

CONSUMER PRIVACY STATEMENT

Symetra Financial is serious about keeping your personal information private and secure. This notice of our privacy policy explains how we use and protect your information.

Where We Get Information About You

The information we get about you comes from different sources and may include:

- Information that you give to us on applications or other forms, such as your name, address and Social Security number.
- Information from your transactions with us, our affiliated companies, or our business partners. This includes products and services you have purchased from us or information about your payment history or claims.
- Information we receive from consumer reporting agencies to confirm or add to facts given by you. Data collected by a reporting agency may be kept by them and later shared with others who use these reports. It will be given to others only as allowed by federal and state Fair Credit Reporting Acts.
- Information we receive from your insurance agent, broker, or financial advisor. This may include updated information about your policy or account.

Symetra Financial does not sell or rent information about you to others.

Sharing Information

In order to conduct our business and offer you the products and services that you may want, we may share your information within the Symetra Financial family of companies.

We do not disclose your information to anyone else unless allowed or required by law. The law allows us to share your financial information with our affiliates or third parties outside the Symetra Financial family of companies to service, market or underwrite our products and services to you. You cannot prevent these disclosures.

We may share your information with insurance agents, brokers, and financial advisors who sell our products and services. We may also share your information with financial institutions that we have joint marketing agreements with to sell our products and services.

Working with these businesses allows us to provide you with a broader selection of insurance and investment products and services from our companies. These businesses sign a contract with us to keep your information private and secure and to use it only for the services we request.

Medical Information

We only obtain or share medical information in connection with specific products and services. This may include underwriting a life insurance policy, processing a claim, or any other use that we disclose to you before the information is collected.

About Independent Insurance Agents, Brokers, and Financial Advisors

The independent insurance agents, brokers, and financial advisors who sell our products and services are not our employees and are not subject to our privacy policy.

They may have personal information about you that we do not have. They may use this information differently than we do. Contact your agent, broker, or advisor to learn more about their privacy practices.

Keeping Your Personal Information Safe

We protect your personal information in a variety of ways.

We maintain physical, administrative and technical safeguards to protect this information from unauthorized access.

Employees are only authorized to access this information when they have a business need to do so. We expect the agents, brokers, and advisors who sell our products and services to maintain a high regard for privacy and to safeguard customer information.

We follow your state law when it protects your privacy more than federal law.

Accuracy of Your Information

We need accurate information to provide you with the best possible service.

If you need to update your information or if the information we have about you is inaccurate or incomplete, please contact us. Please be sure to include your name and policy number or contract number.

- By telephone. You can call us at the telephone number shown on your account statement or on other information we have sent to you. You can also call us at: **1-800 796-3872**
- In writing. You can write to us at the address shown on your account statement or on other information we have sent to you. You can also write to us at: **P.O. Box 34690, Seattle, WA 98124-1690**

You can also request a copy of the information that we have about you in our files to make sure it is correct. You must make your request in writing and send it to the address shown on your policy or contract or to the address shown above. Within 30 business days of receiving your request, we will send you the information. We will advise you of any person or group to whom we have given the information during the last two years.

If you believe the information about you in our files is wrong, you can notify us in writing. We will review your file and respond to you within 30 business days. If we agree with you, we will change our records. This change will become part of the file. It will be sent to those that received inaccurate information from us. It will also be included in any later disclosures to others.

If we disagree with you, we will explain why. You can provide us with a statement explaining why you believe the information is wrong. This statement will become part of the file. It will be sent to those that received the disputed information from us. It will also be included in any later disclosures to others.

Privacy and Symetra Financial's Web sites

This notice also applies to our web sites. If you would like more information about our web site privacy and security practices, go to www.symetra.com and click on the Privacy link.

The Symetra Financial Family of Companies

This notice applies to the following companies:

Symetra Life Insurance Company

Symetra National Life Insurance Company

First Symetra National Life Insurance Company of New York, New York, New York

Symetra Assigned Benefits Service Company

Symetra Investment Services, Inc.

Symetra Securities, Inc.

Clearscape Funding Corporation

Employee Benefit Consultants, Inc. or EBC Mid-America, Inc. doing business as Select Benefit Administrators of America, Ashland, Wisconsin

SYMETRA
FINANCIAL

Symetra Life Insurance Company
777 108th Avenue NE, Suite 1200
Bellevue, WA 98004
www.symetra.com

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