

Protected growth in any market



Symetra Life Insurance Company



BULL^{OR} BEAR
BRAVE IT ALL

Protected growth in any market

Symetra Edge Elite® enhancements will be available Feb. 24, 2026.

Here are some new product features you can look forward to:

- **New indexed account options** – Clients have more opportunities for contract growth with access to the Symetra-exclusive Franklin Large Cap Value 15% ER Index.
- **Expanded trigger account options** – Now available with the JPMorgan Efficiente® 5 Index: At the end of the interest term, if index growth is greater than or equal to zero, your client will be credited the trigger rate.
- **New participation rate & cap option** – Now Edge Elite will offer an indexed interest crediting option that combines a participation rate and cap.
- **Free withdrawal increase to 15%**

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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.

Symetra Edge Elite is an individual single-premium fixed indexed deferred annuity issued by Symetra Life Insurance Company, 777 108th Ave NE, Suite 1200, Bellevue, WA 98004. Contract form number is ICC19_RC1 in most states. Point to point with trigger crediting method endorsement form number is ICC22_RE1 in most states. Point to point with participation rate and cap crediting method endorsement form number is ICC23_RE1 in most states.

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

Symetra Edge Elite 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 Amounts withdrawn from the indexed account before the end of an annual interest term will not receive indexed interest for that term.

The fixed account interest rate, indexed account interest caps, participation rates and trigger rates are reset at the end of each interest term.

Subsequent indexed interest caps and trigger rates may be higher or lower than the initial caps and trigger rates but will never be less than the guaranteed minimums stated in the contract.

Subsequent fixed account interest rates and indexed participation rates may be higher or lower than the initial interest and participation rates but will never be less than the minimums stated in the contract.

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.

Except for the JPMorgan ETF Efficiente® 5 Index and the Franklin Large Cap Value 15% ER Index, the performance of an index does not include the payment or reinvestment of dividends in the calculation of its performance.

Neither Symetra Life Insurance Company nor its employees provide investment, tax, or legal advice or endorse any particular method of investing. Clients should consult their attorney or tax professional before making savings and investing decisions.

This is not a complete description of Symetra Edge Elite Fixed Indexed Annuity. For a complete description, refer to the Contract Summary.

It is not possible to invest in an index.

Symetra reserves the right to add, remove or replace any indexes or crediting methods subject to applicable regulatory approval. 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. Clients should consult their attorney or tax professional for more information.

Contracts not owned for the benefit of natural persons, e.g., contracts owned by trusts, corporations or certain other entities, are generally not treated as annuities for federal income tax purposes and any interest are taxed as ordinary income in the current year. Exceptions may apply. Prospective Owners that are not natural persons should consult their tax professionals before purchasing the Contract. Neither Symetra Life Insurance Company nor its employees provide investment, tax, or legal advice or endorse any particular method of investing. Please consult your attorney or tax professional before making savings and investing decisions.

The Franklin Large Cap Value 15% ER Index is owned by Franklin Templeton. References below to “Index” apply to Franklin Large Cap Value 15% ER Index and references below to “Licensor” apply to Franklin Templeton.

Licensor has licensed the Index to Symetra Life Insurance Company to be used as a component of certain annuity products (the “Products”). The Index may be calculated by a third party or contain third-party data, each third-party provider and Licensor are collectively “Licensor Parties”. The Products are not sponsored, operated, endorsed, sold or promoted by Licensor Parties. The Index, the proprietary data therein, and related trademarks, are intellectual property licensed from Licensor, and may not be copied, used, or distributed without Licensor’s prior written approval. The Products have not been passed on as to their legality or suitability, and are not regulated, issued, endorsed, sold, guaranteed, or promoted by Licensor Parties. Licensor Parties make no express or implied warranties, and hereby expressly disclaims all warranties of merchantability or fitness for a particular purpose with respect to the Index or any data included therein. Without limiting any of the foregoing, in no event shall Licensor Parties have any liability for any special, punitive, indirect, or consequential damages (including lost profits), even if notified of the possibility of such damages.

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EFAM-958/E 2/26

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