrawn
2	8% of amount withdrawn
3	7% of amount withdrawn
4	6% of amount withdrawn
5	5% of amount withdrawn
6	4% of amount withdrawn
After 6	0%

DELIVERED IN THE STATE OF: [any state] and governed by its laws.

PREMIUM TAXES: [0.0%]

ANNUITY SERVICE OFFICE:

Home Office:

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

Mailing Address:

Symetra Life Insurance Company
Retirement Services
[P.O. Box 3882
Seattle, Washington 98124]

Telephone: [1-800-796-3872]

Fax: [(425) 376-5599]

[VALUE TABLE]

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Guaranteed Minimums

End of Year	Purchase Payment	Minimum Crediting Interest Rate	Minimum Contract Value	Guaranteed Minimum Value (90% at 3%)	Guaranteed Return of Purchase Payments	Minimum Annuitization or Death Benefit Value	Minimum Cash Surrender Value	Effective Rate of Return on Surrender (assuming no partial withdrawals)
0	10,000		10,000	9,000	10,000	10,000	10,000	0.00%
1		3.00%	10,300	9,270	10,000	10,300	10,000	0.00%
2		3.00%	10,609	9,548	10,000	10,609	10,000	0.00%
3		3.00%	10,927	9,835	10,000	10,927	10,239	0.79%
4		3.00%	11,255	10,130	10,000	11,255	10,647	1.58%
5		3.00%	11,593	10,433	10,000	11,593	11,071	2.06%
6		3.00%	11,941	10,746	10,000	11,941	11,511	2.37%
7		1.50%	12,120	11,069	10,000	12,120	12,120	2.78%
8		1.50%	12,301	11,401	10,000	12,301	12,301	2.62%
9		1.50%	12,486	11,743	10,000	12,486	12,486	2.50%
10		1.50%	12,673	12,095	10,000	12,673	12,673	2.40%
11		1.50%	12,863	12,458	10,000	12,863	12,863	2.32%
12		1.50%	13,056	12,832	10,000	13,056	13,056	2.25%
13		1.50%	13,252	13,217	10,000	13,252	13,252	2.19%
14		1.50%	13,451	13,613	10,000	13,613	13,613	2.23%
15		1.50%	13,653	14,022	10,000	14,022	14,022	2.28%
16		1.50%	13,857	14,442	10,000	14,442	14,442	2.32%
17		1.50%	14,065	14,876	10,000	14,876	14,876	2.36%
18		1.50%	14,276	15,322	10,000	15,322	15,322	2.40%
19		1.50%	14,490	15,782	10,000	15,782	15,782	2.43%
20		1.50%	14,708	16,255	10,000	16,255	16,255	2.46%]

[VALUE TABLE]

This table shows the minimum values and rates of return for a sample annuity without a guaranteed return of purchase payments, assuming no withdrawals prior to a total surrender, annuitization or death and no additional interest. Your contract values and returns can be greater than the table indicates but will never be less. Your actual contract values and surrender values will vary depending upon such things as your Purchase Payments and Withdrawals.

The minimum cash surrender value is equal to the greater of the minimum contract value less charges due upon a total withdrawal from the Contract and the guaranteed minimum value (described in the Interest Crediting and Contract Value section of the contract).

Guaranteed Minimums

End of Year	Purchase Payment	Minimum Crediting Interest Rate	Minimum Contract Value	Guaranteed Minimum Value (90% at 3%)	Guaranteed Return of Purchase Payments	Minimum Annuitization or Death Benefit Value	Minimum Cash Surrender Value	Free-Look Return	Effective Rate of Return on Surrender (assuming no partial withdrawals)
0	10,000		10,000	9,000	0	10,000	9,190	10,000	0.00%
1		3.00%	10,300	9,270	0	10,300	9,466	0	-5.34%
2		3.00%	10,609	9,548	0	10,609	9,845	0	-0.78%
3		3.00%	10,927	9,835	0	10,927	10,239	0	0.79%
4		3.00%	11,255	10,130	0	11,255	10,647	0	1.58%
5		3.00%	11,593	10,433	0	11,593	11,071	0	2.06%
6		3.00%	11,941	10,746	0	11,941	11,511	0	2.37%
7		1.50%	12,120	11,069	0	12,120	12,120	0	2.78%
8		1.50%	12,301	11,401	0	12,301	12,301	0	2.62%
9		1.50%	12,486	11,743	0	12,486	12,486	0	2.50%
10		1.50%	12,673	12,095	0	12,673	12,673	0	2.40%
11		1.50%	12,863	12,458	0	12,863	12,863	0	2.32%
12		1.50%	13,056	12,832	0	13,056	13,056	0	2.25%
13		1.50%	13,252	13,217	0	13,252	13,252	0	2.19%
14		1.50%	13,451	13,613	0	13,613	13,613	0	2.23%
15		1.50%	13,653	14,022	0	14,022	14,022	0	2.28%
16		1.50%	13,857	14,442	0	14,442	14,442	0	2.32%
17		1.50%	14,065	14,876	0	14,876	14,876	0	2.36%
18		1.50%	14,276	15,322	0	15,322	15,322	0	2.40%
19		1.50%	14,490	15,782	0	15,782	15,782	0	2.43%
20		1.50%	14,708	16,255	0	16,255	16,255	0	2.46%]

CONTRACT DATA PAGE

PRODUCT NAME: [Annuity Contract]

PRODUCT TYPE: [Non-Qualified Annuity]

OWNER: [John Q. Doe
123 Any Street
Any City, WA 00000]

ANNUITANT: [John Q. Doe]

CONTRACT NUMBER: [000000000]

CONTRACT DATE: [03/01/2005]

MAXIMUM ISSUE AGE: [90] The Contract Date must be prior to the Owner(s) and Annuitant(s)' [91st] birthday.

MAXIMUM ANNUITIZATION AGE: [100] Annuity payments must begin prior to the Annuitant's (including joint annuitant's) [101st] birthday.

ANNUITANT'S AGE ON CONTRACT DATE: [35]

ANNUITY DATE: Not later than [2/28/2071]

MINIMUM INITIAL PURCHASE PAYMENT: [\$5,000.00] for Non-Qualified
[\$3,000.00] for Qualified

MINIMUM SUBSEQUENT PURCHASE PAYMENT: [\$1,000] allowed within 12 months of the Contract Date. Interest credited to Subsequent Purchase Payments may be different from the interest credited to the Initial Purchase Payment.

INITIAL PURCHASE PAYMENT: [\$10,000]

EFFECTIVE BASE INTEREST RATE: [3.00%]

ADDITIONAL INTEREST: [Yes or Not Applicable]

[On the effective date of any Purchase Payment received during the first contract year, we will add the following additional interest to your contract:

- [2.00%] of the new Purchase Payment if total Purchase Payments less withdrawals are greater than or equal to [\$10,000] but less than [\$100,000];
- [3.00%] of the new Purchase Payment if total Purchase Payments less withdrawals are greater than or equal to [\$100,000].

Your contract's additional interest is 100% vested after 35 days from the contract date.

Any withdrawal from the Contract before the additional interest is 100% vested causes a portion of the additional interest to be forfeited. The portion forfeited is the ratio of the withdrawal amount to total Purchase Payments, but not to exceed 100%.

If a subsequent Purchase Payment qualifies for a higher additional interest rate than was paid on your previous Purchase Payments, then on the effective date of the subsequent Purchase Payment, we will contribute a catch-up

amount to your account. The catch-up rate for your previous Purchase Payments will be the difference between the new additional interest rate and the additional interest rate most recently paid for the Purchase Payments. The catch-up rate will apply to past Purchase Payments less withdrawals whose additional interest was based on a lower rate and that have not already been caught up to the new rate.

For example, if the additional interest rates are

- 1.0% of a new Purchase Payment when Net Purchase Payments are less than \$100,000, and
- 1.5% of a new Purchase Payment when Net Purchase Payments are \$100,000 or more.

Example 1. Suppose a contract has three Purchase Payments, \$75,000 on day 1, \$50,000 on day 24, and \$35,000 on day 55. The additional amounts that Symetra contributes would be

Day 1: 1% of \$75,000

Day 24: 1.5% of \$50,000 *plus*
0.5% of \$75,000

Day 55: 1.5% of \$35,000

No catch-up contribution would be due on day 55 because all previous Purchase Payments were already caught up to the 1.5% rate.

Example 2. Suppose a contract has a Purchase Payment of \$75,000 on day 1, a withdrawal of \$25,000 on day 35, and a Purchase Payment of \$40,000 on day 40. The additional amounts that Symetra contributes would be

Day 1: 1% of \$75,000

Day 40: 1% of \$40,000

No catch-up contribution would be due on day 40 because Net Purchase Payments as of day 40 are \$90,000.]

[and]

[In the first [3] Contract Year[s] additional interest will be credited to Purchase Payments as follows:

- [2.00%] annual effective interest rate if the total Purchase Payments are greater than or equal to [\$10,000] but less than [\$100,000];
- [3.00%] annual effective interest rate if the total Purchase Payments are greater than or equal to [\$100,000].

If a subsequent Purchase Payment makes the Total Purchase Payments reach the next higher crediting tier, the additional interest credited to all Purchase Payments will increase to the higher rate from the date we receive that Purchase Payment to the end of the first Contract Year.]

INITIAL GUARANTEED INTEREST PERIOD: [1] Year(s)

GUARANTEED MINIMUM INTEREST RATE: [2.00%] while the surrender charge percentage exceeds 0%, [1.50%] thereafter

GUARANTEED RETURN OF PURCHASE PAYMENT: [Yes or No]

MINIMUM VALUE GUARANTEE: Upon annuitization, death of the Owner, or a total surrender of the contract, the minimum value that will be applied toward regular payments or paid to the Beneficiary or Owner will not be less than 90% of your Purchase Payments accumulated at an annual effective interest rate of 3% each year, less prior withdrawals accumulated at an annual effective interest rate of 3% each year. If necessary to meet this minimum, charges will be waived.

SURRENDER CHARGE: A surrender charge may be assessed on withdrawals from your Contract. The charge is a percentage of the amount withdrawn and is shown below. When the withdrawal is for only part of your contract value, the charge will be deducted from the remaining contract value, unless you tell us otherwise.

Contract Year	Charge
1	8% of amount withdrawn
2	8% of amount withdrawn
3	7% of amount withdrawn
4	7% of amount withdrawn
5	6% of amount withdrawn
6	5% of amount withdrawn
7	4% of amount withdrawn
After 7	0% of amount withdrawn

DELIVERED IN THE STATE OF: [any state] and governed by its laws.

PREMIUM TAXES: [0.0%]

ANNUITY SERVICE OFFICE:

Home Office:

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

Mailing Address:

Symetra Life Insurance Company
Retirement Services
[P.O. Box 3882
Seattle, Washington 98124]

Telephone: [1-800-796-3872]

Fax: [1-866-532-1356]

[VALUE TABLE]

This table shows the minimum values and rates of return for a sample annuity with a guaranteed return of purchase payments, assuming no withdrawals prior to a total surrender, annuitization or death and no additional interest. Your contract values and returns can be greater than the table indicates but will never be less. Your actual contract values and surrender values will vary depending upon such things as your Purchase Payments and Withdrawals.

The minimum cash surrender value is equal to the greatest of the minimum contract value less charges due upon a total withdrawal from the Contract, the guaranteed minimum value (described in the Interest Crediting and Contract Value section of the contract), and the guaranteed return of purchase payments (described in the Charges and Taxes section of the contract).

Guaranteed Minimums

End of Year	Purchase Payment	Minimum Crediting Interest Rate	Minimum Contract Value	Guaranteed Minimum Value (90% at 3%)	Guaranteed Return of Purchase Payments	Minimum Annuitization or Death Benefit Value	Minimum Cash Surrender Value	Effective Rate of Return on Surrender (assuming no partial withdrawals)
0	10,000		10,000	9,000	10,000	10,000	10,000	0.00%
1		2.50%	10,250	9,270	10,000	10,250	10,000	0.00%
2		2.50%	10,506	9,548	10,000	10,506	10,000	0.00%
3		2.50%	10,769	9,835	10,000	10,769	10,090	0.30%
4		2.50%	11,038	10,130	10,000	11,038	10,343	0.85%
5		2.50%	11,314	10,433	10,000	11,314	10,703	1.37%
6		2.50%	11,597	10,746	10,000	11,597	11,075	1.72%
7		2.50%	11,887	11,069	10,000	11,887	11,459	1.96%
8		1.50%	12,065	11,401	10,000	12,065	12,065	2.37%
9		1.50%	12,246	11,743	10,000	12,246	12,246	2.28%
10		1.50%	12,430	12,095	10,000	12,430	12,430	2.20%
11		1.50%	12,616	12,458	10,000	12,616	12,616	2.14%
12		1.50%	12,806	12,832	10,000	12,832	12,832	2.10%
13		1.50%	12,998	13,217	10,000	13,217	13,217	2.17%
14		1.50%	13,193	13,613	10,000	13,613	13,613	2.23%
15		1.50%	13,390	14,022	10,000	14,022	14,022	2.28%
16		1.50%	13,591	14,442	10,000	14,442	14,442	2.32%
17		1.50%	13,795	14,876	10,000	14,876	14,876	2.36%
18		1.50%	14,002	15,322	10,000	15,322	15,322	2.40%
19		1.50%	14,212	15,782	10,000	15,782	15,782	2.43%
20		1.50%	14,425	16,255	10,000	16,255	16,255	2.46%]

[VALUE TABLE]

This table shows the minimum values and rates of return for a sample annuity without a guaranteed return of purchase payments, assuming no withdrawals prior to a total surrender, annuitization or death and no additional interest. Your contract values and returns can be greater than the table indicates but will never be less. Your actual contract values and surrender values will vary depending upon such things as your Purchase Payments and Withdrawals.

The minimum cash surrender value is equal to the greater of the minimum contract value less charges due upon a total withdrawal from the Contract and the guaranteed minimum value (described in the Interest Crediting and Contract Value section of the contract).

Guaranteed Minimums

End of Year	Purchase Payment	Minimum Crediting Interest Rate	Minimum Contract Value	Guaranteed Minimum Value (90% at 3%)	Guaranteed Return of Purchase Payments	Minimum Annuitization or Death Benefit Value	Minimum Cash Surrender Value	Free-Look Return	Effective Rate of Return on Surrender (assuming no partial withdrawals)
0	10,000		10,000	9,000	0	10,000	9,280	10,000	0.00%
1		2.50%	10,250	9,270	0	10,250	9,512	0	-4.88%
2		2.50%	10,506	9,548	0	10,506	9,750	0	-1.26%
3		2.50%	10,769	9,835	0	10,769	10,090	0	0.30%
4		2.50%	11,038	10,130	0	11,038	10,343	0	0.85%
5		2.50%	11,314	10,433	0	11,314	10,703	0	1.37%
6		2.50%	11,597	10,746	0	11,597	11,075	0	1.72%
7		2.50%	11,887	11,069	0	11,887	11,459	0	1.96%
8		1.50%	12,065	11,401	0	12,065	12,065	0	2.37%
9		1.50%	12,246	11,743	0	12,246	12,246	0	2.28%
10		1.50%	12,430	12,095	0	12,430	12,430	0	2.20%
11		1.50%	12,616	12,458	0	12,616	12,616	0	2.14%
12		1.50%	12,806	12,832	0	12,832	12,832	0	2.10%
13		1.50%	12,998	13,217	0	13,217	13,217	0	2.17%
14		1.50%	13,193	13,613	0	13,613	13,613	0	2.23%
15		1.50%	13,390	14,022	0	14,022	14,022	0	2.28%
16		1.50%	13,591	14,442	0	14,442	14,442	0	2.32%
17		1.50%	13,795	14,876	0	14,876	14,876	0	2.36%
18		1.50%	14,002	15,322	0	15,322	15,322	0	2.40%
19		1.50%	14,212	15,782	0	15,782	15,782	0	2.43%
20		1.50%	14,425	16,255	0	16,255	16,255	0	2.46%]

CONTRACT DATA PAGE

PRODUCT NAME: [Annuity Contract]

PRODUCT TYPE: [Non-Qualified Annuity]

OWNER: [John Q. Doe
123 Any Street
Any City, WA 00000]

ANNUITANT: [John Q. Doe]

CONTRACT NUMBER: [000000000]

CONTRACT DATE: [03/01/2005]

MAXIMUM ISSUE AGE: [90] The Contract Date must be prior to the Owner(s) and Annuitant(s)' [91st] birthday.

MAXIMUM ANNUITIZATION AGE: [100] Annuity payments must begin prior to the Annuitant's (including joint annuitant's) [101st] birthday.

ANNUITANT'S AGE ON CONTRACT DATE: [35]

ANNUITY DATE: Not later than [2/28/2071]

MINIMUM INITIAL PURCHASE PAYMENT: [\$5,000.00] for Non-Qualified
[\$3,000.00] for Qualified

MINIMUM SUBSEQUENT PURCHASE PAYMENT: [\$1,000] allowed within 12 months of the Contract Date. Interest credited to Subsequent Purchase Payments may be different from the interest credited to the Initial Purchase Payment.

INITIAL PURCHASE PAYMENT: [\$10,000.00]

EFFECTIVE BASE INTEREST RATE: [3.00%]

ADDITIONAL INTEREST: [Yes or Not Applicable]

[On the effective date of any Purchase Payment received during the first contract year, we will add the following additional interest to your contract:

- [2.00%] of the new Purchase Payment if total Purchase Payments less withdrawals are greater than or equal to [\$10,000] but less than [\$100,000];
- [3.00%] of the new Purchase Payment if total Purchase Payments less withdrawals are greater than or equal to [\$100,000].

Your contract's additional interest is 100% vested after 35 days from the contract date.

Any withdrawal from the Contract before the additional interest is 100% vested causes a portion of the additional interest to be forfeited. The portion forfeited is the ratio of the withdrawal amount to total Purchase Payments, but not to exceed 100%.

If a subsequent Purchase Payment qualifies for a higher additional interest rate than was paid on your previous Purchase Payments, then on the effective date of the subsequent Purchase Payment, we will contribute a catch-up amount to your account. The catch-up rate for your previous Purchase Payments will be the difference between the new additional interest rate and the additional interest rate most recently paid for the Purchase Payments. The catch-up rate will apply to past Purchase Payments less withdrawals whose additional interest was based on a lower rate and that have not already been caught up to the new rate.

For example, if the additional interest rates are

- 1.0% of a new Purchase Payment when Net Purchase Payments are less than \$100,000, and
- 1.5% of a new Purchase Payment when Net Purchase Payments are \$100,000 or more.

Example 1. Suppose a contract has three Purchase Payments, \$75,000 on day 1, \$50,000 on day 24, and \$35,000 on day 55. The additional amounts that Symetra contributes would be

Day 1: 1% of \$75,000

Day 24: 1.5% of \$50,000 *plus*
0.5% of \$75,000

Day 55: 1.5% of \$35,000

No catch-up contribution would be due on day 55 because all previous Purchase Payments were already caught up to the 1.5% rate.

Example 2. Suppose a contract has a Purchase Payment of \$75,000 on day 1, a withdrawal of \$25,000 on day 35, and a Purchase Payment of \$40,000 on day 40. The additional amounts that Symetra contributes would be

Day 1: 1% of \$75,000

Day 40: 1% of \$40,000

No catch-up contribution would be due on day 40 because Net Purchase Payments as of day 40 are \$90,000.]

[and]

[In the first [3] Contract Year[s] additional interest will be credited to Purchase Payments as follows:

- [2.00%] annual effective interest rate if the total Purchase Payments are greater than or equal to [\$10,000] but less than [\$100,000];
- [3.00%] annual effective interest rate if the total Purchase Payments are greater than or equal to [\$100,000].

If a subsequent Purchase Payment makes the Total Purchase Payments reach the next higher crediting tier, the additional interest credited to all Purchase Payments will increase to the higher rate from the date we receive that Purchase Payment to the end of the first Contract Year.]

INITIAL GUARANTEED INTEREST PERIOD: [1] Year(s)

GUARANTEED MINIMUM INTEREST RATE: [2.00%] while the surrender charge percentage exceeds 0%, [1.50%] thereafter

GUARANTEED RETURN OF PURCHASE PAYMENT: [Yes or No]

MINIMUM VALUE GUARANTEE: Upon annuitization, death of the Owner, or a total surrender of the contract, the minimum value that will be applied toward regular payments or paid to the Beneficiary or Owner will not be less than 90% of your Purchase Payments accumulated at an annual effective interest rate of 3% each year, less prior withdrawals accumulated at an annual effective interest rate of 3% each year. If necessary to meet this minimum, charges will be waived.

SURRENDER CHARGE: A surrender charge may be assessed on withdrawals from your Contract. The charge is a percentage of the amount withdrawn and is shown below. When the withdrawal is for only part of your contract value, the charge will be deducted from the remaining contract value, unless you tell us otherwise.

Contract Year	Charge
1	8% of amount withdrawn
2	7% of amount withdrawn
3	6% of amount withdrawn
4	5% of amount withdrawn
5	5% of amount withdrawn
6	5% of amount withdrawn
7	4% of amount withdrawn
8	3% of amount withdrawn
After 8	0% of amount withdrawn

DELIVERED IN THE STATE OF: [any state] and governed by its laws.

PREMIUM TAXES: [0.0%]

ANNUITY SERVICE OFFICE:

Home Office:

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

Mailing Address:

Symetra Life Insurance Company
Retirement Services
[P.O. Box 3882
Seattle, Washington 98124]

Telephone: [1-800-796-3872]

Fax: [1-866-532-1356]

[VALUE TABLE]

This table shows the minimum values and rates of return for a sample annuity with a guaranteed return of purchase payments, assuming no withdrawals prior to a total surrender, annuitization or death and no additional interest. Your contract values and returns can be greater than the table indicates but will never be less. Your actual contract values and surrender values will vary depending upon such things as your Purchase Payments and Withdrawals.

The minimum cash surrender value is equal to the greatest of the minimum contract value less charges due upon a total withdrawal from the Contract, the guaranteed minimum value (described in the Interest Crediting and Contract Value section of the contract), and the guaranteed return of purchase payments (described in the Charges and Taxes section of the contract).

Guaranteed Minimums

End of Year	Purchase Payment	Minimum Crediting Interest Rate	Minimum Contract Value	Guaranteed Minimum Value (90% at 3%)	Guaranteed Return of Purchase Payments	Minimum Annuitization or Death Benefit Value	Minimum Cash Surrender Value	Effective Rate of Return on Surrender (assuming no partial withdrawals)
0	10,000		10,000	9,000	10,000	10,000	10,000	0.00%
1		2.00%	10,200	9,270	10,000	10,200	10,000	0.00%
2		2.00%	10,404	9,548	10,000	10,404	10,000	0.00%
3		2.00%	10,612	9,835	10,000	10,612	10,039	0.13%
4		2.00%	10,824	10,130	10,000	10,824	10,337	0.83%
5		2.00%	11,041	10,433	10,000	11,041	10,544	1.07%
6		2.00%	11,262	10,746	10,000	11,262	10,755	1.22%
7		2.00%	11,487	11,069	10,000	11,487	11,073	1.47%
8		2.00%	11,717	11,401	10,000	11,717	11,401	1.65%
9		1.50%	11,892	11,743	10,000	11,892	11,892	1.94%
10		1.50%	12,071	12,095	10,000	12,095	12,095	1.92%
11		1.50%	12,252	12,458	10,000	12,458	12,458	2.02%
12		1.50%	12,436	12,832	10,000	12,832	12,832	2.10%
13		1.50%	12,622	13,217	10,000	13,217	13,217	2.17%
14		1.50%	12,811	13,613	10,000	13,613	13,613	2.23%
15		1.50%	13,004	14,022	10,000	14,022	14,022	2.28%
16		1.50%	13,199	14,442	10,000	14,442	14,442	2.32%
17		1.50%	13,397	14,876	10,000	14,876	14,876	2.36%
18		1.50%	13,598	15,322	10,000	15,322	15,322	2.40%
19		1.50%	13,802	15,782	10,000	15,782	15,782	2.43%
20		1.50%	14,009	16,255	10,000	16,255	16,255	2.46%]

[VALUE TABLE]

This table shows the minimum values and rates of return for a sample annuity without a guaranteed return of purchase payments, assuming no withdrawals prior to a total surrender, annuitization or death and no additional interest. Your contract values and returns can be greater than the table indicates but will never be less. Your actual contract values and surrender values will vary depending upon such things as your Purchase Payments and Withdrawals.

The minimum cash surrender value is equal to the greater of the minimum contract value less charges due upon a total withdrawal from the Contract and the guaranteed minimum value (described in the Interest Crediting and Contract Value section of the contract).

Guaranteed Minimums

End of Year	Purchase Payment	Minimum Crediting Interest Rate	Minimum Contract Value	Guaranteed Minimum Value (90% at 3%)	Guaranteed Return of Purchase Payments	Minimum Annuitization or Death Benefit Value	Minimum Cash Surrender Value	Free-Look Return	Effective Rate of Return on Surrender (assuming no partial withdrawals)
0	10,000		10,000	9,000	0	10,000	9,280	10,000	0.00%
1		2.00%	10,200	9,270	0	10,200	9,466	0	-5.34%
2		2.00%	10,404	9,548	0	10,404	9,749	0	-1.27%
3		2.00%	10,612	9,835	0	10,612	10,039	0	0.13%
4		2.00%	10,824	10,130	0	10,824	10,337	0	0.83%
5		2.00%	11,041	10,433	0	11,041	10,544	0	1.07%
6		2.00%	11,262	10,746	0	11,262	10,755	0	1.22%
7		2.00%	11,487	11,069	0	11,487	11,073	0	1.47%
8		2.00%	11,717	11,401	0	11,717	11,401	0	1.65%
9		1.50%	11,892	11,743	0	11,892	11,892	0	1.94%
10		1.50%	12,071	12,095	0	12,095	12,095	0	1.92%
11		1.50%	12,252	12,458	0	12,458	12,458	0	2.02%
12		1.50%	12,436	12,832	0	12,832	12,832	0	2.10%
13		1.50%	12,622	13,217	0	13,217	13,217	0	2.17%
14		1.50%	12,811	13,613	0	13,613	13,613	0	2.23%
15		1.50%	13,004	14,022	0	14,022	14,022	0	2.28%
16		1.50%	13,199	14,442	0	14,442	14,442	0	2.32%
17		1.50%	13,397	14,876	0	14,876	14,876	0	2.36%
18		1.50%	13,598	15,322	0	15,322	15,322	0	2.40%
19		1.50%	13,802	15,782	0	15,782	15,782	0	2.43%
20		1.50%	14,009	16,255	0	16,255	16,255	0	2.46%]

CONTRACT DATA PAGE

PRODUCT NAME: [Annuity Contract]

PRODUCT TYPE: [Non-Qualified Annuity]

OWNER: [John Q. Doe
123 Any Street
Any City, WA 00000]

ANNUITANT: [John Q. Doe]

CONTRACT NUMBER: [000000000]

CONTRACT DATE: [03/01/2005]

MAXIMUM ISSUE AGE: [90] The Contract Date must be prior to the Owner(s) and Annuitant(s)' [91st] birthday.

MAXIMUM ANNUITIZATION AGE: [100] Annuity payments must begin prior to the Annuitant's (including joint annuitant's) [101st] birthday.

ANNUITANT'S AGE ON CONTRACT DATE: [35]

ANNUITY DATE: Not later than [2/28/2071]

MINIMUM INITIAL PURCHASE PAYMENT: [\$5,000.00] for Non-Qualified
[\$3,000.00] for Qualified

MINIMUM SUBSEQUENT PURCHASE PAYMENT: [\$1,000] allowed within 12 months of the Contract Date. Interest credited to Subsequent Purchase Payments may be different from the interest credited to the Initial Purchase Payment.

INITIAL PURCHASE PAYMENT: [\$10,000.00]

EFFECTIVE BASE INTEREST RATE: [3.00%]

ADDITIONAL INTEREST: [Yes or Not Applicable]

[On the effective date of any Purchase Payment received during the first contract year, we will add the following additional interest to your contract:

- [2.00%] of the new Purchase Payment if total Purchase Payments less withdrawals are greater than or equal to [\$10,000] but less than [\$100,000];
- [3.00%] of the new Purchase Payment if total Purchase Payments less withdrawals are greater than or equal to [\$100,000].

Your contract's additional interest is 100% vested after 35 days from the contract date.

Any withdrawal from the Contract before the additional interest is 100% vested causes a portion of the additional interest to be forfeited. The portion forfeited is the ratio of the withdrawal amount to total Purchase Payments, but not to exceed 100%.

If a subsequent Purchase Payment qualifies for a higher additional interest rate than was paid on your previous Purchase Payments, then on the effective date of the subsequent Purchase Payment, we will contribute a catch-up amount to your account. The catch-up rate for your previous Purchase Payments will be the difference between the new additional interest rate and the additional interest rate most recently paid for the Purchase Payments. The catch-up rate will apply to past Purchase Payments less withdrawals whose additional interest was based on a lower rate and that have not already been caught up to the new rate.

For example, if the additional interest rates are

- 1.0% of a new Purchase Payment when Net Purchase Payments are less than \$100,000, and
- 1.5% of a new Purchase Payment when Net Purchase Payments are \$100,000 or more.

Example 1. Suppose a contract has three Purchase Payments, \$75,000 on day 1, \$50,000 on day 24, and \$35,000 on day 55. The additional amounts that Symetra contributes would be

Day 1: 1% of \$75,000

Day 24: 1.5% of \$50,000 *plus*
0.5% of \$75,000

Day 55: 1.5% of \$35,000

No catch-up contribution would be due on day 55 because all previous Purchase Payments were already caught up to the 1.5% rate.

Example 2. Suppose a contract has a Purchase Payment of \$75,000 on day 1, a withdrawal of \$25,000 on day 35, and a Purchase Payment of \$40,000 on day 40. The additional amounts that Symetra contributes would be

Day 1: 1% of \$75,000

Day 40: 1% of \$40,000

No catch-up contribution would be due on day 40 because Net Purchase Payments as of day 40 are \$90,000.]

[and]

[In the first [3] Contract Year[s] additional interest will be credited to Purchase Payments as follows:

- [2.00%] annual effective interest rate if the total Purchase Payments are greater than or equal to [\$10,000] but less than [\$100,000];
- [3.00%] annual effective interest rate if the total Purchase Payments are greater than or equal to [\$100,000].

If a subsequent Purchase Payment makes the Total Purchase Payments reach the next higher crediting tier, the additional interest credited to all Purchase Payments will increase to the higher rate from the date we receive that Purchase Payment to the end of the first Contract Year.]

INITIAL GUARANTEED INTEREST PERIOD: [1] Year(s)

GUARANTEED MINIMUM INTEREST RATE: [2.00%] while the surrender charge percentage exceeds 0%, [1.50%] thereafter

GUARANTEED RETURN OF PURCHASE PAYMENT: [Yes or No]

MINIMUM VALUE GUARANTEE: Upon annuitization, death of the Owner, or a total surrender of the contract, the minimum value that will be applied toward regular payments or paid to the Beneficiary or Owner will not be less than 90% of your Purchase Payments accumulated at an annual effective interest rate of 3% each year, less prior withdrawals accumulated at an annual effective interest rate of 3% each year. If necessary to meet this minimum, charges will be waived.

SURRENDER CHARGE: A surrender charge may be assessed on withdrawals from your Contract. The charge is a percentage of the amount withdrawn and is shown below. When the withdrawal is for only part of your contract value, the charge will be deducted from the remaining contract value, unless you tell us otherwise.

Contract Year	Charge
1	9% of amount withdrawn
2	8% of amount withdrawn
3	7% of amount withdrawn
4	6% of amount withdrawn
5	5% of amount withdrawn
6	5% of amount withdrawn
7	4% of amount withdrawn
8	3% of amount withdrawn
9	2% of amount withdrawn
After 9	0% of amount withdrawn

DELIVERED IN THE STATE OF: [any state] and governed by its laws.

PREMIUM TAXES: [0.0%]

ANNUITY SERVICE OFFICE:

Home Office:

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

Mailing Address:

Symetra Life Insurance Company
Retirement Services
[P.O. Box 3882
Seattle, Washington 98124]

Telephone: [1-800-796-3872]

Fax: [1-866-532-1356]

[VALUE TABLE]

This table shows the minimum values and rates of return for a sample annuity with a guaranteed return of purchase payments, assuming no withdrawals prior to a total surrender, annuitization or death and no additional interest. Your contract values and returns can be greater than the table indicates but will never be less. Your actual contract values and surrender values will vary depending upon such things as your Purchase Payments and Withdrawals.

The minimum cash surrender value is equal to the greatest of the minimum contract value less charges due upon a total withdrawal from the Contract, the guaranteed minimum value (described in the Interest Crediting and Contract Value section of the contract), and the guaranteed return of purchase payments (described in the Charges and Taxes section of the contract).

Guaranteed Minimums

End of Year	Purchase Payment	Minimum Crediting Interest Rate	Minimum Contract Value	Guaranteed Minimum Value (90% at 3%)	Guaranteed Return of Purchase Payments	Minimum Annuitization or Death Benefit Value	Minimum Cash Surrender Value	Effective Rate of Return on Surrender (assuming no partial withdrawals)
0	10,000		10,000	9,000	10,000	10,000	10,000	0.00%
1		2.00%	10,200	9,270	10,000	10,200	10,000	0.00%
2		2.00%	10,404	9,548	10,000	10,404	10,000	0.00%
3		2.00%	10,612	9,835	10,000	10,612	10,000	0.00%
4		2.00%	10,824	10,130	10,000	10,824	10,240	0.59%
5		2.00%	11,041	10,433	10,000	11,041	10,544	1.07%
6		2.00%	11,262	10,746	10,000	11,262	10,755	1.22%
7		2.00%	11,487	11,069	10,000	11,487	11,073	1.47%
8		2.00%	11,717	11,401	10,000	11,717	11,401	1.65%
9		2.00%	11,951	11,743	10,000	11,951	11,743	1.80%
10		1.50%	12,130	12,095	10,000	12,130	12,130	1.95%
11		1.50%	12,312	12,458	10,000	12,458	12,458	2.02%
12		1.50%	12,497	12,832	10,000	12,832	12,832	2.10%
13		1.50%	12,684	13,217	10,000	13,217	13,217	2.17%
14		1.50%	12,875	13,613	10,000	13,613	13,613	2.23%
15		1.50%	13,068	14,022	10,000	14,022	14,022	2.28%
16		1.50%	13,264	14,442	10,000	14,442	14,442	2.32%
17		1.50%	13,463	14,876	10,000	14,876	14,876	2.36%
18		1.50%	13,665	15,322	10,000	15,322	15,322	2.40%
19		1.50%	13,870	15,782	10,000	15,782	15,782	2.43%
20		1.50%	14,078	16,255	10,000	16,255	16,255	2.46%]

[VALUE TABLE]

This table shows the minimum values and rates of return for a sample annuity without a guaranteed return of purchase payments, assuming no withdrawals prior to a total surrender, annuitization or death and no additional interest. Your contract values and returns can be greater than the table indicates but will never be less. Your actual contract values and surrender values will vary depending upon such things as your Purchase Payments and Withdrawals.

The minimum cash surrender value is equal to the greater of the minimum contract value less charges due upon a total withdrawal from the Contract and the guaranteed minimum value (described in the Interest Crediting and Contract Value section of the contract).

Guaranteed Minimums

End of Year	Purchase Payment	Minimum Crediting Interest Rate	Minimum Contract Value	Guaranteed Minimum Value (90% at 3%)	Guaranteed Return of Purchase Payments	Minimum Annuitization or Death Benefit Value	Minimum Cash Surrender Value	Free-Look Return	Effective Rate of Return on Surrender (assuming no partial withdrawals)
0	10,000		10,000	9,000	0	10,000	9,190	10,000	0.00%
1		2.00%	10,200	9,270	0	10,200	9,374	0	-6.26%
2		2.00%	10,404	9,548	0	10,404	9,655	0	-1.74%
3		2.00%	10,612	9,835	0	10,612	9,944	0	-0.19%
4		2.00%	10,824	10,130	0	10,824	10,240	0	0.59%
5		2.00%	11,041	10,433	0	11,041	10,544	0	1.07%
6		2.00%	11,262	10,746	0	11,262	10,755	0	1.22%
7		2.00%	11,487	11,069	0	11,487	11,073	0	1.47%
8		2.00%	11,717	11,401	0	11,717	11,401	0	1.65%
9		2.00%	11,951	11,743	0	11,951	11,743	0	1.80%
10		1.50%	12,130	12,095	0	12,130	12,130	0	1.95%
11		1.50%	12,312	12,458	0	12,458	12,458	0	2.02%
12		1.50%	12,497	12,832	0	12,832	12,832	0	2.10%
13		1.50%	12,684	13,217	0	13,217	13,217	0	2.17%
14		1.50%	12,875	13,613	0	13,613	13,613	0	2.23%
15		1.50%	13,068	14,022	0	14,022	14,022	0	2.28%
16		1.50%	13,264	14,442	0	14,442	14,442	0	2.32%
17		1.50%	13,463	14,876	0	14,876	14,876	0	2.36%
18		1.50%	13,665	15,322	0	15,322	15,322	0	2.40%
19		1.50%	13,870	15,782	0	15,782	15,782	0	2.43%
20		1.50%	14,078	16,255	0	16,255	16,255	0	2.46%]

CONTRACT DATA PAGE

PRODUCT NAME: [Annuity Contract]

PRODUCT TYPE: [Non-Qualified Annuity]

OWNER: [John Q. Doe
123 Any Street
Any City, WA 00000]

ANNUITANT: [John Q. Doe]

CONTRACT NUMBER: [000000000]

CONTRACT DATE: [03/01/2005]

MAXIMUM ISSUE AGE: [90] The Contract Date must be prior to the Owner(s) and Annuitant(s)' [91st] birthday.

MAXIMUM ANNUITIZATION AGE: [100] Annuity payments must begin prior to the Annuitant's (including joint annuitant's) [101st] birthday.

ANNUITANT'S AGE ON CONTRACT DATE: [35]

ANNUITY DATE: Not later than [2/28/2071]

MINIMUM INITIAL PURCHASE PAYMENT: [\$5,000.00] for Non-Qualified
[\$3,000.00] for Qualified

MINIMUM SUBSEQUENT PURCHASE PAYMENT: [\$1,000] allowed within 12 months of the Contract Date. Interest credited to Subsequent Purchase Payments may be different from the interest credited to the Initial Purchase Payment.

INITIAL PURCHASE PAYMENT: [\$10,000.00]

EFFECTIVE BASE INTEREST RATE: [3.00%]

ADDITIONAL INTEREST: [Yes or Not Applicable]

[On the effective date of any Purchase Payment received during the first contract year, we will add the following additional interest to your contract:

- [2.00%] of the new Purchase Payment if total Purchase Payments less withdrawals are greater than or equal to [\$10,000] but less than [\$100,000];
- [3.00%] of the new Purchase Payment if total Purchase Payments less withdrawals are greater than or equal to [\$100,000].

Your contract's additional interest is 100% vested after 35 days from the contract date.

Any withdrawal from the Contract before the additional interest is 100% vested causes a portion of the additional interest to be forfeited. The portion forfeited is the ratio of the withdrawal amount to total Purchase Payments, but not to exceed 100%.

If a subsequent Purchase Payment qualifies for a higher additional interest rate than was paid on your previous Purchase Payments, then on the effective date of the subsequent Purchase Payment, we will contribute a catch-up amount to your account. The catch-up rate for your previous Purchase Payments will be the difference between the new additional interest rate and the additional interest rate most recently paid for the Purchase Payments. The catch-up rate will apply to past Purchase Payments less withdrawals whose additional interest was based on a lower rate and that have not already been caught up to the new rate.

For example, if the additional interest rates are

- 1.0% of a new Purchase Payment when Net Purchase Payments are less than \$100,000, and
- 1.5% of a new Purchase Payment when Net Purchase Payments are \$100,000 or more.

Example 1. Suppose a contract has three Purchase Payments, \$75,000 on day 1, \$50,000 on day 24, and \$35,000 on day 55. The additional amounts that Symetra contributes would be

Day 1: 1% of \$75,000

Day 24: 1.5% of \$50,000 *plus*
0.5% of \$75,000

Day 55: 1.5% of \$35,000

No catch-up contribution would be due on day 55 because all previous Purchase Payments were already caught up to the 1.5% rate.

Example 2. Suppose a contract has a Purchase Payment of \$75,000 on day 1, a withdrawal of \$25,000 on day 35, and a Purchase Payment of \$40,000 on day 40. The additional amounts that Symetra contributes would be

Day 1: 1% of \$75,000

Day 40: 1% of \$40,000

No catch-up contribution would be due on day 40 because Net Purchase Payments as of day 40 are \$90,000.]

[and]

[In the first [3] Contract Year[s] additional interest will be credited to Purchase Payments as follows:

- [2.00%] annual effective interest rate if the total Purchase Payments are greater than or equal to [\$10,000] but less than [\$100,000];
- [3.00%] annual effective interest rate if the total Purchase Payments are greater than or equal to [\$100,000].

If a subsequent Purchase Payment makes the Total Purchase Payments reach the next higher crediting tier, the additional interest credited to all Purchase Payments will increase to the higher rate from the date we receive that Purchase Payment to the end of the first Contract Year.]

INITIAL GUARANTEED INTEREST PERIOD: [1] Year(s)

GUARANTEED MINIMUM INTEREST RATE: [2.00%] while the surrender charge percentage exceeds 0%, [1.50%] thereafter

GUARANTEED RETURN OF PURCHASE PAYMENT: [Yes or No]

MINIMUM VALUE GUARANTEE: Upon annuitization, death of the Owner, or a total surrender of the contract, the minimum value that will be applied toward regular payments or paid to the Beneficiary or Owner will not be less than 90% of your Purchase Payments accumulated at an annual effective interest rate of 3% each year, less prior withdrawals accumulated at an annual effective interest rate of 3% each year. If necessary to meet this minimum, charges will be waived.

SURRENDER CHARGE: A surrender charge may be assessed on withdrawals from your Contract. The charge is a percentage of the amount withdrawn and is shown below. When the withdrawal is for only part of your contract value, the charge will be deducted from the remaining contract value, unless you tell us otherwise.

Contract Year	Charge
1	9% of amount withdrawn
2	9% of amount withdrawn
3	8% of amount withdrawn
4	7% of amount withdrawn
5	6% of amount withdrawn
6	5% of amount withdrawn
7	4% of amount withdrawn
8	3% of amount withdrawn
9	2% of amount withdrawn
10	1% of amount withdrawn
After 10	0% of amount withdrawn

DELIVERED IN THE STATE OF: [any state] and governed by its laws.

PREMIUM TAXES: [0.0%]

ANNUITY SERVICE OFFICE:

Home Office:

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

Mailing Address:

Symetra Life Insurance Company
Retirement Services
[P.O. Box 3882
Seattle, Washington 98124]

Telephone: [1-800-796-3872]

Fax: [1-866-532-1356]

[VALUE TABLE]

This table shows the minimum values and rates of return for a sample annuity with a guaranteed return of purchase payments, assuming no withdrawals prior to a total surrender, annuitization or death and no additional interest. Your contract values and returns can be greater than the table indicates but will never be less. Your actual contract values and surrender values will vary depending upon such things as your Purchase Payments and Withdrawals.

The minimum cash surrender value is equal to the greatest of the minimum contract value less charges due upon a total withdrawal from the Contract, the guaranteed minimum value (described in the Interest Crediting and Contract Value section of the contract), and the guaranteed return of purchase payments (described in the Charges and Taxes section of the contract).

Guaranteed Minimums

End of Year	Purchase Payment	Minimum Crediting Interest Rate	Minimum Contract Value	Guaranteed Minimum Value (90% at 3%)	Guaranteed Return of Purchase Payments	Minimum Annuitization or Death Benefit Value	Minimum Cash Surrender Value	Effective Rate of Return on Surrender (assuming no partial withdrawals)
0	10,000		10,000	9,000	10,000	10,000	10,000	0.00%
1		2.00%	10,200	9,270	10,000	10,200	10,000	0.00%
2		2.00%	10,404	9,548	10,000	10,404	10,000	0.00%
3		2.00%	10,612	9,835	10,000	10,612	10,000	0.00%
4		2.00%	10,824	10,130	10,000	10,824	10,142	0.35%
5		2.00%	11,041	10,433	10,000	11,041	10,445	0.87%
6		2.00%	11,262	10,746	10,000	11,262	10,755	1.22%
7		2.00%	11,487	11,069	10,000	11,487	11,073	1.47%
8		2.00%	11,717	11,401	10,000	11,717	11,401	1.65%
9		2.00%	11,951	11,743	10,000	11,951	11,743	1.80%
10		2.00%	12,190	12,095	10,000	12,190	12,095	1.92%
11		1.50%	12,373	12,458	10,000	12,458	12,458	2.02%
12		1.50%	12,558	12,832	10,000	12,832	12,832	2.10%
13		1.50%	12,747	13,217	10,000	13,217	13,217	2.17%
14		1.50%	12,938	13,613	10,000	13,613	13,613	2.23%
15		1.50%	13,132	14,022	10,000	14,022	14,022	2.28%
16		1.50%	13,329	14,442	10,000	14,442	14,442	2.32%
17		1.50%	13,529	14,876	10,000	14,876	14,876	2.36%
18		1.50%	13,732	15,322	10,000	15,322	15,322	2.40%
19		1.50%	13,938	15,782	10,000	15,782	15,782	2.43%
20		1.50%	14,147	16,255	10,000	16,255	16,255	2.46%]

[VALUE TABLE]

This table shows the minimum values and rates of return for a sample annuity without a guaranteed return of purchase payments, assuming no withdrawals prior to a total surrender, annuitization or death and no additional interest. Your contract values and returns can be greater than the table indicates but will never be less. Your actual contract values and surrender values will vary depending upon such things as your Purchase Payments and Withdrawals.

The minimum cash surrender value is equal to the greater of the minimum contract value less charges due upon a total withdrawal from the Contract and the guaranteed minimum value (described in the Interest Crediting and Contract Value section of the contract).

Guaranteed Minimums

End of Year	Purchase Payment	Minimum Crediting Interest Rate	Minimum Contract Value	Guaranteed Minimum Value (90% at 3%)	Guaranteed Return of Purchase Payments	Minimum Annuitization or Death Benefit Value	Minimum Cash Surrender Value	Free-Look Return	Effective Rate of Return on Surrender (assuming no partial withdrawals)
0	10,000		10,000	9,000	0	10,000	9,190	10,000	0.00%
1		2.00%	10,200	9,270	0	10,200	9,374	0	-6.26%
2		2.00%	10,404	9,548	0	10,404	9,561	0	-2.22%
3		2.00%	10,612	9,835	0	10,612	9,848	0	-0.51%
4		2.00%	10,824	10,130	0	10,824	10,142	0	0.35%
5		2.00%	11,041	10,433	0	11,041	10,445	0	0.87%
6		2.00%	11,262	10,746	0	11,262	10,755	0	1.22%
7		2.00%	11,487	11,069	0	11,487	11,073	0	1.47%
8		2.00%	11,717	11,401	0	11,717	11,401	0	1.65%
9		2.00%	11,951	11,743	0	11,951	11,743	0	1.80%
10		2.00%	12,190	12,095	0	12,190	12,095	0	1.92%
11		1.50%	12,373	12,458	0	12,458	12,458	0	2.02%
12		1.50%	12,558	12,832	0	12,832	12,832	0	2.10%
13		1.50%	12,747	13,217	0	13,217	13,217	0	2.17%
14		1.50%	12,938	13,613	0	13,613	13,613	0	2.23%
15		1.50%	13,132	14,022	0	14,022	14,022	0	2.28%
16		1.50%	13,329	14,442	0	14,442	14,442	0	2.32%
17		1.50%	13,529	14,876	0	14,876	14,876	0	2.36%
18		1.50%	13,732	15,322	0	15,322	15,322	0	2.40%
19		1.50%	13,938	15,782	0	15,782	15,782	0	2.43%
20		1.50%	14,147	16,255	0	16,255	16,255	0	2.46%]

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INTEREST CREDITING AND CONTRACT VALUE

INTEREST CREDITING

Symetra Life establishes the annual effective interest rates that apply to Purchase Payments. The annual effective interest rate will never be less than the guaranteed minimum interest rate shown on the contract data page.

Each Purchase Payment will be credited with the effective base interest rate established for the date when Symetra Life receives the payment. The effective base interest rate in effect on the contract date will apply to the initial Purchase Payment during the initial guaranteed interest period as shown on the contract data page. Any subsequent Purchase Payment will be credited with the effective base interest rate in effect on the date we receive the subsequent payment. The interest rates in effect for subsequent Purchase Payments will be credited for the remainder of the initial guaranteed interest period that is already in progress.

Starting on the contract anniversary when the initial guaranteed interest period ends, Symetra Life can adjust the effective base interest rate that applies to your contract value. The adjusted rate will apply to the contract value for no less than 12 months, when the rate may again be adjusted. From then on, we cannot adjust the effective interest rate more frequently than every 12 months.

After you stop making Purchase Payments, we will continue to credit the balance of the contract value with the applicable effective interest rate(s).

Additional Interest

Additional interest, as described on the contract data page, will be credited to Purchase Payments.

Interest Compounding

Symetra Life credits interest on each Purchase Payment from the day following your payment up through the date you withdraw the funds from the Contract.

Annual effective interest rates show the effect of daily compounding of interest over a 12-month period.

CONTRACT VALUE

Your contract value is the sum of the Purchase Payments plus interest credited to your contract value, less previous withdrawals, fees, and charges. We calculate this by:

- adding all the Purchase Payments you have made;
- subtracting the charges and taxes which have been deducted;
- subtracting the withdrawals you have made;
- adding the interest we credit;
- subtracting the amounts applied to an annuity option; and
- subtracting the amounts to pay the death benefit.

GUARANTEED MINIMUM VALUE

Upon annuitization, death of the owner or a total surrender of the contract, the minimum value that will be applied toward regular payments or paid to a beneficiary or contract owner is 90% of the purchase payments accumulated at an annual effective rate of 3% each year, less prior withdrawals accumulated at an annual effective rate of 3% each year. If necessary to meet this minimum, charges will be waived.

CHARGES AND TAXES

The following charges apply to your Contract:

SURRENDER CHARGE

A surrender charge may be assessed on withdrawals from your Contract. The charge is a percentage of the amount withdrawn and is shown on your contract data page.

Waiver of Surrender Charges

You can withdraw up to 10% of your contract value each Contract Year without a surrender charge. The determination of whether more than 10% of the contract value has been withdrawn is made at the time of withdrawal. If you take more than one withdrawal in a Contract Year, the previous withdrawals in the Contract Year are added to the current contract value to determine whether more than 10% of the contract value has been withdrawn in that Contract Year.

Surrender charges will not be assessed on the following:

- repetitive withdrawals, if the withdrawals are equal or substantially equal and are expected to deplete the contract value over your life expectancy or the joint life expectancies of you and your joint Owner (or, if applicable, you and your Beneficiary). However, if you take additional withdrawals or otherwise modify or stop the repetitive withdrawals, the repetitive withdrawals taken during the Contract Year will be included when determining whether more than 10% of the contract value has been withdrawn;
- annuity payments;
- withdrawals taken on account of your death; and
- withdrawals taken after you have been confined to a hospital or nursing home for 30 consecutive days if:
 - the confinement begins after the contract date; and
 - the withdrawal is taken within 60 days after confinement ends.

If you are confined to a hospital or nursing home on the contract date, you are not eligible for this waiver of surrender charges until after the first contract year.

We may require proof of confinement. Proof of confinement may include a billing statement from the hospital or nursing home showing the dates of confinement and service, or certification of confinement signed by the Owner's attending physician.

Hospital may be defined in two ways. It may mean a lawfully operated institution that is licensed as a hospital by the Joint Commission of Accreditation of Hospitals, or it may mean a lawfully operated institution that provides in-patient treatment under the direction of a staff of physicians and has 24-hour per day nursing services.

Nursing home is defined as a facility licensed by the state that provides convalescent or chronic care for in-patients who, by reason of illness or infirmity, are unable to properly care for themselves.

Physician is defined as a person licensed in the United States to practice the healing arts acting within the scope of his or her license in treating an injury or illness. It does not include you or a member of your family.

ANNUAL SYSTEMATIC CHARGE

\$25.00 will be deducted on each contract anniversary if in the prior Contract Year, the payee received more than one repetitive withdrawal or more than one annuity payment from the Payment Based on a Number of Years annuity option. This charge will, however, be waived if such payments were made by electronic funds transfer.

PREMIUM TAXES

Any premium taxes levied by a state or other governmental entity may be deducted from the contract value. The premium tax rate is shown on the contract data page.

INCOME OR OTHER TAXES

Currently we do not pay income or other taxes on the interest credited to your Contract. If we ever incur such taxes, we reserve the right to deduct them from your Contract.

GUARANTEED RETURN OF PURCHASE PAYMENTS

If the contract data page indicates that this contract has a return of purchase payments guarantee, then upon a total withdrawal from the Contract we will reduce any surrender charge, annual systematic charge and premium tax assessment to the extent necessary to guarantee that your total withdrawal, when added to prior withdrawals, will equal at least 100% of your total Purchase Payments. For this purpose, all payments made to you under this contract are considered to be a return of Purchase Payments.

WITHDRAWAL PROVISIONS

WITHDRAWALS

Before the commencement of the Income Phase, you may withdraw part or all of your contract value.

To take withdrawals, you must send a written request to our Home Office.

A withdrawal may have a surrender charge.

WITHDRAWAL RESTRICTIONS

Each Withdrawal must be at least \$500.

If any withdrawal would reduce the contract value to less than \$2,000, the remaining balance will also be withdrawn and the Contract will be terminated.

ANNUITY PAYMENT PROVISIONS

ANNUITY PAYMENT OPTIONS

You must start the Income Phase no later than the maximum annuitization date shown on your contract date page or an earlier date if required by law.

To start the Income Phase, you must notify us in writing at least 30 days prior to the date that you want annuity payments to begin. You may Annuitize your contract value under one of the annuity options described in this Contract or another annuity option that you want and that we agree to provide. For all annuity options other than the Payments Based on a Number of Years annuity option, you cannot start the Income Phase until the Contract has been in effect for at least one year. If the amount applied to an annuity option is less than \$2,000, we may pay you in a lump sum where permitted by state law. We reserve the right to change the payment frequency if payment amounts would be less than \$250.

Switching to the Income Phase is irrevocable. Once you begin receiving annuity payments, you cannot switch back to the Accumulation Phase. You cannot add Purchase Payments, change or add an Annuitant, or change the annuity option. After annuitization, annuity payments received under a life annuity option are no longer covered by the return of purchase payments guarantee and the guaranteed minimum value.

Life Annuity Options

Annuity payment options based on a life ensure that the Annuitant cannot outlive the annuity payments. The duration of the Annuitant's life/lives determines how long payments continue under the following options:

Life Annuity

The payee receives monthly annuity payments as long as the Annuitant is living. Annuity payments stop when the Annuitant dies.

Life Annuity with Guaranteed Period

The payee receives monthly annuity payments for the longer of the Annuitant's life or a guaranteed period of five or more years as selected by you and agreed to by us. If the Annuitant dies before the end of the guaranteed period, the remaining payments due during the guaranteed period will be made to the payee designated by the Owner. Annuity payments stop the later of the date the Annuitant dies or the date the guaranteed period ends.

Joint and Survivor Life Annuity

The payee receives monthly annuity payments as long as the Annuitant is living. After the Annuitant dies, the payee receives a specified percentage of each annuity payment as long as the joint Annuitant is living. You name the joint Annuitant and payment percentage at the time you elect this option. Annuity payments stop the later of the date the Annuitant dies or the date the joint Annuitant dies.

Payments Based on a Number of Years

This option is available if your contract value is \$25,000 or more. The payee receives period certain annuity payments based on a number of years as selected by you and agreed to by us. You may select monthly, quarterly, or annual annuity payments. Each annuity payment reduces the contract value. Annuity payments continue until the entire value in the Contract has been paid out. After this option has been in effect for at least 5 years or your surrender charge percentage is 0%, whichever is later, you can stop these annuity payments and receive a lump sum equal to the remaining contract value. This option does not promise to make payments for the Annuitant's life. If the Owner dies before all annuity payments have been made, there will be a death benefit payable in accordance with the "DEATH OF OWNER On or After the Annuity Date" provision.

Automatic Option

If you do not choose an annuity option at least 30 days before the latest Annuity Date allowed under this Contract we will make annuity payments under the Life Annuity with Guaranteed Period annuity option. The guaranteed period will be equal to 10 years, unless a shorter period is otherwise required under the IRC.

**CALCULATION OF
ANNUITY PAYMENTS**

For all life annuity options the dollar amount of each annuity payment will be calculated by applying the greater of the contract value or guaranteed minimum value to the Life Annuity Options Purchase Rate Table of this Contract, or the current rates at that time if more favorable to you.

LIFE ANNUITY OPTIONS PURCHASE RATE TABLE

MORTALITY TABLE USED: The rates in this Life Annuity Options Purchase Rate Table are based upon the Annuity 2000 Mortality Table projected using a generational approach with an initial projection of 20 years. The effective interest rate assumed in the table is 2.00%.

Age is to be taken for the exact number of years and completed months. Values for fractional ages are obtained by simple interpolation. Symetra Life will furnish the amount of consideration upon request for ages or combinations of lives not shown.

*Consideration Required to Purchase \$1 of Monthly Annuity**

Age	Life Annuity No Period Certain		Life Annuity 5 Years Certain		Life Annuity 10 Years Certain		Joint & Survivor**	5 Years Certain
	Male	Female	Male	Female	Male	Female	Life Annuity	and Life
60	\$255.94	\$279.92	\$256.65	\$280.33	\$258.9	\$281.70	\$311.12	\$311.13
61	249.36	273.38	250.13	273.83	252.70	275.34	304.87	304.88
62	242.72	266.76	243.56	267.26	246.40	268.91	298.51	298.52
63	236.01	260.05	236.93	260.60	240.09	262.42	292.04	292.05
64	229.25	253.27	230.27	253.88	233.78	255.88	285.46	285.48
65	222.44	246.42	223.57	247.09	227.50	249.29	278.79	278.81
66	215.61	239.50	216.87	240.23	221.25	242.67	272.02	272.04
67	208.76	232.51	210.18	233.31	215.06	236.02	265.15	265.18
68	201.92	225.45	203.52	226.33	208.93	229.36	258.20	258.23
69	195.12	218.32	196.91	219.30	202.90	222.69	251.16	251.21
70	188.37	211.14	190.37	212.22	196.98	216.04	244.06	244.11
71	181.68	203.90	183.91	205.12	191.19	209.41	236.88	236.95
72	175.07	196.62	177.54	198.00	185.53	202.84	229.66	229.74
73	168.55	189.33	171.28	190.88	180.01	196.34	222.38	222.49
74	162.10	182.04	165.10	183.81	174.64	189.94	215.08	215.21
75	155.71	174.78	159.01	176.79	169.43	183.67	207.75	207.91
76	149.41	167.58	153.04	169.85	164.39	177.55	200.41	200.61
77	143.20	160.44	147.18	163.00	159.52	171.61	193.08	193.33
78	137.08	153.39	141.45	156.26	154.85	165.86	185.77	186.08
79	131.07	146.41	135.87	149.64	150.39	160.32	178.49	178.87
80	125.19	139.52	130.43	143.14	146.14	155.02	171.25	171.71
81	119.42	132.74	125.16	136.80	142.13	149.99	164.06	164.63
82	113.80	126.08	120.06	130.63	138.35	145.25	156.95	157.64
83	108.31	119.55	115.13	124.65	134.83	140.82	149.93	150.77
84	102.96	113.18	110.38	118.89	131.56	136.71	143.01	144.03
85	97.76	106.98	105.83	113.37	128.54	132.93	136.21	137.45
86	92.70	100.97	101.48	108.12	125.74	129.45	129.54	131.05
87	87.79	95.16	97.34	103.14	123.18	126.28	123.02	124.85
88	83.02	89.57	93.42	98.48	120.82	123.38	116.67	118.88
89	78.46	84.26	89.74	94.14	118.68	120.77	110.53	113.17
90	74.10	79.24	86.28	90.11	116.76	118.46	104.61	107.73
91	69.93	74.51	83.03	86.37	115.08	116.43	98.91	102.54
92	65.95	70.06	79.95	82.87	113.64	114.71	93.42	97.58
93	62.15	65.86	77.03	79.58	112.45	113.28	88.10	92.82
94	58.43	61.80	74.22	76.45	111.49	112.13	82.90	88.22
95	54.75	57.85	71.56	73.50	110.73	111.21	77.75	83.80
100	36.61	38.57	61.68	62.48	109.08	109.13	52.90	66.35

- * The consideration shown refers to the net value of the Contract used to purchase a fixed annuity after premium taxes or other applicable charges are deducted. For example, if the Annuitant is a 65-year old male, a Life Annuity that provides a guaranteed monthly income of \$1,000 will cost \$222,440.
- ** Annuitant and joint Annuitant are assumed to be the same age.

FIXED ANNUITY PURCHASE RATE TABLE

Payments Based on a Number of Years Annuity Option

The rates in the Fixed Annuity Purchase Rate Table assume an annual effective interest rate of 1.5%. Any interest credited in excess of this rate will extend the duration of payments from the Fixed Account until the entire value in the Fixed Account has been paid out. Consideration for durations not shown will be furnished by Symetra Life upon request.

*Consideration Required to Purchase \$1 of Fixed Annuity at the Beginning of the Period**

Duration (Years)	Monthly	Quarterly	Annual
5	58.56	19.53	4.90
6	69.92	23.33	5.85
7	81.18	27.08	6.80
8	92.32	30.80	7.73
9	103.35	34.48	8.65
10	114.27	38.12	9.57
15	167.28	55.81	14.00
20	217.72	72.63	18.23
25	265.71	88.64	22.24
30	311.37	103.88	26.07

- * The consideration shown refers to the net value of the Contract used to purchase fixed annuity payments under the Payments Based on a Number of Years Annuity Option after premium taxes or other applicable charges are deducted.

THE ANNUITY CONTRACT

ABOUT THE CONTRACT

This Contract is an agreement between Symetra Life and you, the Owner, where we promise to pay the payee (you or someone you choose) an income in the form of annuity payments, beginning on the date you select, or a death benefit.

You purchased this Contract with the initial Purchase Payment you paid, and the Contract became effective on the contract date, shown on your contract data page. The minimum initial and subsequent Purchase Payments are shown on the contract data page.

Purchase Payments must be in lawful currency of the United States and submitted to [our Home Office at 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004-5135, or P.O. Box 3882, Seattle, WA 98124-3882], or in a manner agreed to by Symetra Life.

We reserve the right to reject any application by an Owner or Annuitant who is ineligible for this Contract, any incomplete application, any Purchase Payment which does not meet the minimum payment amount shown on the contract data page, and any Purchase Payment in excess of \$1 million. If we do not accept a Purchase Payment, we will return it within five business days.

OWNER

The Owner is shown on the contract application, unless changed. On the contract date, the Owner must not have attained the maximum issue age as shown on the contract data page. The Owner may exercise all ownership rights under this Contract.

If this Contract is owned by joint Owners, they must jointly exercise their ownership rights, unless we are directed otherwise by both joint Owners in writing. On the contract date, each joint Owner must not have attained the maximum issue age. An Owner who is a non-natural person (for example, a corporation or a trust) may not name a joint Owner.

You can change the Owner or joint Owner by sending us a signed and dated request. If you designate someone else as Owner, that person must not have attained the maximum issue age on the contract date. Unless you specify otherwise, a change of ownership is effective as of the date you signed the notice of change, subject to any payments made or actions we may take prior to receipt of the notice.

ANNUITANT

The Annuitant is/are the person(s) on whose life/lives annuity payments are based. You are the Annuitant unless you designate someone else before the Annuity Date. If you designate someone else as Annuitant, that person must not have attained the maximum issue age at issue, and must not have attained the maximum annuitization age as shown on the contract data page, when annuity payments begin.

An Owner who is a non-natural person (for example, a corporation or a trust) may not change the Annuitant.

BENEFICIARY

The Beneficiary receives any death benefit payable in accordance with the provisions of this Contract. You initially name your Beneficiaries on the contract application.

Change of Beneficiary

You may change your Beneficiary designation at any time by sending us a signed and dated request. However, if a Beneficiary designation is irrevocable, that Beneficiary must consent in writing to any change. A new Beneficiary designation revokes any prior designation and is effective when signed by the Owner. We are not responsible for the validity of any Beneficiary designation nor for any actions we may take prior to receiving and recording a Beneficiary change.

FIXED DEFERRED ANNUITY APPLICATION

[Guaranteed Return of Purchase Payment for Custom 4, 5, 6, 7, 8, 9, 10, Select 3: Yes No]

[Custom 4 5 6 7 8 9 10]

[Initial Interest Rate Guarantee Period: 1-year 3-year 4-year 5-year 6-year 7-year 8-year 9-year 10-year]

[Select 3: 3-year Initial Interest Rate Guarantee Period]

[Guaranteed Return of Purchase Payment: Yes for Symetra Flex Premium Plus Secure]

Owner <i>All policyholder correspondence will be sent to this address.</i>	Name (first, middle initial, last)			SSN
	Address		City	State
	Date of Birth	Trust <input type="checkbox"/>	Sex <input type="checkbox"/> M <input type="checkbox"/> F	Marital Status
				Phone No. (include area code)

Joint Owner <i>Optional, nonqualified annuities only.</i>	Name (first, middle initial, last)			SSN
	Address		City	State
	Date of Birth	Sex <input type="checkbox"/> M <input type="checkbox"/> F	Marital Status	Phone No. (include area code)

Annuitant <i>Required if owner is non-natural person. If joint owners are listed, default annuitant is the primary owner.</i>	Name (first, middle initial, last)			SSN
	Address		City	State
	Date of Birth	Sex <input type="checkbox"/> M <input type="checkbox"/> F	Relationship to Owner	Phone No. (include area code)

Owner's Beneficiary Designation *In the event of death of owner, surviving joint owner becomes primary beneficiary.*

Beneficiary(ies)	Name (first, middle initial, last)	SSN	Relationship to Owner	Percentage
<input type="checkbox"/> P				
<input type="checkbox"/> P				
<input type="checkbox"/> C				
<input type="checkbox"/> P				
<input type="checkbox"/> C				
<input type="checkbox"/> P				
<input type="checkbox"/> C				
<input type="checkbox"/> P				
<input type="checkbox"/> C				

Plan Type IRA SEP IRA* Roth IRA* SIMPLE IRA* Nonqualified 457 Deferred Compensation 403(b) TSA 457(f)

[Contribution: Year _____ Initial Purchase Payment \$ _____] [Initial Purchase Payment \$ _____]

[* First tax year contribution made: Year _____]

Transfer Information IRC 1035 Exchange Non-Direct Rollover Direct Rollover Direct Transfer Roth Conversion

[TSA, 457, SEP and SIMPLE Plans only]	[Employer Name]
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Owner's Statement and Signatures

Do you have any existing life insurance or annuity contracts with this or any other company?

Yes (complete any state specific replacement forms, if required) **No**

Will this contract replace any existing annuity or insurance contract with this or any other company?

Yes (complete the following and submit state specific replacement forms, if required) **No**

Company Name	Contract No.
Company Name	Contract No.

I understand this annuity is not federally insured. On behalf of myself and any person who may claim any interest under this policy, I represent that all statements and answers in this application are complete and true. I have read and understand the important disclosures located on page 3 of this application.

SIGN & DATE

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

Agency Statement

Mail contract directly to:

- Owner
- Agent's office for delivery to owner

To the best of my knowledge does the owner have an existing annuity or life insurance policy or contract?

Yes (complete any state specific replacement forms, if required) **No**

Do you have any reason to believe the annuity applied for will replace or change any existing annuity or life insurance?

Yes (complete any state specific replacement forms, if required) **No**

Did the agent/registered representative present and leave the applicant insurer-approved sales material?

Yes **No**

I have reviewed the applicant's financial status and objective and find this coverage is appropriate for his/her needs.

I certify that I have truly and accurately recorded on the application the information provided by the applicant.

SIGN & DATE

Licensed Agent's Signature	Date	Agency Name and Phone No.	
Licensed Agent (print name)		State License No.	Agent No.

You may contact Symetra to receive a free Buyer's Guide.

**Fraud
Warning/
Disclosures**

For 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.

Arkansas, West Virginia: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Colorado: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

Connecticut: I was provided and reviewed an illustration at the minimum guaranteed rate.

[Select 3, Custom 4, 5, 6, 7, 8, 9 and 10 guarantees a minimum interest rate of no less than [2.00%] while the surrender charge percentage exceeds 0% and will never be less than [1.50%] thereafter.] These rates may be lower than the required interest rate for calculating minimum surrender values. Read your contract carefully.

Owner's Signature	Joint Owner's Signature (if applicable)
Signature of Agent	

District of Columbia: WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits, if false information materially related to a claim was provided by the applicant.

Kentucky: Any person who knowingly and with intent to defraud any insurance company or other person files an application of insurance containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

Maine: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

Maryland: Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Multi-State [California, Florida, Georgia, Louisiana, Nevada, Texas and Washington D.C.]:

Florida 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 knowingly and with intent to defraud any insurance company or other person files an application of insurance containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime, and subjects the person to civil and criminal penalties.

New Jersey: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

New Mexico: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

Ohio: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Oklahoma: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Pennsylvania: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Tennessee, Virginia, Washington: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

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
RSC-0017 DP 5/09	51.2
RSC-0101 DP 5/09	51.2
RSC-0053 DP 5/09	51.2
RSC-0075 DP 5/09	51.2
RSC-0100 DP 5/09	51.2
RSC-0102 DP 5/09	51.2
RSC-0103 DP 5/09	51.2
RSC-0104 DP 5/09	51.2

Signed: 
Name: Michael F. Murphy
Title: Assistant Vice President
Date: 5/18/09



May 18, 2009

State of Arkansas
Department of Insurance
Compliance: Life and Health
Filed via SERFF

Symetra Life Insurance Company
NAIC# 1129-68608
FEIN# 91-0742147

RSC-0017 DP 5/09 – Data Page
RSC-0017 VT C5 5/09 – Value Table
RSC-0101 DP 5/09 – Data Page
RSC-0017 VT S3 5/09 – Value Table
RSC-0053 DP 5/09 – Data Page
RSC-0017 VT C4 5/09 – Value Table
RSC-0075 DP 5/09 – Data Page
RSC-0017 VT C6 5/09 – Value Table
RSC-0100 DP 5/09 – Data Page
RSC-0017 VT C7 5/09 – Value Table
RSC-0102 DP 5/09 – Data Page
RSC-0017 VT C8 5/09 – Value Table
RSC-0103 DP 5/09 – Data Page
RSC-0017 VT C9 5/09 – Value Table
RSC-0104 DP 5/09 – Data Page
RSC-0017 VT C10 5/09 – Value Table
RSC-0017 TOC 5/09 – TABLE OF CONTENTS
RSC-0017 AC 5/09 – THE ANNUITY CONTRACT
RSC-0017 IC 5/09 – INTEREST CREDITING AND CONTRACT VALUE
RSC-0017 CT 5/09 – CHARGES AND TAXES
RSC-0017 WP 5/09 – WITHDRAWAL PROVISIONS
RSC-0017 APP 5/09 – ANNUITY PAYMENT PROVISIONS
RSC-0017 PRT 5/09 – FIXED ANNUITY PURCHASE RATE TABLE
RSA-0001 5/09 – Application

On behalf of Symetra Life Insurance Company, please find enclosed for your review and approval the above referenced form numbers. These forms do not deviate from company or industry standards. Symetra will begin use of these forms upon approval by your state.

The Flesch score is 51.2 for forms RSC-0017 DP 5/09, RSC-0053 DP 5/09, RSC-0075 DP 5/09, RSC-0100 DP 5/09, RSC-0101 DP 5/09, RSC-0102 DP 5/09, RSC-0103 DP 5/09 and RSC-0104 DP 5/09.

The RSC-0101 DP 5/09 Data Page goes with the RSC-0017 FP 1/07 Contract (approved in your state on February 5, 2007), which is an Individual Modified Deferred Annuity Contract. Value Table form number RSC-0017 VT S3 5/09 will be used with the approved RSC-0017 FP 1/07 Contract.

The RSC-0017 DP 5/09 Data Page goes with the RSC-0017 FP 1/07 Contract (approved in your state on February 5, 2007), which is an Individual Modified Deferred Annuity Contract. The RSC-0017 DP 5/09 Data Page is different from the approved RSC-0017 DP 9/07 Data Page because of the Guaranteed Minimum Interest Rate. Value Table form number RSC-0017 VT C5 5/09 will be used with the approved RSC-0017 FP 1/07 Contract.



The RSC-0053 DP 5/09 Data Page goes with the RSC-0017 FP 1/07 Contract (approved in your state on February 5, 2007), which is an Individual Modified Deferred Annuity Contract. The RSC-0053 DP 5/09 Data Page is different from the approved RSC-0053 DP 12/07 Data Page because of the Guaranteed Minimum Interest Rate. Value Table form number RSC-0017 VT C4 5/09 will be used with the approved RSC-0017 FP 1/07 Contract.

The RSC-0075 DP 5/09 Data Page goes with the RSC-0017 FP 1/07 Contract (approved in your state on February 5, 2007), which is an Individual Modified Deferred Annuity Contract. The RSC-0075 DP 5/09 Data Page is different from the approved RSC-0075 DP 10/08 Data Page because of the Guaranteed Minimum Interest Rate. Value Table form number RSC-0017 VT C6 5/09 will be used with the approved RSC-0017 FP 1/07 Contract.

The RSC-0100 DP 5/09 Data Page goes with the RSC-0017 FP 1/07 Contract (approved in your state on February 5, 2007), which is an Individual Modified Deferred Annuity Contract. Value Table form number RSC-0017 VT C7 5/09 will be used with the approved RSC-0017 FP 1/07 Contract.

The RSC-0102 DP 5/09 Data Page goes with the RSC-0017 FP 1/07 Contract (approved in your state on February 5, 2007), which is an Individual Modified Deferred Annuity Contract. Value Table form number RSC-0017 VT C8 5/09 will be used with the approved RSC-0017 FP 1/07 Contract.

The RSC-0103 DP 5/09 Data Page goes with the RSC-0017 FP 1/07 Contract (approved in your state on February 5, 2007), which is an Individual Modified Deferred Annuity Contract. Value Table form number RSC-0017 VT C9 5/09 will be used with the approved RSC-0017 FP 1/07 Contract.

The RSC-0104 DP 5/09 Data Page goes with the RSC-0017 FP 1/07 Contract (approved in your state on February 5, 2007), which is an Individual Modified Deferred Annuity Contract. Value Table form number RSC-0017 VT C10 5/09 will be used with the approved RSC-0017 FP 1/07 Contract.

The differences between all of the Data Pages are the surrender charge schedules. Form RSC-0017 DP 5/09 has a five year surrender charge schedule. Form RSC-0053 DP 5/09 has a four year surrender charge schedule. Form RSC-0075 DP 5/09 has a six year surrender charge schedule. Form RSC-0100 DP 5/09 has a seven year surrender charge schedule. Form RSC-0101 DP 5/09 has a 3 year surrender charge schedule. Form RSC-0102 DP 5/09 has an eight year surrender charge schedule. Form RSC-0103 DP 5/09 has a nine year surrender charge schedule. Form RSC-0104 DP 5/09 has a ten year surrender charge schedule. The Data Page the applicant receives is dependent on the product the applicant has chosen on the application.

RSC-0017/AC 5/09 – THE ANNUITY CONTRACT is being replaced because we expanded the bracketing of the address in the Purchase Payment paragraph.

The paragraph used to say: Purchase Payments must be in lawful currency of the United States and submitted to our Home Office at [777 108th Avenue NE, Suite 1200, Bellevue, WA 98004-5135], or [P.O. Box 3882, Seattle, WA 98124-3882], or in a manner agreed to by Symetra Life.

It now says: Purchase Payments must be in lawful currency of the United States and submitted to [our Home Office at 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004-5135, or P.O. Box 3882, Seattle, WA 98124-3882], or in a manner agreed to by Symetra Life.

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RSC-0017 IC 5/09 – INTEREST CREDITING AND CONTRACT VALUE is being replaced because the verbiage “In the first Contract Year, was deleted from the Additional Interest section.

The Additional Interest section used to say:

Additional Interest In the first Contract Year, Additional interest, as described on the contract data page, will be credited to Purchase Payments.

It now says:

Additional Interest Additional interest, as described on the contract data page, will be credited to Purchase Payments.

For consistency throughout the contract we have revised withdrawal charge to surrender charge on the following pages: RSC-0017 TOC 5/09 – TABLE OF CONTENTS, RSC-0017 CT 5/09 – CHARGES AND TAXES, RSC-0017 WP 5/09 – WITHDRAWAL PROVISIONS and RSC-0017 APP 5/09 – ANNUITY PAYMENT PROVISIONS. We certify that no other changes have been made to the contract.

Form RSC-0017 PRT 5/09 – FIXED ANNUITY PURCHASE RATE TABLE is changing because the previous table was based on the lowest interest rate we would ever credit, which was 1.5%. Now we are filing with a bracketed minimum, that could be as low as 1%.

Forms RSC-0017 TOC 5/09 – TABLE OF CONTENTS, RSC-0017 AC 5/09 – THE ANNUITY CONTRACT, RSC-0017 IC 5/09 – INTEREST CREDITING AND CONTRACT VALUE, RSC-0017 CT 5/09 – CHARGES AND TAXES, RSC-0017 WP 5/09 – WITHDRAWAL PROVISIONS, RSC-0017 APP 5/09 – ANNUITY PAYMENT PROVISIONS and RSC-0017 PRT 5/09 – FIXED ANNUITY PURCHASE RATE TABLE are being filed separately since the contract was filed as a matrix contract and we are just making changes to these pages.

The RSA-0001 5/09 Application will be used with all approved fixed deferred annuity contracts approved by your department.

These products will be sold through agents and banks that are licensed and appointed by Symetra Life Insurance Company.

If you have any questions or comments, please call me at (800) 796-3872 ext. 68047 or email at kristen.kennedy@symetra.com.

Sincerely,



Kristen Kennedy
Insurance Compliance Unit
(425) 256-8047
Symetra Life Insurance Company