

AGENT ADVISORY

Advisory #: 2009-98

Publication Date: January 28, 2009

Effective Date: Immediately

TO: All Symetra Life Appointed Agents and Advisors in Connecticut

RE: Gifts to Insurance Clients or Prospective Clients

The attached anti-rebating bulletin defines Connecticut's position on gifts to consumers, and creates a dollar limit which will not violate Section 38a-825 of their General Statutes regarding rebating.

Please read the attached bulletin for limitations. If you have questions regarding this bulletin, please contact our Sales Center at invest@symetra.com or 1-800-706-0700.

Sincerely,

Michael Murphy
Assistant Vice President
Symetra Life Insurance Company
Compliance Department