

Coming Soon

Higher Base Guaranteed Lifetime Withdrawal Benefit (GLWB) withdrawal percentages for all ages.

Single Life, Level Withdrawal Percentages for key ages.

Issue age 60:

- **7.20%**
- **9.45%** if deferring to age 65

Issue age 65:

- **7.80%**
- **10.30%** if deferring to age 70

New Business Transition Rules:

- Applications signed/submitted on or before **8/16/26** will receive the old withdrawal percentages.
- Applications signed/submitted on or after **8/17/26** will receive the new withdrawal percentages.

For more information on these changes, and to learn more about our guaranteed lifetime withdrawal benefit, schedule an appointment with your Symetra team.

Not a bank or credit union deposit, obligation or guarantee. Not FDIC or NCUA/NCUSIF insured. Not insured by any federal government agency. May lose value.

Related links

[The Longer You Wait, The Higher Your Rate \(PDF\)](#)

Symetra Service Portal

A convenient, self-service gateway for your clients' annuities. Our [Symetra Service Portal](#) makes annuity contracts and transactions available 24/7.

[Register and log in](#) to the portal today.

Contact us

[888-802-9989](tel:888-802-9989)

www.symetra.com



Symetra fixed indexed annuities with guaranteed lifetime withdrawal benefits are individual single-premium fixed indexed deferred annuities with market value adjustment features issued by Symetra Life Insurance Company, 777 108th Ave NE, Suite 1200, Bellevue, WA 98004. The Guaranteed Lifetime Withdrawal Benefit Rider form number is ICC15_RE1 in most states. Product and rider are not available in all U.S. states or any U.S. territory. Terms and conditions may vary.

Market value adjustment feature does not apply in California.

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 during the life of the covered person(s) while the rider is in effect. Your clients may terminate the rider after the fifth interest term. Once your clients terminate the rider, it may not be reinstated. We will assess and deduct the 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 your clients 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.

Annuity contracts have terms and limitations for keeping them in force.

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

Symetra fixed indexed annuities have fixed and indexed accounts. Interest credited to the 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.

Base withdrawal and annual increase percentages are subject to change without notice.

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. Clients should consult their attorney or tax professional for more information.

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