

## Symetra Financial Corporation

### Facts

<b>CEO</b> Tom Marra	<b>Headquarters</b> Bellevue, Wash.
<b>CFO</b> Margaret Meister	<b>Distribution</b> Benefit Consultants Financial Institutions Agents and Advisors
<b>Ticker Symbol</b> NYSE: SYA	<b>Founding Shareholders</b> Berkshire Hathaway Inc. White Mountains Insurance Group, Ltd.
<b>Employees</b> 1,250	
<b>Customers</b> 1.7 million	

### Financial Stability

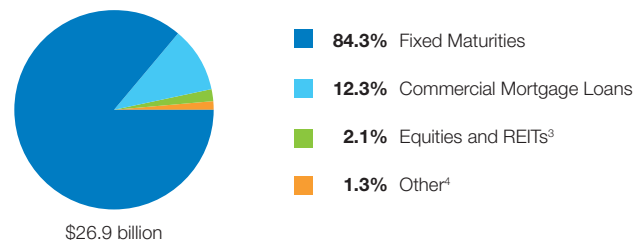
<b>\$29.0</b>	billion in assets as of June 30, 2013 <sup>1,2</sup>
<b>\$205.4</b>	million in 2012 net income <sup>1</sup>
<b>\$2.1</b>	billion in 2012 total revenues <sup>1</sup>

### Disciplined Balance Sheet Focus

Our balance sheet reflects our rigorous risk management and strict asset-liability standards. 94.6% of our fixed-income portfolio is in high-quality assets, such as investment-grade bonds.

#### Portfolio Composition

As of June 30, 2013



## Symetra Life Insurance Company<sup>5</sup>

### Recognized Industry Performance

Top 40 U.S. life insurance company based on admitted assets.<sup>6</sup>

A "Ward's 50" top-performing insurance company for 2013, based on financial performance.<sup>7</sup>

Top 5 seller of fixed deferred and fixed indexed annuities through banks.<sup>8</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.

Financial strength ratings<sup>9</sup> for Symetra Life Insurance Company:

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

### Products and Services

#### Annuities

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

#### Employee Benefits

Solutions to help employers attract and retain a quality workforce.

#### Life Insurance

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

1957	1976	1987	1999	2004	2010
Established life insurance business.	Pioneered medical stop loss.	Began selling annuities through banks.	Passed the \$30 billion mark of life insurance in force.	Became an independent company—Symetra Financial Corporation.	Began trading on the NYSE under the ticker symbol SYA.

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



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

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, 777 108<sup>th</sup> Avenue NE, Suite 1200, Bellevue, WA 98004, and are not available in all U.S. states or any U.S. territory.

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

<sup>2</sup> As of June 30, 2013, liabilities were \$26.0 billion and stockholders' equity was \$3.0 billion.

<sup>3</sup> Included in trading marketable equity securities.

<sup>4</sup> Limited partnerships, policy loans and other investments.

<sup>5</sup> Symetra Life Insurance Company is a subsidiary of Symetra Financial Corporation.

<sup>6</sup> Symetra Life Insurance Company, "Best's Review," Top 200 U.S. Life/Health Writers (July 2013).

<sup>7</sup> Symetra Life Insurance Company, Ward Group, Top 50 Life-Health Companies (July 2013).

<sup>8</sup> "BISRA Report," Bank Insurance & Securities Research Associates (First Quarter 2013).

<sup>9</sup> Dates of last ratings updates or affirmations are as follows: A.M. Best – Oct. 25, 2012; Standard & Poor's – July 24, 2013; Moody's – Feb. 22, 2013; and Fitch – Sept 24, 2012.