



## NEEDS TO STRETCH HER NEST EGG

### Meet Sarah

#### About Sarah

Sarah is a 68-year-old widow who has been retired for two years. She is amazed at how quickly she is spending her savings. Social Security and her small pension aren't stretching as far as she hoped, which is a problem because she expects to live a long life (her parents are still alive in their 90s).

#### Nest Egg

\$500,000

#### Income Needs

Current Income Needs: **\$3,750 per month**

Income at age 85: **\$6,200 per month**

(100% replacement at 3% increase per year)

#### Her need

Sarah wants to make sure she won't outlive her savings and not end up a burden on her children.

#### Income Strategy

- Sarah uses 10% (\$50,000) of her savings to purchase Symetra Freedom Income Annuity, a form of "longevity insurance<sup>1</sup>."
- She has \$450,000 remaining.

#### Monthly Income

##### At age 68:

- **\$1,584<sup>2</sup>** (Social Security)
- **\$1,325** (Traditional Pension)
- **\$1,000** (systematic withdrawals from remaining 450,000 nest egg. Remainder earning average of 6.5% per year it will have grown to \$912,000 by age 85.)

**TOTAL: \$3,909 per month**

##### At age 85:

- **\$2,475<sup>3</sup>** (longevity policy begins paying guaranteed, lifetime income)
- **\$2,422<sup>4</sup>** (Social Security, assumes a 2.5% average annual cost of living adjustment)
- **\$1,325** (Traditional Pension)

**TOTAL: \$6,222 per month**

#### Bottom Line

By purchasing Symetra Freedom Income Annuity, Sarah has lightened the burden on her pension and social security benefits to cover her expenses. She can now sleep at night knowing that she will have the income to pay her bills and not become a burden on her children.

<sup>1</sup> Longevity insurance is a concept, not the name of a product. Some states define longevity insurance as an annuity with payout option only with no death benefit.

<sup>2</sup> Social Security Quick Calculator (<http://www.ssa.gov/OACT/quickcalc/index.html>). Assumes 68-year-old woman with 2004 income of \$45,000 retired in 2005.

<sup>3</sup> Hypothetical illustration \$50,000 deferred for 17 years with no guaranteed payment period, payment increases or death benefit

<sup>4</sup> Social Security Administration, "COLAs & AWI increases under the intermediate assumptions of the 2008 Trustees Report," 2008: <http://www.symetra.com/financial/salestools/quotes.asp>

**There is no cash surrender value with this contract and no withdrawals are permitted in the deferral period. If optional death benefit is not elected at purchase, no annuity payments will be made if annuitant dies prior to the payment start date.**

Guarantees and benefits are subject to the claims-paying ability of the underlying insurance company. Symetra Freedom Income Annuity is a single premium deferred payout annuity issued by Symetra Life Insurance Company. Contract form numbers are LIA-76 2/08 and LIA-80 3/08. Not available in all U.S. states or any U.S. territory. Not approved for use in New York.

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LIA-5340

8/08