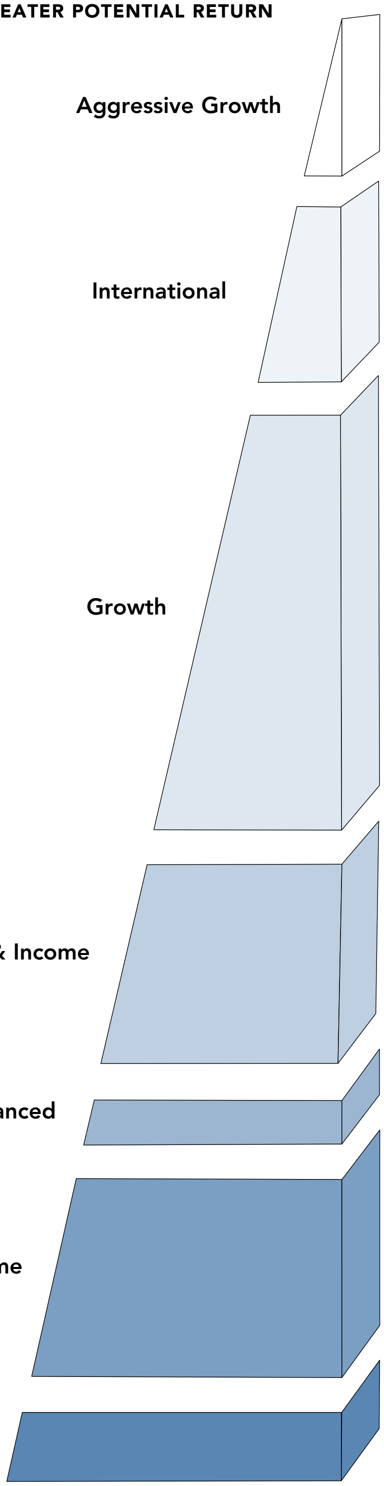
SYMETRA GROUP VARIABLE ANNUITY

Symetra offers investment options needed for a diversified investment strategy.

GREATER MARKET RISK, GREATER POTENTIAL RETURN



Aggressive Growth	Dreyfus IP Technology Growth Portfolio – Initial Shares Franklin Small Cap Value Securities Fund – Class 2	Franklin Small-Mid Cap Growth Securities Fund – Class 2
International	American Century VP International Fund Invesco V.I. International Growth Fund (Series II Shares) JPMorgan Insurance Trust International Equity Portfolio – Class 1 Shares	Pioneer Emerging Markets VCT Portfolio – Class II Shares Templeton Developing Markets Securities Fund – Class 2 Templeton Growth Securities Fund – Class 2
Growth	American Century VP Large Company Value Class II Fund American Century VP Ultra® Class II Fund Dreyfus IP MidCap Stock Portfolio – Initial Shares The Dreyfus Socially Responsible Growth Fund, Inc. – Initial Shares Fidelity VIP Contrafund® Portfolio – Initial Class Fidelity VIP Growth Portfolio – Initial Class Fidelity VIP Mid Cap Portfolio – Service Class 2	Franklin Flex Cap Growth Securities Fund – Class 2 Invesco V.I. Capital Appreciation Fund (Series II Shares) Invesco V.I. Capital Development Fund (Series II Shares) Invesco V.I. Global Real Estate Fund (Series I Shares) JPMorgan Insurance Trust Mid Cap Value Portfolio – Class 1 Shares PIMCO VIT All Asset Portfolio – Advisor Class Shares PIMCO VIT CommodityRealReturn® Strategy Portfolio – Administrative Class Shares
Growth & Income	American Century VP Value Fund Dreyfus VIF Appreciation Portfolio – Initial Shares Dreyfus Stock Index Fund, Inc. – Service Shares Fidelity VIP Equity-Income Portfolio – Initial Class	Fidelity VIP Growth & Income Portfolio – Initial Class Mutual Shares Securities Fund – Class 2 Pioneer Equity Income VCT Portfolio – Class II Shares
Balanced	American Century VP Balanced Fund	Franklin Income Securities Fund – Class 2
Fixed Income	American Century VP Inflation Protection Class II Fund Federated High Income Bond Fund II Franklin U.S. Government Fund – Class 2	Pioneer High Yield VCT Portfolio – Class II Shares Pioneer Strategic Income VCT Portfolio – Class II Shares Templeton Global Bond Securities Fund – Class 2
Capital Preservation	Fidelity VIP Money Market Portfolio – Service Class 2	Symetra Life Fixed Account

LESS MARKET RISK, LESS POTENTIAL RETURN

These classifications are determined by Symetra and are based on individual portfolio objectives, not on the performance over a specific period of time.

SYMETRA®
FINANCIAL

EQUITY PORTFOLIOS

	Value	Blend	Growth
Large Company U.S. Stocks	American Century VP Value Fund American Century VP Large Company Value Class II Fund Fidelity VIP Equity-Income Portfolio – Initial Class Pioneer Equity Income VCT Portfolio – Class II Shares	Dreyfus Stock Index Fund, Inc. – Service Shares Dreyfus VIF Appreciation Portfolio – Initial Shares Fidelity VIP Growth & Income Portfolio – Initial Class Fidelity VIP Contrafund® Portfolio – Initial Class	American Century VP Ultra® Class II Fund Invesco V.I. Capital Appreciation Fund (Series II Shares) Fidelity VIP Growth Portfolio – Initial Class
Medium Company U.S. Stocks	JPMorgan Insurance Trust Mid Cap Value Portfolio – Class 1 Shares	Dreyfus IP MidCap Stock Portfolio – Initial Shares Fidelity VIP Mid Cap Portfolio – Service Class 2 Mutual Shares Securities Fund – Class 2	Invesco V.I. Capital Development Fund (Series II Shares) Franklin Flex Cap Growth Securities Fund – Class 2
Small Company U.S. Stocks	Franklin Small Cap Value Securities Fund – Class 2		Franklin Small-Mid Cap Growth Securities Fund – Class 2
Specialty Stocks	Invesco V.I. Global Real Estate Fund (Series I Shares)	The Dreyfus Socially Responsible Growth Fund, Inc. – Initial Shares PIMCO VIT CommodityRealReturn® Strategy Portfolio – Administrative Class Shares	Dreyfus IP Technology Growth Portfolio – Initial Shares
International/ Global Stocks	Pioneer Emerging Markets VCT Portfolio – Class II Shares Templeton Developing Markets Securities Fund – Class 2 Templeton Growth Securities Fund – Class 2	JPMorgan Insurance Trust International Equity Portfolio – Class 1 Shares	American Century VP International Fund Invesco V.I. International Growth Fund (Series II shares)
Balanced	Franklin Income Securities Fund – Class 2	American Century VP Balanced Fund	
All Asset Fund of Funds		PIMCO VIT All Asset Portfolio – Advisor Class Shares	

FIXED-INCOME PORTFOLIOS

	Short-Term Duration Less than 3 years	Intermediate-Term Duration 3 years to 6 years	Long-Term Duration Greater than 6 years
High Quality (rated AA to AAA)	Fidelity VIP Money Market Portfolio – Service Class 2	Symetra Life Fixed Account	Franklin U.S. Government Fund – Class 2
Medium Quality (rated BBB to A)		American Century VP Inflation Protection Class II Fund Pioneer Strategic Income VCT Portfolio – Class II Shares Templeton Global Bond Securities Fund – Class 2	
Low Quality (rated BB or lower)		Federated High Income Bond Fund II Pioneer High Yield VCT Portfolio – Class II Shares	

Before investing, carefully consider the investment objectives, risks, charges and expenses. This and other information is contained in the underlying portfolio prospectuses. Please call or write your Registered Representative or Symetra for free copies of the prospectuses and read them carefully before investing.

An investment in the Money Market Portfolio is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Portfolio seeks to preserve the value of your investment at $1.00 per share, it is possible to lose money by investing in the Portfolio.

There are special risks associated with investing in these portfolios. Examples may include small company, geographic and sector focus.

Variable annuities, which are suitable for long-term investing, are subject to market risks, including the potential loss of principal invested. Guarantees and benefits are subject to the claims-paying ability of the underlying insurance company.

Withdrawals may be subject to ordinary income tax and a 10% IRS penalty may apply for distributions made prior to age 59½.

Diversification does not assure a profit or prevent a loss.

Symetra Group Variable Annuity is issued by Symetra Life Insurance Company ("SLIC") and is not available in all U.S. states or any U.S. territory. Distribution of program is provided by Symetra Investment Services, Inc. ("SIS"), 1-800-469-7667. SLIC and SIS are affiliates and are both located at 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004-5135

Contract form number for most states, including Oregon are LPC-1289 2/01 and LPC-1292 2/01.

SYMETRA®
FINANCIAL

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