



Headquarters: Bellevue, Wash.

Key Events

- 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. Strongest earnings and sales year since inception.

- 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

Symetra Financial
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Symetra Financial Corporation

COMPANY PROFILE

- » Led by Randy Talbot, president and CEO.
- » Employs approximately 1,250 people across the United States, with headquarters in Bellevue, Wash.
- » Partners with a national network of independent advisors and agents.
- » Serves more than 2 million customers nationwide.
- » Supported more than 300 charitable organizations in 2007, with more than 8,000 hours of volunteer service by employees.

PRODUCTS AND SERVICES

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

FINANCIAL HIGHLIGHTS

- » Assets of \$19.4 billion as of Sept. 30, 2008.¹
- » Net income of \$167.3 million.²
- » Total annual revenue of \$1.6 billion.²

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
- » Largest private company in Washington state based on revenue.⁷

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 All financial figures for Symetra Financial Corp. per GAAP financial statements.

² Financial figures for Symetra Financial Corporation are for the 12 months ended December 31, 2007.

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.

⁷ Based on 2007 revenue, Puget Sound Business Journal, *100 Largest Private Companies* (June 13-19 2008)