

# ▶ AT-A-GLANCE



## ▶ SYMETRA FINANCIAL CORPORATION

### FACTS

<b>CEO</b> Tom Marra	<b>Customers</b> Approximately 1.8 million
<b>CFO</b> Margaret Meister	<b>Established</b> 1957
<b>Ticker Symbol</b> NYSE: SYA	<b>Distribution</b> Benefit Consultants Financial Institutions Independent Financial Professionals
<b>Headquarters</b> Bellevue, Wash.	
<b>Employees</b> Approximately 1,100	

### FINANCIAL STABILITY

<b>\$25.6</b>	billion in assets as of Dec. 31, 2010 <sup>1</sup>
<b>\$200.9</b>	million in 2010 net income <sup>1</sup>
<b>\$1.9</b>	billion in 2010 total revenues <sup>1</sup>

### DISCIPLINED BALANCE SHEET FOCUS

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

#### We have:

- High-quality assets. 94% of our fixed income portfolio is in high-quality assets, such as investment-grade bonds.
- A strong capital position. Our risk-based capital ratio is more than four times the required level.
- Predictable liabilities. 85% of our liabilities are mostly illiquid.

## ▶ SYMETRA LIFE INSURANCE COMPANY<sup>2</sup>

### RECOGNIZED INDUSTRY PERFORMANCE

- Top-40 U.S. life insurance company based on admitted assets.<sup>3</sup>
- "Ward's 50" top-performing insurance company for 2010, based on financial performance.<sup>4</sup>
- Market leader in medical stop-loss insurance, according to Standard & Poor's (S&P).<sup>5</sup>

### SOUND FINANCIAL STRENGTH RATINGS

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

Here are the financial strength ratings for Symetra Life Insurance Company.<sup>6</sup>

<b>A.M. Best</b>	A "Excellent" (3rd highest of 16)
<b>Standard &amp; Poor's</b>	A "Strong" (6th highest of 21)
<b>Moody's</b>	A3 "Good" (7th highest of 21)
<b>Fitch</b>	A+ "Strong" (5th highest of 24)

### PRODUCTS AND SERVICES

**Employee Benefits.** Solutions to help employers attract and retain a quality workforce.

**Annuities.** Solutions that provide guaranteed lifetime income and tax-deferred growth.

**Life Insurance.** Financial products to help families recover from personal loss and build legacies.

1957	1976	1984	1987	1995	2004	2007	2008	2010
Established life insurance business.	Pioneered medical stop-loss market.	Topped \$1 billion in assets.	Began selling annuities through banks.	Reached \$10 billion in assets.	Became an independent company.	Acquired Medical Risk Managers, Inc.	Surpassed \$2 billion in total sales.	Began trading on NYSE.

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

# SYMETRA<sup>®</sup>

FINANCIAL

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

<sup>2</sup> Symetra Life Insurance Company is a subsidiary of Symetra Financial Corporation.

<sup>3</sup> Symetra Life Insurance Company, "Best's Review," *Top 200 U.S. Life/Health Writers* (July 2009).

<sup>4</sup> Symetra Life Insurance Company, Ward Group, *Top 50 Life-Health Companies* (July 2010).

<sup>5</sup> Symetra 2009 Full Analytical Report, S&P, March 2009.

<sup>6</sup> Dates of last ratings changes are as follows: A.M. Best 2/01/01; Standard & Poor's 11/18/08; Moody's 4/22/09 and Fitch 3/15/04. Financial strength ratings can be found at [www.symetra.com/ratings](http://www.symetra.com/ratings).