

At-A-Glance

Facts about Symetra¹

CEO Margaret Meister	Headquarters Bellevue, Washington
CFO Tommie Brooks	Our offices Located in over 20 cities across the U.S.
Assets \$49.3 billion as of Dec. 31, 2018 ^{2,3}	Distribution Benefit consultants Financial institutions Agents and advisors Registered representatives Broker-dealers
Employees Over 1,700	

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 \$330 billion.⁴

Recognized industry performance

For Symetra Life Insurance Company (est. 1957)

- **A pioneer** and market leader in medical stop loss insurance for over 40 years.
- **A “Ward’s 50”** top-performing life-health company based on key performance benchmarks.⁵
- **#3 seller** of all fixed annuities⁶ in the bank channel in 2018.⁷
- **Consistently ranked in the top 3** for fixed indexed annuities sales in banks since 2013.⁸

Sound financial strength ratings⁹

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.

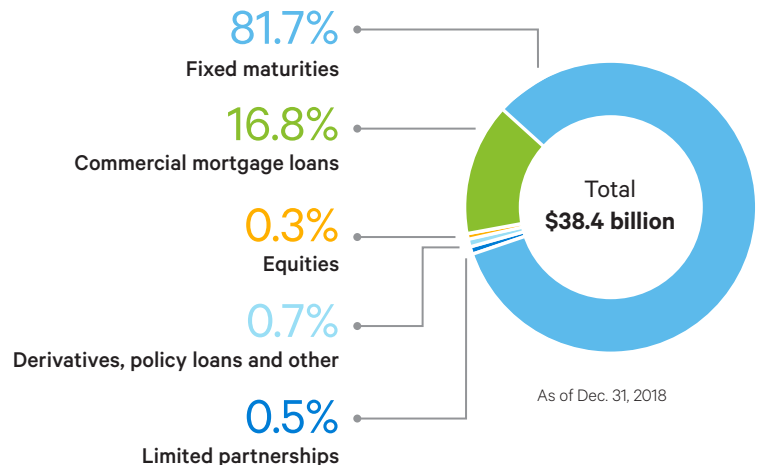
A.M. Best	A	Standard & Poor’s	A
“Excellent”	3rd highest of 16	“Strong”	6th highest of 21
Moody’s	A1	Fitch*	A+
“Good”	5th highest of 21	“Strong”	5th highest of 19

* Unsolicited rating

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.
 - 92.9% of portfolio is considered lower or medium risk based on their loan-to-value and debt-service coverage ratios.
 - Excellent credit performance.



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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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
- 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.

- Medical stop loss
- Group life and accidental death and dismemberment (AD&D) insurance
- Group disability insurance and absence management programs
- Fixed-payment insurance
- Critical illness and accident coverage

Individual Life Division

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

- Universal life insurance
- Term life insurance
- Bank-owned life insurance
- Corporate-owned life insurance

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.

About Symetra Life Insurance Company

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

Our 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.

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.

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.

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

Guarantees and benefits are subject to the claims-paying ability of the issuing life insurance company.

¹ References about "Symetra" 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, 2018, liabilities were \$46.0 billion and stockholder's equity was \$3.3 billion.

⁴ As of March 31, 2018.

⁵ Ward Group: "2018 Ward's 50 L&H Top Performers" (July 19, 2018).

⁶ Includes FIA, Fixed-Deferred, and SPIA/DIA.

⁷ LIMRA Secure Retirement Institute U.S. Individual Annuities Sales Survey.

⁸ Beacon Annuity Market Study.

⁹ Dates of last ratings updates or affirmations are as follows: A.M. Best – Dec. 13, 2018; Standard & Poor's – June 18, 2018; Moody's – Oct. 3, 2017; and Fitch – April 2, 2019. Ratings are subject to change. Please refer to www.symetra.com/ratings for current information.

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

