

AT-A-GLANCE



► SYMETRA FINANCIAL CORPORATION

FACTS

CEO Tom Marra	Employees Approximately 1,100
CFO Margaret Meister	Customers Approximately 1.7 million
Ticker Symbol NYSE: SYA	Distribution Benefit Consultants Financial Institutions Independent Financial Professionals
Headquarters Bellevue, Wash.	

FINANCIAL STABILITY

\$26.9	billion in assets as of June 30, 2011 ¹
\$200.9	million in 2010 net income ¹
\$1.9	billion in 2010 total revenues ¹

DISCIPLINED BALANCE SHEET FOCUS

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

We have:

- High-quality assets. 93% 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 COMPANY²

RECOGNIZED INDUSTRY PERFORMANCE

- Top-40 U.S. life insurance company based on admitted assets.³
- "Ward's 50" top-performing insurance company for 2011, based on financial performance.⁴
- Market leader in medical stop-loss insurance, according to Standard & Poor's (S&P).⁵

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.⁶

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

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[®]
FINANCIAL

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

² Symetra Life Insurance Company is a subsidiary of Symetra Financial Corporation.

³ Symetra Life Insurance Company, "Best's Review," Top 200 U.S. Life/Health Writers (July 2011).

⁴ Symetra Life Insurance Company, Ward Group, Top 50 Life-Health Companies (July 2011).

⁵ "Symetra Financial Corp. and Life Insurance Subsidiaries," S&P, May 2011.

⁶ Dates of last ratings actions or affirmations are as follows: A.M. Best, 10/27/10; Standard & Poor's, 4/20/11; Moody's, 4/22/09; Fitch, 6/28/11.