

AGENT ADVISORY

Advisory #: 2008-83

Publication Date: June 25, 2008

Effective Date: Immediately

To: Kentucky Agencies Appointed with Symetra Life Insurance Company

RE: New State Regulation for Individual Life Illustrations

Effective immediately, agents in the state of Kentucky must comply with the NAIC Life Insurance Illustration Regulation. This is your implementation packet, which includes the following:

- Detailed instruction document titled, "Complying with the Life Insurance Model Regulation"
- Form for your use in complying with the regulation
- Copy of the State Illustration Regulation

For additional copies of the form, you may re-order through our Sales Center at the number below or make photocopies of the form provided.

Please note that these regulations affect non-securities products with non-guaranteed interest rates. **It does not affect our Symetra Level Term Life or Whole Life.** You can continue to illustrate these products as you always have. The new regulation applies to illustrations for:

Universal Life

Accelerated Universal Life
Target Excellence

Term Life Products

Symetra ART

For the products listed above, we will require a complete and signed illustration or a signed LU-680 6/08 Illustration Certificate with each submitted application.

Symetra's Universal Life insurance can be a good product consideration for your clients who want permanent coverage and the opportunity to accumulate account value on a tax-preferred basis. They offer a strong measure of security, value and flexibility. Our online Express Application process, the online pending report and accessible underwriters combine to make the process of selling permanent life insurance as easy as possible.

Our Sales Center is available for questions or to order any additional new forms from 6 a.m. to 5 p.m. PT at 1-800-706-0700 or invest@symetra.com.

Sincerely,

Michael E. Madden
Individual Life
Symetra Life Insurance Company