

# Symetra and Sumitomo Life

Customer-focused and growth-oriented

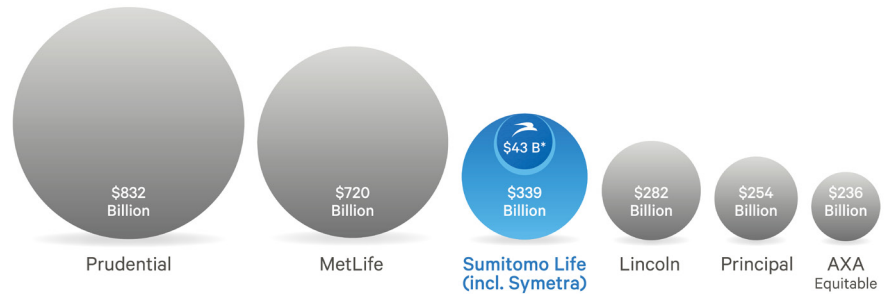


Tokyo-based Sumitomo Life is one of Japan's oldest and largest life insurers with more than a century in the insurance business

Headquartered in Bellevue, Wash., Symetra<sup>1</sup> is led by a local management team that is focused on growing the company on a national level.

Since 2016, Symetra has been an integral part of Sumitomo Life's \$339 billion family of companies.

## Comparison to Top 5 U.S. Publicly Traded Life Insurance Companies<sup>2,3</sup>



## Putting customers first



Sumitomo Life adheres to a "Customer First" philosophy that places the customer at the center of all they do.

Symetra 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.

## "The best of both worlds"

Together, Sumitomo Life and Symetra believe that profitable growth starts with putting customers first. Our partnership will help ensure that both companies serve more customers, in more places across the globe, for many years to come.



<sup>1</sup> References about "Symetra" are to Symetra Financial Corporation and its subsidiaries.

<sup>2</sup> Sumitomo Life Insurance Company consolidated total assets on a Japanese-GAAP basis as of 3/31/2018. Sumitomo Life is a Japanese-based mutual life insurance company. Symetra Financial Corporation is a wholly owned, U.S.-based subsidiary of Sumitomo Life. Neither Sumitomo Life nor Symetra Financial Corp. is a publicly traded company.

<sup>3</sup> The Top 5 U.S.-based publicly traded life insurance companies and their respective consolidated total assets on a U.S.-GAAP basis as of 12/31/2017 (from the companies' 2017 SEC filings on Form 10-K).

\* Policyholder guarantees and benefits subject to the claims-paying ability of the issuing life insurance company subsidiary of Symetra Financial Corp., 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004.

Symetra<sup>®</sup> is a registered service mark of Symetra Life Insurance Company.