

GAIN Product of the Week of 10/15/09

Freedom IncomeSM

Single Premium Fixed Deferred Income Annuity

Longevity insurance for a long life

Symetra Freedom Income Annuity is longevity insurance - one of the most cost effective ways to guarantee a lifetime of retirement income. Your clients use only a small portion of their current savings to buy future income at today's prices. This gives them more freedom to enjoy their retirement without worrying they'll outlive their savings.

Reasons to Consider Symetra Freedom Income Annuity

Income Your Client can't Outlive

- To ensure they won't outlive their retirement, choose a future date to begin collecting income, up to age95.

Protect Your Client's Lifestyle

- At purchase, elect payment increases of up to 6.5 percent annually. Increases, which begin a year after their payments start, allow future income to keep pace with (or even outpace) inflation without the risk of market volatility.

Give Your Client Peace of Mind

- If they die **before their scheduled payments begin**, no annuity payments will be made. However, an optional death benefit ensures their heirs will receive a pre-determined portion of the purchase payment.

Give Your Client's Heirs Peace of Mind

- If your client dies **after his/her scheduled payments begin**, an installment refund option, elected at purchase, guarantees payments will continue to their heirs until their original purchase payment has been refunded.
- An optional commutation to beneficiary election allows their beneficiaries the choice either to continue receiving any remaining guaranteed payments or to take them as a lump sum.

Nonqualified: 1035 exchange, transfer, cash

Qualified: transfer, rollover. Roth transfers not allowed.

Minimum: 13 months from the contract purchase date.

Non-Qualified Maximum: Annuitant's age of 95.

Qualified Maximum: Annuitant's age of 70½.

Flexible start date up to age 95 gives clients the flexibility to create a customized plan.

Optional annual increases of up to 6.5 percent allow future income to keep pace with inflation.³

Return of premium options before and after payments begin, provides for beneficiaries in the event of the client's death.

Available in all states except Connecticut, New York, and Oregon.

Symetra Freedom Income Annuity offers an extensive selection of income options to help meet your and your family's financial needs.

For product details and quotes, please call 800-847-6426