



Headquarters: Bellevue, Wash.

Company Milestones

- 1957** Established life insurance business.
- 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.
- 2010** Began trading on NYSE.

- 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

- » NYSE: SYA
- » Randy Talbot, president and CEO.
- » Margaret Meister, executive vice president and CFO.
- » Headquarters in Bellevue, Wash.
- » Assets of \$22.4 billion, as of Dec. 31, 2009.¹
- » Total annual revenue of \$1.7 billion, as of Dec. 31, 2009.
- » Sells products through a national network of benefits consultants, financial institutions and independent agents and advisors.
- » Serves approximately 1.8 million customers nationwide.
- » Employs approximately 1,100 people across the U.S.
- » Supported more than 250 charitable organizations in 2009, with more than 8,500 hours of volunteer service by employees.

PRODUCTS AND SERVICES

- » **Employee Benefits.** Solutions to help employers attract and retain a quality workforce.
- » **Retirement Services.** Plans to help employees build their nest eggs.
- » **Annuities.** Solutions that provide guaranteed lifetime income and tax-deferred growth.
- » **Life Insurance.** Financial products to help families recover from personal loss.

Symetra Life Insurance Company²

INDUSTRY PERFORMANCE

- » Top-40 U.S. life insurance company based on admitted assets.³
- » “Ward’s 50” top-performing insurance company for 2009 based on financial performance.⁴
- » Market leader in stop-loss insurance, according to Standard & Poor’s (S&P).⁵

FINANCIAL STRENGTH RATINGS⁶

- » 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

Reach for great things.®

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¹ All financial figures for Symetra Financial Corporation per GAAP financial statements.

² Symetra Life Insurance Company is a subsidiary of Symetra Financial Corporation.

³ Symetra Life Insurance Company, “Best’s Review,” *Top 200 U.S. Life/Health Writers* (July 2009).

⁴ Symetra Life Insurance Company, Ward Group, *Top 50 Life-Health Companies* (July 2009).

⁵ Symetra 2009 Full Analytical Report, S&P, March 2009.

⁶ 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.