

SYMETRA[®]

FINANCIAL

May 6th, 2011

To: Plan Participant/Contract Owner

Re: **Pioneer Money Market VCT Portfolio Class I Liquidation**
ANOTHER OPPORTUNITY TO TRANSFER AND MAKE ALLOCATION CHANGE

As we have mentioned to you in two previous letters, the **Pioneer Money Market VCT Portfolio Class I** was to be liquidated on or about April 29, 2011. In our previous communications, we asked that you transfer your money out of the **Pioneer Money Market VCT Portfolio Class I** and provide us with updated allocation instructions by April 27, 2011.

Our records show that you didn't take action by that deadline. Accordingly, we have transferred your funds and/or changed your future allocations to the money market portfolio available to you. You will receive confirmation of this transfer under separate cover.

What do I need to do next?

No action is needed if you want your money to remain in the money market portfolio. If you'd like to select a different option, complete the enclosed Transfer & Allocation Change Request form and return it to us in the postage-paid envelope.

Where can I find information about the portfolio options available to me?

You can view all your options at: <http://www.symetra.com/IndividualsFamilies/Pages/Home.aspx>. You may also request a paper copy of each individual portfolio prospectus by calling the number shown below.

Will a transfer out of the money market portfolio count toward the number of free transfers allowed under my Symetra variable annuity contract?

Transfers made within 60 days after the liquidation date of April 29, 2011 and **before 1 p.m. Pacific time on June 28, 2011 will not be counted.**

What if I have questions?

Please contact a Symetra client services representative from 6 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 to www.symetra.com.

Retirement Division
Symetra Life Insurance Company

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