SYMETRA FINANCIAL

March 29, 2011

To: Plan Participant/Contract Owner

Re: **Pioneer Money Market VCT Portfolio Class I Liquidation**
ACTION REQUIRED BY YOU – 2nd and FINAL Notice Prior to Liquidation

We wanted to remind you that Pioneer Variable Contracts Trust has authorized the liquidation of the Pioneer Money Market VCT Portfolio Class I, which our records indicate you currently have funds invested in. To prepare for the liquidation—which will occur **on or about April 29, 2011**— Pioneer Variable Contracts Trust will close the portfolio to transactions, **effective April 29, 2011.**

In response to this liquidation, we have added an investment option to certain contracts that currently do not offer an alternative money market portfolio. **The Fidelity VIP Money Market Portfolio -Service Class 2 was added to those contracts effective February 9, 2011**.

What do I need to do?
You'll need to transfer your money out of the Pioneer Money Market Portfolio and select a new allocation for future contributions.

Where can I find information about all the portfolio options available to me?
You can view all of the portfolio options available to you under the Performance and Prospectus section at: http://www.symetra.com/IndividualsFamilies/Pages/Home.aspx. You may also request a paper copy by calling the number shown below.

How do I make these changes?
Complete the enclosed Transfer & Allocation Change Request form and return it to us in the postage-paid envelope. **We must receive it no later than 1:00 p.m. Pacific time on April 27, 2011.**

What if Symetra Life doesn't receive the Change Request form by April 27, 2011?
- Money remaining in the Pioneer Money Market Portfolio will be transferred automatically to the alternative **money market portfolio** available to you.
- Any future contributions also will be directed to the **money market portfolio** until we receive new allocation instructions from you.

Will this transfer count toward the number of free transfers allowed under my Symetra variable annuity contract?
No, it will not be counted.

What if I have questions?
Please contact a Symetra client services representative from 6:00 a.m. to 4:30 p.m. Pacific time, Monday through Friday, at 1-800-796-3872. They are also available to assist you with changes to your investments or elections, or you may go online to www.symetra.com.

Retirement Services
Symetra Life Insurance Company

Enclosures: Transfer & Allocation Change Request form and Postage-Paid Envelope