

FACTS ABOUT SYMETRA¹

CEO Margaret Meister	Headquarters Bellevue, Wash.
CFO Tommie Brooks	Our offices Located in 20 cities across the U.S.
Assets \$42.9 billion as of Dec. 31, 2017 ^{2,3}	Distribution Benefit consultants Financial institutions Agents and advisors Broker-dealers
Employees Over 1,500	

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 \$300 billion.⁴

HIGH-QUALITY INVESTMENT PORTFOLIO

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

- 96% of fixed-maturities portfolio is investment grade.
- Commercial mortgage loan portfolio:
 - Provides attractive yields relative to Treasury securities.
 - 96.2% of portfolio has a loan-to-value ratio of 70% or lower.
 - Excellent credit performance.

FIRST SYMETRA NATIONAL LIFE INSURANCE COMPANY OF NEW YORK

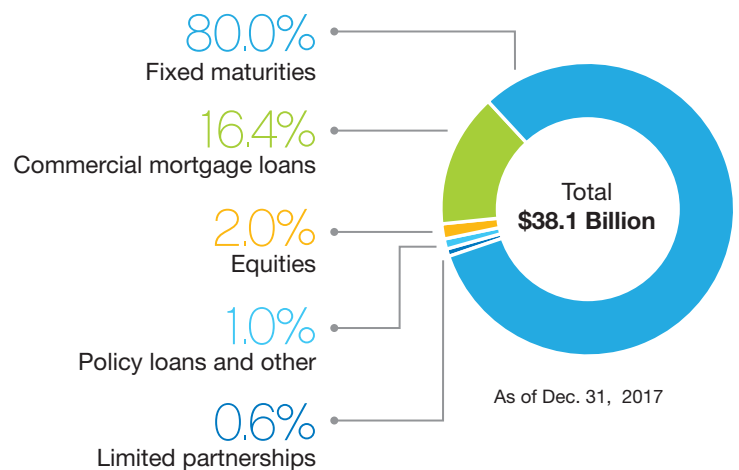
- Established in 1990 in New York City to help serve the needs of New York residents.
- Developing partnerships with New York's independent advisors, brokers and financial institutions.

First Symetra's Sound Financial Strength Ratings⁵

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

A.M. Best	A
"Excellent"	3rd highest of 16
Standard & Poor's	A
"Strong"	6th highest of 21
Fitch*	A
"Strong"	6th highest of 19

* Unsolicited rating



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

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Symetra's Guiding Principles



Our success as a business is guided by the principles of Value, Transparency and Sustainability, or **VTS**.

Value

We provide products and solutions people need at a competitive price—backed by dedication to excellent customer service.

Transparency

We communicate clearly and openly so people can understand what they are buying.

Sustainability

Our products stand the test of time. We're financially disciplined, so we'll be here when customers need us.

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: Access to Quality Education, Health and Wellness, and Graceful Aging.

Employment Diversity

Symetra believes that a diverse employee base is important to operating a strong, successful business. Everyone benefits from the range of talent, skill and experience a diverse workforce offers. We take seriously our commitment to ethical and equitable hiring and employment practices, including opportunities for advancement, personal growth and career development.

Diverse Product Offerings

First Symetra provides 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 deferred annuities
- Income annuities

Benefits Division

Products that help businesses stay competitive while providing valuable coverage to employees and their families.

- Medical stop loss
- Group life and accidental death and dismemberment (AD&D) insurance
- Group disability insurance and absence management programs

Individual Life Division

Flexible policies designed for tax-efficient wealth transfer and protection from personal loss.

- Single premium life insurance
- Term life insurance

Established in 1990, First Symetra National Life Insurance Company of New York is an indirect subsidiary of Symetra Financial Corporation and direct subsidiary of Symetra Life Insurance Company. Neither Symetra Financial Corporation nor Symetra Life Insurance Company solicits business in the state of New York, and they are not authorized to do so. Each company is responsible for its own financial obligations.

In New York, life insurance and annuities are issued by and employer and employee benefits are insured by First Symetra National Life Insurance Company of New York, New York, NY. Mailing address P.O. Box 34690, Seattle, WA 98124.

Symetra Financial Corporation is a wholly owned subsidiary of Sumitomo Life Insurance Company.

¹ References about "Symetra," "we," "us" and "our" are to Symetra Financial Corporation and its subsidiaries.

² All financial figures for Symetra Financial Corporation are reported on a GAAP basis.

³ As of Dec. 31, 2017, liabilities were \$38.7 billion and stockholder's equity was \$4.2 billion.

⁴ As of March 31, 2017.

⁵ Dates of last ratings updates or affirmations are as follows: A.M. Best – Nov. 29, 2017; Standard & Poor's – June 16, 2017; and Fitch – Oct. 2, 2017. Ratings are subject to change. Please refer to www.symetra.com/NewYork/AboutSymetra for current information.

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