Facts about Symetra

<table>
<thead>
<tr>
<th><strong>CEO</strong></th>
<th>Margaret Meister</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>CFO</strong></td>
<td>Tommie Brooks</td>
</tr>
<tr>
<td><strong>Headquarters</strong></td>
<td>Bellevue, Washington</td>
</tr>
<tr>
<td><strong>Our offices</strong></td>
<td>Located in 14 cities across the U.S.</td>
</tr>
<tr>
<td><strong>Assets</strong></td>
<td>$58.9 billion as of Dec. 31, 2020²³</td>
</tr>
<tr>
<td><strong>Distribution</strong></td>
<td>Financial professionals, Insurance professionals, Registered representatives, Brokers</td>
</tr>
<tr>
<td><strong>Employees</strong></td>
<td>Over 1,900</td>
</tr>
</tbody>
</table>

High-quality investment portfolio

Our balance sheet reflects our rigorous risk management and strict asset-liability matching standards.

- 97% of fixed-maturities portfolio is investment grade.
- Commercial mortgage loan portfolio:
  - Provides attractive yields relative to Treasury securities.
  - 96% of portfolio is considered lower or medium risk based on their loan-to-value and debt-service coverage ratios.
  - Excellent credit performance.

Total $48.0 billion

- Fixed maturities: 81.8%
- Commercial mortgage loans: 15.6%
- Equities: 0.2%
- Derivatives, policy loans and other: 1.5%
- Limited partnerships: 0.9%

As of Dec. 31, 2020

Parent company

Sumitomo Life, a mutual insurance company with over 100 years of history and one of the largest life insurance companies in Japan.

Together, Sumitomo Life and Symetra have total assets of over $350 billion.⁴

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Not a bank or credit union deposit, obligation or guarantee | May lose value
Not FDIC or NCUA/NCUSIF insured | Not insured by any federal government agency
Diverse product offerings

We provide products and services that help people and businesses achieve their financial goals.

**Retirement Division**

Annuity solutions providing asset protection, growth and guaranteed income in retirement.
- Fixed indexed annuities
- Registered index-linked annuities
- Fixed deferred annuities
- Income annuities:
  - Includes single premium immediate annuities (SPIA) and deferred income annuities (DIA)

**Benefits Division**

Products that help businesses stay competitive while providing valuable coverage to employees and their families.
- Stop loss
- Group life and accidental death and dismemberment (AD&DI) insurance
- Group disability insurance and absence management
- Voluntary supplemental insurance
  - Accident insurance
  - Critical illness insurance
  - Hospital indemnity insurance
  - GapAssist—a 3-in-1 package of accident, critical illness and hospital indemnity benefits
  - Fixed-payment insurance—helps cover the cost of eligible medical services; may be offered with minimum essential coverage (MEC) plan administration

**Individual Life Division**

Products that help provide families and businesses with financial protection and stability.
- Universal life (UL) insurance, including indexed UL
- Term life insurance
- Bank-owned life insurance
- Corporate-owned life insurance

About Symetra Life Insurance Company

- Established in 1957.
- Well-positioned to execute on our growth plans.
- Committed to our products and distribution strategies:
  - Annuities with transparent features and benefits.
  - Flexible stop loss, group life, disability and fixed-payment solutions supported by a best-in-class service model.
  - Life insurance products that provide guarantees, flexibility and access.

Sound financial strength ratings

For Symetra Life Insurance Company (est. 1957)

Financial strength ratings are impartial, third-party opinions that assess the ability of the company to meet its obligations to policyholders.

<table>
<thead>
<tr>
<th>Rating</th>
<th>Agency</th>
<th>Grade</th>
<th>Relative Position</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>A.M. Best</td>
<td>“Excellent”</td>
<td>3rd highest of 16</td>
</tr>
<tr>
<td>A1</td>
<td>Moody’s</td>
<td>“Good”</td>
<td>5th highest of 21</td>
</tr>
<tr>
<td>A</td>
<td>Standard &amp; Poor’s</td>
<td>“Strong”</td>
<td>6th highest of 21</td>
</tr>
</tbody>
</table>

Community commitment

Symetra strives to create long-term, positive change in our communities through a combination of corporate and employee giving and a deeply held commitment to volunteerism. We proudly support nonprofit organizations whose missions align with our three giving priorities:
- Housing/Homelessness
- Barrier Reduction for Women
- Education Support for At-Risk Youth

Diversity, equity and inclusion

We embrace and celebrate our diverse experiences, identities and perspectives, because lifting each other up fuels thought and creates a stronger, more innovative company. We are dedicated to equitable hiring, opportunities for advancement, career development and personal growth for all.