

ANNUITY RATE LOCK AND RATE HOLD POLICY

Fixed and Indexed Annuity Rate Lock Policy

In the event of a rate change, Symetra Life Insurance Company ("Symetra") or First Symetra National Life Insurance Company of New York ("First Symetra") will offer the better of the rates in effect on:

- The date the application was signed (see explanation below), and
- The issue date of the contract, which is the date funds are received by Symetra or First Symetra.

To qualify for a "rate lock," the following conditions must be met:

Cash with Application

- Application must be signed prior to the effective date of the rate decrease
- Application and funds must be received by Symetra or First Symetra within 10 business days of the signature date

Cash Plus Transfers/1035 Exchanges

- Application must be signed prior to the effective date of the rate decrease
- Application and Cash funds must be received by Symetra or First Symetra within 10 business days of the signature date
- Transfer/1035 Exchange funds must be received within 60 calendar days from the date Symetra or First Symetra receives the application

Transfers/1035 Exchanges

- Application must be signed prior to the effective date of the rate decrease
- Application must be received by Symetra or First Symetra within 10 business days of the signature date
- Funds must be received within 60 calendar days from the date Symetra or First Symetra receives the application

REG60 RATE LOCK: Rates are determined by the sign and receive date of the Agent's Request for Disclosure Statement.

REG60 Transfer & Non-REG60 Transfers

Non-REG60 transfer funds will receive the higher rate of the Agent's Request for Disclosure signature date and the funds receive date as long as all of the following criteria are met:

- Agent's Request for Disclosure Statement must be signed prior to the effective date of a rate decrease
- Agent's Request for Disclosure is received within 10 business days of the signature date; however, if the Agent's Request for Disclosure is not received within 10 business days of the signature date, then rate will be locked based on the Agent's Request for Disclosure receipt date.
- Application must be received within 10 business days of the signature date
- Non-REG60 transfer funds must be received within 60 calendar days from the date First Symetra receives the application
- REG60 funds must be received within 90 calendar days from the date First Symetra receives the Agent's Request for Disclosure Statement

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Fixed and Indexed Annuity Rate Lock Policy *(continued)*

REG60 Transfer plus Cash

Cash portion will receive the higher rate of the Agent's Request for Disclosure signature date and the funds receive date as long as all of the following criteria are met:

- Agent's Request for Disclosure Statement must be signed prior to the effective date of a rate decrease.
- Agent's Request for Disclosure is received within 10 business days of the signature date; however, if the Agent's Request for Disclosure is not received within 10 business days of the signature date, then rate will be locked based on the Agent's Request for Disclosure receipt date.
- Cash and application must be received within 10 business days of the application signature date.
- REG60 funds must be received within 90 calendar days from the date First Symetra receives the Agent's Request for Disclosure Statement.

Special note regarding indexed annuity rate locks:

The rate lock for indexed annuities only applies to the initial Interest Term.

Other considerations:

- Generally, the "signed date" is the date a paper application is signed or an electronic application is submitted through an electronic order system. Electronic orders submitted with a true signed date field will use that field instead of the submission date. Please check with your firm regarding their specific signature date rules.
- If the Fixed contract is being funded from multiple sources, the contract will be effective based on the date the initial funds are received.
- If the Fixed Indexed contract is being funded from multiple sources (e.g. multiple 1035 exchanges), the contract will not be effective until the date all funds have been received.
- If funds are received after the rate lock period, the rate in effect when the funds are received will apply.
- There is no rate lock for additional purchase payments received for flexible premium or modified single premium products. The rates in effect when the purchase payment is received will apply.
- Business days calculations begin on the first business day following the application sign date.
- Rate locks do not apply to variable products.

Registered Index-Linked Annuity Rate Hold Policy

Rate Hold Policy: In the event of a change, we will offer the rates on the application sign date, whether new rates are higher or lower. This policy applies to the initial interest term only. **To qualify, the application sign date must be prior to the effective date of the change and the following conditions must be met:**

- **Cash with Application:** Application and funds must be received and the contract issued by Symetra within 10 business days of the application sign date. If these conditions are not met, rates will be based on the contract issue date.
- **Transfers/1035 Exchanges or Cash Plus Transfers/1035 Exchanges:** Application must be received by Symetra within 10 business days of the application sign date. All transfer funds must be received, be in good order, and the contract issued within 45 calendar days from the date Symetra receives the application. If these conditions are not met, rates will be based on the contract issue date.

Other considerations:

- Generally, the "signed date" is the date a paper application is signed or an electronic application is submitted through an electronic order system. Electronic orders submitted with a true signed date field will use that field instead of the submission date. Please check with your firm regarding their specific signature date rules.
- If the Registered Index-Linked contract is being funded with multiple purchase payments (e.g., 1035 exchanges), funds will be held and the contract will not be issued until all purchase payments have been received.
- Renewal rates continue to be determined based on the contract effective date.

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Income Annuity Rate Lock Policy

Funded Applications

- The agent needs to provide a copy of the original, unexpired quote to lock in the rate, and
- The application and funds must be received on or before the expiration date provided on the quote.

Unfunded / Non-Transfer Applications

- The agent needs to provide a copy of the original, unexpired quote to lock in the rate, and
- The application and funds must be received on or before the expiration date provided on the quote.

Unfunded / Transfer Applications

- The agent only needs to provide a copy of the original quote to lock in the 60-day rate.
- The 60-day rate lock will start from the run date on the agent's quote.
- Note: application does not need to be received or signed by the expiration date on the rate lock quote.