



Headquarters: Bellevue, Wash.

Company Milestones

- 1957** Established life insurance business.
- 1968** Started pension department.
- 1976** Pioneered medical stop loss market.
- 1984** Topped \$1 billion in assets.
- 1995** Reached \$10 billion in assets.
- 1999** Acquired limited benefits medical insurance block of business.
- 2004** Became an independent company, owned by an investment group led by White Mountains Insurance Group, Ltd. and Berkshire Hathaway Inc.

Exceeded \$50 billion individual in-force life insurance.
- 2007** Acquired Medical Risk Managers Inc.
- 2008** Surpassed \$2 billion in total sales

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

SYMETRA
FINANCIAL

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Symetra Financial Corporation

COMPANY PROFILE

- » Randy Talbot, president and CEO.
- » Margaret Meister, executive vice president and CFO.
- » Employs approximately 1,150 people across the United States, with headquarters in Bellevue, Wash.
- » Partners with a national network of benefit brokers, financial institutions and independent agents.
- » Serves more than 2 million customers nationwide.
- » Supported more than 300 charitable organizations in 2008, with more than 8,000 hours of volunteer service by employees.
- » Largest private company in Washington state based on revenue.¹

PRODUCTS AND SERVICES

- » **Annuities.** Solutions that provide guaranteed lifetime income and tax-deferred savings.
- » **Employee Benefits.** Leading medical stop loss and limited benefits provider.
- » **Life Insurance.** Financial benefits to help families recover from personal loss.
- » **Retirement Plans.** Savings plans to help employees build their nest egg.

FINANCIAL HIGHLIGHTS²

- » Assets of \$19.2 billion.
- » Total annual revenue of \$1.5 billion.
- » Net operating income of \$122.9 million.

Symetra Life Insurance Company³

INDUSTRY PERFORMANCE

- » Top-50 U.S. life insurance company based on admitted assets.⁴
- » “Ward’s 50” top-performing insurance company for 2008 based on financial performance.⁵
- » Ranked by A.M. Best as a top-10 stop loss carrier.⁶

FINANCIAL STRENGTH RATINGS

- » A.M. Best Rating: **A “Excellent”** (third highest of 15)
- » Fitch Rating: **A+ “Strong”** (fifth highest of 24)
- » Moody’s Rating: **A2 “Good”** (sixth highest of 21)
- » S&P’s Rating: **A “Strong”** (sixth highest of 21)

Reach for great things.®

¹ Based on 2007 revenue, Puget Sound Business Journal, *100 Largest Private Companies* (June 13-19 2008)

² All financial figures for Symetra Financial Corp. per GAAP financial statements. Financial figures for Symetra Financial Corporation are for the 12 months ended December 31, 2008. Net operating income excludes realized investment gains and losses as of Dec. 31, 2008.

³ Symetra Life Insurance Company is a subsidiary of Symetra Financial Corp.

⁴ Symetra Life Insurance Company, “Best’s Review,” *Admitted Assets, Top Life Writers, United States, 2007* (July 2008).

⁵ Symetra Life Insurance Company, Ward Group, *Top 50 Life-Health Companies* (July 2008).

⁶ Brian Virostek, *Medical Stop Loss Market May Show Signs of Hardening in 2007*, A.M. Best, October 2006.