

AGENT ADVISORY

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TO: Symetra Life-Appointed Agencies in Kansas
RE: Requirements for Replacements Involving Variable Products — Form LU-852

During a recent review of our procedures, we found that additional information is required to comply with Kansas's Replacement Regulation for sales involving variable products and replacements. Going forward, the LU-852 form will be required with all applications for replacements that involve variable products (either as the new sale or as the replaced coverage), along with the LU-300 for external replacements or the LU-649 for internal replacements. The LU-308 will no longer be needed. Please destroy any copies you may have on hand.

A copy of the LU-852 may be found under "Forms" on the [Advisories and Regulatory Training](#) page. They are also available in the online forms section of our Web site or through supply.

If you have questions, please contact the Sales Center at invest@symetra.com or 1-800-706-0700.

Sincerely,

Michael Murphy
Assistant Vice President
Compliance Department
Symetra Life Insurance Company

