



# SYMETRA SUMMIT 2008

The Ritz-Carlton  
Kapalua, Hawaii

*Hahaione*

## QUALIFICATION RULES

Qualifiers for the 2008 Symetra Summit will be awarded a trip-for-two to a four day conference at the prestigious Ritz-Carlton Resort in Kapalua, Hawaii. Attendance is determined by performance in a sales incentive campaign in order to assure participation by members of businesses that are currently active and growing with Symetra Financial. Additional attendees may be selected who represent significant business opportunities with Symetra Financial.

### All Trips Include

Stimulating business meetings with Symetra Financial executives, sales and marketing employees, and producers from across the United States.

- Round-trip jet coach transportation from your home airport to the conference site.
- Transportation to the hotel.
- Deluxe, double-occupancy accommodations.
- Superb meals, receptions, recreation and entertainment.
- Flexibility to extend your stay.
- Worry-free travel arranged by our appointed travel agency.

### Why You Should Attend

The conference provides a forum for leading Symetra Financial producers, distribution partners and executives to exchange ideas and improve understanding. It makes for a unique gathering of successful industry leaders. You can tap their expertise and share your own. The business program includes addresses by senior company executives and participatory 'workshops' designed for the independent producer. To bring outside views and information of value to all conference participants, guest speakers may be featured.

### An Experience to Remember

Attendance at this conference will give you a refreshing change from your normal routine. You'll return home with new perspectives and new friendships, and a well-earned reward for the time and effort it will take to qualify.

## QUALIFICATION LEVELS

To determine campaign results, all production in eligible Symetra Financial products will be converted to travel credits. The eligible producer groups invited to attend the conference will be determined by reaching the following qualification levels:

### **One trip-for-two:**

We will award one trip to each of the top 125 eligible producer groups based on earned travel credits. Eligible producer groups, that earn a minimum of 250,000 travel credits will automatically receive an invitation.

### **Earning Travel Credits in Eligible Product Lines:**

#### Individual Life Insurance\*

One credit per \$0.40 of net annualized first-year premium

\* For any credits of Individual Life Insurance products to apply, a producer group must issue a minimum of 12 new life policies.

#### Annuities (Deferred Fixed, Group Variable and Immediate Annuities)

One credit per \$15 of premium

#### Structured Settlement Annuities

One credit per \$85 of premium

#### Group Life and Disability Insurance

One credit per \$1.30 of anticipated first-year premium

#### Stop Loss Medical Insurance

One credit per \$6.50 of anticipated first-year premium

#### Select Benefits Limited Life & Health

One credit per \$5 of net first-year premium

### **Securities Products through Symetra Investments Services, Inc.\*\***

#### Individual Variable Annuities and Variable Universal Life Insurance

One credit per \$.50 in gross dealer compensation

#### Non-Variable Product Securities

One credit per \$2 in gross dealer compensation

\*\* Registered Representatives of nonaffiliated broker/dealers are prohibited from earning conference trip credits based on sales of securities products. Broker/Dealer permission required for any attendee participation.

## GENERAL PROVISIONS

### **Qualifying Period:**

The qualification period for the campaign is the calendar year 2007. To receive campaign credit, business must be processed prior to year-end accounting cutoff dates and be included in 2007 production reports.

### **Eligibility:**

Independent producer groups appointed with Symetra Life Insurance Company, or any of its affiliates, and located in states where this incentive campaign is run are eligible to participate according to the provisions of these rules. Specialty agencies, general agencies, and offices of multi-state insurance brokers may be eligible if special rules are established by campaign headquarters. Representatives of companies who represent significant business opportunities with Symetra Financial may receive special invitations to attend the conference.

### **Credit Award Modifications:**

Credit awards and the provisions pertaining to them are subject to change if there is a significant change in market conditions or if the special market conditions are found to exist.

### **Producer Groups:**

A Producer Group is defined as a legal entity comprised of individuals, or an individual, properly licensed to sell insurance and/or securities products within their state of operation and appointed by Symetra Life Insurance Company, or any of its affiliates. In addition the Producer Group and conference attendees must be in good standing with industry regulatory authorities. Symetra Financial reserves the right to identify and define a "Producer Group."

### **Combining Production Numbers:**

Campaign status is determined by combining business in all campaign eligible Symetra Financial production numbers for offices of commonly owned businesses operating in the same city. Businesses commonly owned, but operating from offices in separate cities, will qualify individually on the basis of production numbers assigned in each city.

### **Trip Winners' Requirements:**

The qualifying producer group must represent Symetra Financial at the time of the conference. Each trip-for-two award earned by a qualifying producer group must be utilized by a member of that producer group who is a principal, manager, or producer with significant involvement in production or direction of Symetra Financial business, and that member's spouse or guest. Producer groups qualifying for one or more trips, all or in part, on travel credits earned from Variable Product and/or mutual fund sales must award the trip(s) to a registered representative associated with the producer group. Noncash awards for variable contract securities and/or mutual fund sales will be awarded under any applicable SEC noncash compensation rules. A 'trip-for-two' may be utilized by two eligible producer group members in lieu of one member and spouse.

### **Attendance by Dependent Children:**

Children may accompany their parents to the conference at qualifier's expense if hotel space allows. Symetra Financial will inform qualifiers of space availability for children, and the cost to include them. Any children in attendance are considered to be part of the conference group and will be charged the conference package price. This 'package cost' represents a pass-through of the direct costs charged to Symetra Financial from third-party suppliers for including children in the conference program (no other fees or charges are included). Attendance by infants or young children requiring constant supervision is discouraged. Qualifiers' trip paid by Symetra Financial may not be utilized by children.

**Determining Campaign Credits:**

Campaign credits for each producer group will be shown on a periodic campaign status report which will reflect all eligible business cleared through company accounting for and during the campaign period. No allowance will be made for pending business in process. Policies credited during the campaign, but canceled or lapsed prior to the conference, may be disallowed to the extent of travel credits originally given. Any past due debt owed Symetra Financial may be required to be paid in full prior to conference travel booking. No credit will be allowed in a product line for which a producer group does not represent Symetra Financial at the time of the conference.

**Disposition of Award Credits:**

Because of the business purpose of the conference, no alternate award will be available if unable to attend. Excess travel credits above those required for conference trip qualification may not be carried forward to another campaign period or utilized for any other purpose.

**Tax Information:**

Travel awards are subject to income tax regulations. Qualifiers should consult their tax advisors regarding the reporting of the trip value as income and the deductibility of portions attributable to business conference attendance. Symetra Financial conferences are business meetings, and we will furnish necessary verification for attending producers.

**Conference Travel and Extension Arrangements:**

Symetra Financial and its appointed travel agency will make all travel arrangements. Conference qualifiers will be allowed individual options for extending their trips. Those electing to extend will be billed for their selected hotel or tour costs and additional airfare, if any, over Symetra Financial's cost of air transportation to the conference site.

**Interpretation of Campaign Rules:**

Symetra Financial shall be the final arbiter in interpreting and/or applying the campaign rules, and determining credit awards and qualification status. Symetra Financial reserves the right to disqualify producers groups and/or individual producers from attending Symetra Summit. Reasons for disqualification include, but are not limited to, cancellation of appointment with Symetra Life Insurance Company, business practices deemed by Symetra Financial as harmful to the company and/or policyowners, and producer groups or individual producers who are not in good standing with state and federal regulators.

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