



Headquarters: Bellevue, Wash.

### Company Milestones

- 1957** Established life insurance business.
- 1968** Started pension department.
- 1976** Pioneered medical stop loss market.
- 1984** Topped \$1 billion in assets.
- 1995** Reached \$10 billion in assets.
- 1999** Acquired limited benefits medical insurance block of business.
- 2004** Became an independent company.  
Exceeded \$50 billion individual in-force life insurance.
- 2007** Acquired Medical Risk Managers Inc.
- 2008** Surpassed \$2 billion in total sales.

- Not a bank or credit union deposit or obligation
- Not FDIC or NCUA/NCUSIF insured
- Not insured by any federal government agency
- Not guaranteed by any bank or credit union
- May lose value

## Symetra Financial Corporation

### COMPANY PROFILE

- » Randy Talbot, president and CEO.
- » Margaret Meister, executive vice president and CFO.
- » Employs approximately 1,100 people across the United States, with headquarters in Bellevue, Wash.
- » Partners with a national network of benefit brokers, financial institutions and independent agents and advisors.
- » Serves approximately 1.8 million customers nationwide.
- » Supported more than 300 charitable organizations in 2008, with more than 8,000 hours of volunteer service by employees.

### PRODUCTS AND SERVICES

- » **Annuities.** Solutions that provide guaranteed lifetime income and tax deferred growth.
- » **Employee Benefits.** Established medical stop loss and limited benefits insurance.
- » **Life Insurance.** Financial benefits to help families recover from personal loss.
- » **Retirement Plans.** Plans to help employees build their nest egg.

### FINANCIAL HIGHLIGHTS<sup>1</sup>

- » Assets of \$22.2 billion, as of Sept. 30, 2009.
- » Total annual revenue of \$1.5 billion.<sup>2</sup>
- » Annual net operating income of \$122.9 million.<sup>2</sup>

## Symetra Life Insurance Company<sup>3</sup>

### INDUSTRY PERFORMANCE

- » Top-40 U.S. life insurance company based on admitted assets.<sup>4</sup>
- » “Ward’s 50” top-performing insurance company for 2009 based on financial performance.<sup>5</sup>
- » Market leader in stop loss insurance, according to Standard & Poor’s (S&P).<sup>6</sup>

### FINANCIAL STRENGTH RATINGS<sup>7</sup>

- » A.M. Best Rating: **A “Excellent”** (third highest of 16)
- » Fitch Rating: **A+ “Strong”** (fifth highest of 24)
- » S&P’s Rating: **A “Strong”** (sixth highest of 21)
- » Moody’s Rating: **A3 “Good”** (seventh highest of 21)

**SYMETRA**  
FINANCIAL

Symetra Financial  
777 108th Avenue NE, Suite 1200  
Bellevue, WA 98004  
www.symetra.com

Symetra® and the Symetra Financial logo are registered service marks of Symetra Life Insurance Company.

Reach for great things® is a registered service mark of Symetra Life Insurance Company.

LMC-5432

*Reach for great things.®*

<sup>1</sup> All financial figures for Symetra Financial Corp. per GAAP financial statements.

<sup>2</sup> Financial figures for Symetra Financial Corporation are for the 12 months ended December 31, 2008. Net operating income excludes realized investment gains and losses as of Dec. 31, 2008.

<sup>3</sup> Symetra Life Insurance Company is a subsidiary of Symetra Financial Corp.

<sup>4</sup> Symetra Life Insurance Company, “Best’s Review,” *Top 200 U.S. Life/Health Writers* (July 2009).

<sup>5</sup> Symetra Life Insurance Company, Ward Group, *Top 50 Life-Health Companies* (July 2009).

<sup>6</sup> Symetra 2009 Full Analytical Report, S&P, March 2009.

<sup>7</sup> Dates of last ratings changes are as follows: A.M. Best 2/01/01; Standard & Poor’s 11/18/08; Moody’s 4/22/09 and Fitch 3/15/04. Financial strength ratings can be found at [www.symetra.com/ratings](http://www.symetra.com/ratings).