



Not a bank or credit union deposit or obligation	Not insured by any federal government agency	
Not FDIC or NCUA/NCUSIF insured	Not guaranteed by any bank or credit union	May lose value



Rising above

How do you convey the power of a company driven to do more—the energy and resourcefulness that inspire it to deliver better solutions and lasting value to its customers?

We found the answer in our brand icon—the swift. Nimble, hard-working and strong, swifts represent the commitment it takes to provide solutions that can make a real difference in your life.

In every corner of Symetra, you will find responsive, passionate employees committed to the spirit and promise represented by our icon as they rise to deliver meaningful retirement, benefits and life insurance solutions.

A company built to last

Symetra has been in business for more than 50 years, and we will be there when you need us years from now. We're financially strong and well-capitalized as a result of our unwavering financial discipline and focused risk management.

Financial Stability

We're committed to growing our business responsibly while maintaining our rock-solid balance sheet.

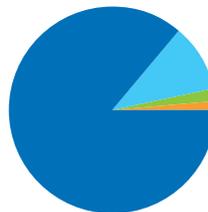
- \$29.5 billion in assets, \$25.9 billion in liabilities and \$3.6 billion in stockholders' equity as of Dec. 31, 2012¹
- Record \$2.1 billion in total revenues in 2012¹
- \$205.4 million in net income in 2012¹
- Low 11.0% debt-to-capital ratio as of Dec. 31, 2012¹
- \$2.2 billion statutory book value as of Dec. 31, 2012

High-Quality Assets

To meet our customer obligations, we invest in a mix of high-quality assets designed to deliver stable returns over time.

Portfolio Composition

Total: \$27.6 billion

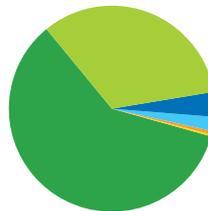


General Account Holdings

- 85.4%** Fixed Maturities
- 11.2%** Commercial Mortgage Loans
- 2.2%** Equities and REITs
- 1.2%** Other²

Fixed Maturities: Credit Ratings³

94.6% Investment Grade



- 58.5%** NAIC 1 – AAA, AA, A
- 36.1%** NAIC 2 – BBB
- 2.9%** NAIC 3 – BB
- 2.1%** NAIC 4 – B
- 0.3%** NAIC 5 – CCC and lower
- 0.1%** NAIC 6 – In or near default

Investment Portfolio as of Dec. 31, 2012

Sound Financial Strength Ratings

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

Symetra Life Insurance Company Financial Strength Ratings⁴

A.M. Best	A	Excellent	<i>(3rd highest of 16)</i>
Standard & Poor's	A	Strong	<i>(6th highest of 21)</i>
Moody's	A3	Good	<i>(7th highest of 21)</i>
Fitch	A+	Strong	<i>(5th highest of 21)</i>

¹ All financial figures for Symetra Financial Corporation are reported on a GAAP-basis.

² Limited partnerships, policy loans and other investments.

³ NAIC designation and S&P-equivalent credit ratings. The Securities Valuation Office of the National Association of Insurance Commissioners (NAIC) evaluates the investments of insurers for regulatory reporting purposes and assigns fixed maturities to one of the six categories called NAIC Designations.

⁴ Financial strength ratings refer to the company's claims-paying ability. Dates of last ratings updates or affirmations are as follows: A.M. Best-Oct. 25, 2012; Standard & Poor's-March 15, 2013; Moody's-Feb. 22, 2013; and Fitch-Sept. 24, 2012.

Our History

1957	1976	1987	1999	2004	2010
Established life insurance business.	Pioneered medical stop loss.	Began selling annuities through banks.	Passed the \$30 billion mark of life insurance in force.	Became an independent company—Symetra Financial Corporation.	Began trading on the NYSE under the ticker symbol SYA.





Rising to meet your challenges

- **Families protected**
- **Retirements realized**
- **Businesses secured**
- **Employees' lives made better**

Is it any wonder we're passionate about what we do?

We've been helping people live the life they envision for more than half a century—and we're just getting started. With financials that are both strong and transparent, we're expanding our product offerings and enhancing our service capabilities to bring you solutions for some of life's major challenges.

Retirement solutions to help you save for the future and retire in comfort.

Benefits solutions to help businesses manage health care costs, increase productivity, and attract and retain quality employees.

Life insurance solutions to help you protect your family and prepare for the unexpected.





Creating products we're proud to recommend to our families

Our products—designed to be transparent and easy for our customers to understand—are offered through financial institutions, benefit consultants and independent agents and advisors across the country.

What we offer

- **Variable, Fixed and Immediate Annuities**
Structured Settlements
- **Medical Stop Loss**
Group Life and Accidental Death & Dismemberment
Disability Income Insurance and Absence Management Programs
Limited Benefit Medical
- **Term and Universal Life Insurance**
- **Bank-Owned Life Insurance**
Corporate-Owned Life Insurance

Caring for communities

Symetra's spirit of giving runs deep, with employees devoting thousands of volunteer hours each year. That's in addition to our financial support of various community programs, events and sponsorships.

Our signature program—**Symetra Heroes in the Classroom**—recognizes the passion and dedication of outstanding teachers. In partnership with the Atlanta Falcons, Chicago Bears, San Francisco 49ers and Seattle Seahawks, we honor teachers in their classrooms and on the field during NFL home games. Nominate your favorite teacher at www.symetraheroes.com.

Supporting rising stars

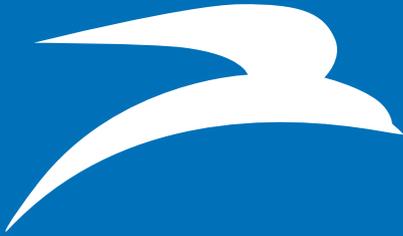
The Symetra Tour—Road to the LPGA

is the world's largest international women's golf developmental tour, committed to preparing LPGA stars of tomorrow while creating viable role models for the youth today.

Each season's top-10 money winners earn automatic membership on the LPGA Tour. Former Symetra Tour players have won more than 350 LPGA titles.

Follow the tour at www.symetratour.com.





Symetra is a financially strong, well-capitalized company rising to meet your challenges. We have more than 50 years of experience, nearly \$30 billion in assets and our stock is traded on the NYSE. We offer retirement annuities, employee benefits and life insurance products through a national network of financial institutions, benefit consultants and independent agents and advisors nationwide.

Learn more about us at www.symetra.com.

Symetra Financial Corporation
777 108th Avenue NE, Suite 1200
Bellevue, WA 98004-5135
www.symetra.com

Symetra® is a registered service mark of Symetra Life Insurance Company.

Established in 1957, Symetra Life Insurance Company is a subsidiary of Symetra Financial Corporation. Life insurance and annuities are issued and employee benefit plans are insured by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004 and are not available in all U.S. states or any U.S. territory.

