

SYMETRA PRODUCT FACT SHEET

Symetra offers a variety of products to help meet the diverse financial needs of our customers. Detailed information about Symetra's products and services is available at www.symetra.com.

▶ ANNUITIES

Income annuities
Fixed deferred annuities
Structured settlement annuities
Variable deferred annuities

Spotlight: Helping individuals protect against market volatility.

During times of economic uncertainty, many people look for simpler financial solutions that offer more secure ways to build their savings.

Designed to help meet the needs of increasingly risk-adverse consumers, Symetra's Stability Suite fixed annuity products provide guaranteed interest rate returns, market risk-proof reliability and steadfast income protection. The Stability Suite products can help guard against fluctuations in the financial markets providing dependable, steady returns, and income payments that are guaranteed against losing value.

▶ EMPLOYEE BENEFITS

Stop Loss
Fixed indemnity/limited benefits plans
Worksite and group life insurance
Short- and long-term disability income insurance

Spotlight: Helping uninsured workers gain access to health benefits.

About 40 percent of U.S. employers do not offer any health benefits.¹ Symetra Select Benefits allows employers who may not be able to provide major medical benefits the ability to offer "go to the doctor" benefits to all eligible workers — even those working on a part-time, hourly, seasonal or temporary basis.

Symetra helps reduce the ranks of the uninsured by offering employers simple and cost-effective medical benefits for routine services. While it is not a replacement for a major medical policy or other comprehensive insurance, Select Benefits provides employees coverage for events such as doctor's office visits, prescriptions and emergency room visits.

Spotlight: Protecting self-funded healthcare plans against potentially catastrophic medical claims.

Symetra is one of the largest medical stop loss insurance providers in the country. With more than three decades of experience, Symetra delivers quality stop loss products and services to companies with self-funded healthcare plans.

LIFE INSURANCE

Term life insurance

Universal life insurance

Single premium life insurance

Variable life insurance

Worksite universal life insurance

Spotlight: Helping families recover from personal loss.

Forty-eight percent of U.S. households admit they would have trouble paying bills if the primary wage earner died², yet one third of adults carry no life insurance at all.³ Symetra's life insurance products help reduce the financial burden should the unexpected happen.

The innovative Symetra Express tool makes signing up for life insurance hassle-free. Our online application system provides life insurance quotes and coverage to qualified applicants in 10 minutes, making the process quick and easy for both customers and agents.

RETIREMENT PLANS

403(b)

Section 457

401(k)

IRA

Defined benefit plans/profit sharing

Spotlight: Helping public school, church and nonprofit employees build their retirement savings.

Symetra retirement savings plan allow public schools, churches and nonprofit employees to save pre-tax dollars for their retirement, reducing their current income tax. Participants invest in the investment vehicles of their choice and funds grow on a tax deferred basis until they begin receiving withdrawals, usually at retirement.

ABOUT SYMETRA FINANCIAL

Symetra Financial Corp. and its subsidiaries provide employee benefits, annuities and life insurance through a national network of benefit consultants, financial institutions and independent agents and advisors. Headquartered in Bellevue, Wash., Symetra and its subsidiaries have more than \$21 billion in assets. Symetra is owned by an investor group led by White Mountains Insurance Group, Ltd and Berkshire Hathaway Inc.*

* Total GAAP assets and combined liabilities and stockholders' equity at June 30, 2009.

Securities are offered through Symetra Securities, Inc. ("SSI"), member SIPC. Life insurance and annuities are issued, and employee benefits are insured by Symetra Life Insurance Company ("SLIC") and are not available in all U.S. states or any U.S. territory. SSI and SLIC are affiliates and are both located at 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004-5135.

SYMETRA®
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Guarantees and benefits are subject to the claims-paying ability of Symetra Life Insurance Company.

¹ Kaiser Family Foundation, 2008

² "Facts About Life 2007," LIMRA International, Life Insurance Awareness Month, September 2007

³ "Generations at Risk," LIMRA International, Life Insurance Awareness Month, September 2008