Symetra Life Insurance Company

Symetra Income Edge Plus℠

Guaranteed Lifetime Withdrawal Benefit (GLWB) Rates[1]

As of **March 3, 2026**

Symetra Income Edge Plus fixed indexed annuity with guaranteed lifetime withdrawal benefit (withdrawal benefit) rider provides lifetime withdrawals from your contract up to the maximum withdrawal amount (maximum amount) each year, regardless of your remaining contract value. This amount will never decline due to indexed account performance.

Maximum Amount
=
Contract Value (or net purchase payment)
x
Withdrawal percentage

For the first 10 years of your contract, your withdrawal percentage increases each year you wait to start lifetime withdrawals, even if your contract value does not grow. The table shows single life withdrawal and deferral credit percentages based on your age at the time your contract is issued.

Flexibility to choose

You can wait until you decide to start lifetime withdrawals to select your withdrawal option.
The payment options are:

- **Level Option:** A guaranteed, level amount for life.
- **Automatic Increase Option:** Guaranteed withdrawals for life with an automatic 2% increase each year, occurring at the start of the next Payment Year (after GLWB payments begin).

Single and Joint Life Withdrawals

Percentages shown in the table are for withdrawals based on a single life. Subtract 0.50% from the Level or Automatic Increase option to determine the joint life withdrawal percentage.

Withdrawal benefit charge: 1.20%

A charge is deducted annually from your contract value for the withdrawal benefit. This percentage will never increase after your contract is issued.

Age at Issue	Base withdrawal percentage[2]		Deferral Credit[2]
	Level Option	Automatic Increase Option	
50	6.15%	4.30%	0.35%
51	6.25%	4.40%	0.35%
52	6.35%	4.50%	0.35%
53	6.45%	4.60%	0.35%
54	6.55%	4.70%	0.35%
55	6.65%	4.85%	0.40%
56	6.75%	4.95%	0.40%
57	6.85%	5.05%	0.40%
58	6.95%	5.15%	0.40%
59	7.05%	5.25%	0.40%
60	7.15%	5.45%	0.45%
61	7.25%	5.55%	0.45%
62	7.35%	5.65%	0.45%
63	7.45%	5.75%	0.45%
64	7.55%	5.85%	0.45%
65	7.65%	6.05%	0.50%
66	7.75%	6.15%	0.50%
67	7.85%	6.25%	0.50%
68	7.95%	6.35%	0.50%
69	8.05%	6.45%	0.50%
70	8.15%	6.65%	0.55%
71	8.25%	6.75%	0.55%
72	8.35%	6.85%	0.55%
73	8.45%	6.95%	0.55%
74	8.55%	7.05%	0.55%
75	8.65%	7.30%	0.60%
76	8.75%	7.40%	0.60%
77	8.85%	7.50%	0.60%
78	8.95%	7.60%	0.60%
79	9.05%	7.70%	0.60%
80	9.15%	7.90%	0.65%
81	9.15%	7.90%	0.65%
82	9.15%	7.90%	0.65%
83	9.15%	7.90%	0.65%
84	9.15%	7.90%	0.65%
85	9.15%	7.90%	0.65%

[1]"Rate" refers to the withdrawal percentage, which is a percentage rate used to determine your maximum withdrawal amount.
[2]Base withdrawal and deferral credit percentages are subject to change without notice.

Our Guiding Principles

Value

We provide products and solutions people need at a competitive price — backed by dedication to excellent customer service.

Transparency

We communicate clearly and openly so people can understand what they are buying.

Sustainability

Our products stand the test of time. We're financially disciplined, so we'll be here when customers need us.

The 7-year withdrawal charge schedule for Income Edge Plus is 8, 8, 7, 7, 6, 5, 4, 0% in most states. In CA the withdrawal charge schedule is 8, 8, 7, 6, 5, 4, 3, 0%.

Symetra Income Edge Plus is an individual single-premium fixed indexed deferred annuity issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. Contract form number is ICC19_RC1 in most states. The Guaranteed Lifetime Withdrawal Benefit Rider form number is ICC23_RE3 in most states, Market value adjustment endorsement form number is ICC19_RE7 in most states. Product, rider, endorsements, features, terms, and conditions may vary by state and may not be available in all U.S. states or any U.S. territory.

Market value adjustment is not available in California.

Annuity contracts have terms and limitations for keeping them in force. Contact your financial professional or insurance producer for complete details.

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

A rider is a provision of the annuity with additional costs, potential benefits and features that should never be confused with the annuity itself. Before evaluating the benefits of a rider, carefully examine the annuity to which it is attached.

There is an annual percentage charge for the Guaranteed Lifetime Withdrawal Benefit Rider ("rider") based on the contract value on the date the charge is calculated. The rider provides a guaranteed lifetime withdrawal benefit ("GLWB") during the life of the covered person(s) while the rider is in effect. You may terminate the rider after the first day of the sixth Contract Year. Once you terminate the rider, it may not be reinstated. We will assess and deduct the GLWB rider charge until the rider is terminated. Changing the owners, annuitants or beneficiaries may cause the rider to terminate or adversely affect the benefits of the rider. A change in marital status after you purchase this contract may adversely affect the benefits of the rider. Taking excess withdrawals could reduce future benefits under the rider by more than the dollar amount of the excess withdrawals.

Excess Withdrawals are subject to surrender charge and Market Value Adjustment, if applicable.

Symetra Income Edge Plus has fixed and indexed accounts. Interest credited to indexed accounts is affected by the value of outside indexes. Values based on the performance of any index are not guaranteed. The contract does not directly participate in any outside investment.

Indexed interest is calculated and credited (if applicable) at the end of an annual interest term. Amounts withdrawn from the indexed account before the end of an annual interest term will not receive indexed interest for that term.

If the contract is being funded with multiple purchase payments (e.g., 1035 exchanges), funds will be held and the contract will not be issued until all purchase payments have been received. Interest is not credited between the dates the purchase payments are received and the date the contract is issued.

An index may not include the payment or reinvestment of dividends in the calculation of its performance.

It is not possible to invest in an index.

Symetra reserves the right to add or remove any index or indexed interest crediting method options. If any index is discontinued or if the calculation of any index is changed substantially, Symetra reserves the right to substitute a comparable index.

Withdrawals may be subject to federal income taxes, and a 10% IRS early withdrawal tax penalty may also apply for amounts taken prior to age 59½. Consult your attorney or tax professional for more information.

This is not a complete description of Symetra Income Edge Plus with guaranteed lifetime withdrawal benefit, riders and endorsements. For a complete description, please ask your financial professional or insurance producer for a copy of the Contract Summary.

Symetra Life Insurance Company
777 108th Avenue NE, Suite 1200
Bellevue, WA 98004
www.symetra.com