

AGENT ADVISORY

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TO: All Symetra Life Appointed Agents and Advisors in New Jersey

RE: New Jersey Bulletin 09-06, Suitability Notice Requirements

The New Jersey Department of Banking and Insurance has notified us of additional suitability requirements for selling individual fixed deferred and immediate annuity contracts to consumers.

We have revised our suitability form to meet these requirements with the LP-1514/NJ. This form will need to be completed and submitted to Symetra with each application for an individual deferred or immediate annuity. It must be signed and dated by the consumer and agent. As required, the form also includes information advising the consumer that the sale and suitability of annuities is regulated by the Department of Banking and Insurance, and that they may obtain assistance by contacting the Department.

Also, if the consumer refuses to provide the relevant information to determine suitability of the product solicited, that fact is required to be noted on the LP-1514/NJ, and signed by the consumer, prior to the sale.

If you have any questions, please contact your Symetra Sales Center representative at 1-800-706-0700.

Sincerely,

Michael Murphy
Assistant Vice President
Compliance Dept.
Symetra Life Insurance Company