



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2010
OF THE CONDITION AND AFFAIRS OF THE

Symetra National Life Insurance Company

NAIC Group Code 1129 1129 NAIC Company Code 90581 Employer's ID Number 91-1079693
(Current) (Prior)

Organized under the Laws of Washington, State of Domicile or Port of Entry Washington

Country of Domicile United States of America

Incorporated/Organized 09/04/1979 Commenced Business 09/05/1979

Statutory Home Office 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004
(Street and Number) (City or Town, State and Zip Code)

Main Administrative Office 777 108th Avenue NE, Suite 1200
(Street and Number)

Bellevue, WA 98004 425-256-8000
(City or Town, State and Zip Code) (Area Code) (Telephone Number)

Mail Address P.O.Box 34690, Seattle, WA 98124-1690
(Street and Number or P.O. Box) (City or Town, State and Zip Code)

Primary Location of Books and Records 777 108th Avenue NE, Suite 1200
(Street and Number)

Bellevue, WA 98004 425-256-8000
(City or Town, State and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.symetra.com

Statutory Statement Contact Kristin Janeen Khalighi, 425-256-8557
(Name) (Area Code) (Telephone Number)

kristin.khalighi@symetra.com 425-256-5818
(E-mail Address) (FAX Number)

OFFICERS

President Thomas Michael Marra # Treasurer Colleen Mary Murphy
Secretary George Christopher Pagos Chief Actuary Tommie David Brooks

OTHER

Colin Michael Elder Vice President Lydia May Flora # Vice President Michael William Fry Senior Vice President
John Eric Galaviz Vice President Sheridan Houston Hollender # Vice President Christine Ann Katzmar Holmes # Senior Vice President
Michele Marie Kemper Vice President Linda Corlett Mahaffey Vice President Kimberly Elaine McSheridan Vice President
Margaret Alice Meister Executive Vice President Michael Fintan Murphy # Vice President James Dwyer Pirak Vice President
Dena Simone Thompson # Vice President

DIRECTORS OR TRUSTEES

Jonathan Edward Curley # Michael William Fry Daniel Richard Guilbert #
Thomas Michael Marra # Margaret Alice Meister George Christopher Pagos

State of Washington SS:
County of King

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

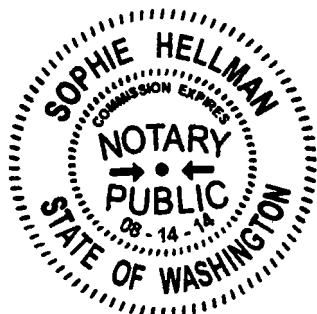
Thomas Michael Marra
President

Margaret Alice Meister
Chief Financial Officer

Colleen Mary Murphy
Treasurer

Subscribed and sworn to before me this 24th day of February, 2011

- a. Is this an original filing? Yes [X] No []
b. If no,
1. State the amendment number.....
2. Date filed.....
3. Number of pages attached.....



ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Symetra National Life Insurance Company

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	16,425,572		16,425,572	15,393,063
2. Stocks (Schedule D):				
2.1 Preferred stocks				498,650
2.2 Common stocks				
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$				
encumbrances)				
4.2 Properties held for the production of income (less				
\$				
encumbrances)				
4.3 Properties held for sale (less \$				
encumbrances)				
5. Cash (\$28,902 , Schedule E - Part 1), cash equivalents				
(\$, Schedule E - Part 2) and short-term				
investments (\$226,797 , Schedule DA)	255,699		255,699	385,506
6. Contract loans (including \$ premium notes)	168,334		168,334	190,421
7. Derivatives				
8. Other invested assets (Schedule BA)				
9. Receivables for securities	11,718		11,718	13,281
10. Securities lending reinvested collateral assets				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	16,861,323		16,861,323	16,480,921
13. Title plants less \$ charged off (for Title insurers				
only)				
14. Investment income due and accrued	152,923		152,923	171,014
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	3,383		3,383	3,831
15.2 Deferred premiums and agents' balances and installments booked but				
deferred and not yet due (including \$				
earned but unbilled premiums)	46,403		46,403	50,269
15.3 Accrued retrospective premiums				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers				
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts				
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon				
18.2 Net deferred tax asset	696,570	633,956	62,614	67,342
19. Guaranty funds receivable or on deposit	9,833		9,833	10,437
20. Electronic data processing equipment and software				
21. Furniture and equipment, including health care delivery assets				
(\$)				
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates				
24. Health care (\$) and other amounts receivable				
25. Aggregate write-ins for other than invested assets	50	50		300
26. Total assets excluding Separate Accounts, Segregated Accounts and				
Protected Cell Accounts (Lines 12 to 25)	17,770,485	634,006	17,136,479	16,784,114
27. From Separate Accounts, Segregated Accounts and Protected Cell				
Accounts				
28. Total (Lines 26 and 27)	17,770,485	634,006	17,136,479	16,784,114
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)				
2501. Other Assets	50	50		300
2502.				
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	50	50		300

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ 6,178,641 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ Modco Reserve)	6,178,641	6,339,708
2. Aggregate reserve for accident and health contracts (Exhibit 6, Line 17, Col. 1) (including \$ Modco Reserve)		
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)		
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	2,000	2,000
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)		
5. Policyholders' dividends \$ and coupons \$ due and unpaid (Exhibit 4, Line 10)		
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment (including \$ Modco)		
6.2 Dividends not yet apportioned (including \$ Modco)		
6.3 Coupons and similar benefits (including \$ Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$ 0 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	3,001	2,981
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including \$ accident and health experience rating refunds		
9.3 Other amounts payable on reinsurance including \$ assumed and \$ ceded		
9.4 Interest maintenance reserve (IMR, Line 6)	66,066	66,738
10. Commissions to agents due or accrued-life and annuity contracts \$ 214 accident and health \$ and deposit-type contract funds \$	214	56
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6)	897	1,060
13. Transfers to Separate Accounts due or accrued (net) (including \$ accrued for expense allowances recognized in reserves, net of reinsured allowances)		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5)	15,567	15,619
15.1 Current federal and foreign income taxes including \$ 411 on realized capital gains (losses)	48,511	35,012
15.2 Net deferred tax liability		
16. Unearned investment income	5,598	6,824
17. Amounts withheld or retained by company as agent or trustee	186	260
18. Amounts held for agents' account, including \$ agents' credit balances		
19. Remittances and items not allocated	(126)	(2,838)
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above		
22. Borrowed money \$ and interest thereon \$		
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	48,197	50,491
24.02 Reinsurance in unauthorized companies		
24.03 Funds held under reinsurance treaties with unauthorized reinsurers		
24.04 Payable to parent, subsidiaries and affiliates	16,571	22,595
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance		
24.08 Derivatives		
24.09 Payable for securities		
24.10 Payable for securities lending		
24.11 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	18	22
26. Total Liabilities excluding Separate Accounts business (Lines 1 to 25)	6,385,341	6,540,528
27. From Separate Accounts Statement		
28. Total Liabilities (Lines 26 and 27)	6,385,341	6,540,528
29. Common capital stock	2,500,000	2,500,000
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds		
32. Surplus notes		
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	4,500,000	4,500,000
34. Aggregate write-ins for special surplus funds	33,222	35,126
35. Unassigned funds (surplus)	3,717,916	3,208,460
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$)		
36.2 shares preferred (value included in Line 30 \$)		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ in Separate Accounts Statement)	8,251,138	7,743,586
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	10,751,138	10,243,586
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	17,136,479	16,784,114
DETAILS OF WRITE-INS		
2501. Accrued interest on policy claims	18	22
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	18	22
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)		
3401. Deferred tax asset adjustment related to SSAP #10R	33,222	35,126
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page		
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	33,222	35,126

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11)	297,410	316,302
2. Considerations for supplementary contracts with life contingencies		
3. Net investment income (Exhibit of Net Investment Income, Line 17)	799,097	820,443
4. Amortization of interest maintenance reserve (IMR, Line 5)	7,053	5,578
5. Separate Accounts net gain from operations excluding unrealized gains or losses		
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)		
7. Reserve adjustments on reinsurance ceded		
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts		
8.2 Charges and fees for deposit-type contracts		
8.3 Aggregate write-ins for miscellaneous income		
9. Total (Lines 1 to 8.3)	1,103,560	1,142,323
10. Death benefits	206,732	157,573
11. Matured endowments (excluding guaranteed annual pure endowments)		
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)		
13. Disability benefits and benefits under accident and health contracts	6,644	8,168
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts	84,736	91,368
16. Group conversions		
17. Interest and adjustments on contract or deposit-type contract funds	1,318	1,436
18. Payments on supplementary contracts with life contingencies		
19. Increase in aggregate reserves for life and accident and health contracts	(161,067)	191,410
20. Totals (Lines 10 to 19)	138,362	449,955
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	1,054	944
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)		
23. General insurance expenses (Exhibit 2, Line 10, Cols. 1, 2, 3 and 4)	147,990	181,468
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)	67,174	82,142
25. Increase in loading on deferred and uncollected premiums	(344)	5,924
26. Net transfers to or (from) Separate Accounts net of reinsurance		
27. Aggregate write-ins for deductions		
28. Totals (Lines 20 to 27)	354,236	720,433
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	749,323	421,890
30. Dividends to policyholders		
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	749,323	421,890
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	232,283	179,847
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	517,040	242,043
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ 7,004 (excluding taxes of \$ 3,436 transferred to the IMR)	(7,004)	(1,048)
35. Net income (Line 33 plus Line 34)	510,036	240,995
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	10,243,586	10,985,201
37. Net income (Line 35)	510,036	240,995
38. Change in net unrealized capital gains (losses) less capital gains tax of \$		
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax	(21,178)	34,460
41. Change in nonadmitted assets	18,304	(41,801)
42. Change in liability for reinsurance in unauthorized companies		
43. Change in reserve on account of change in valuation basis, (increase) or decrease (Exh. 5A, Line 9999999, Col. 4)		
44. Change in asset valuation reserve	2,294	(10,395)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)		
46. Surplus (contributed to) withdrawn from Separate Accounts during period		
47. Other changes in surplus in Separate Accounts Statement		
48. Change in surplus notes		
49. Cumulative effect of changes in accounting principles		
50. Capital changes:		
50.1 Paid in		
50.2 Transferred from surplus (Stock Dividend)		
50.3 Transferred to surplus		
51. Surplus adjustment:		
51.1 Paid in		
51.2 Transferred to capital (Stock Dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance		
52. Dividends to stockholders		(1,000,000)
53. Aggregate write-ins for gains and losses in surplus	(1,904)	35,126
54. Net change in capital and surplus for the year (Lines 37 through 53)	507,552	(741,615)
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	10,751,138	10,243,586
DETAILS OF WRITE-INS		
08.301.		
08.302.		
08.303.		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page		
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above)		
2701.		
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)		
5301. Deferred tax asset adjustment related to SSAP #10R	(1,904)	35,126
5302.		
5303.		
5398. Summary of remaining write-ins for Line 53 from overflow page		
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above)	(1,904)	35,126

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	302,089	323,268
2. Net investment income	856,706	867,738
3. Miscellaneous income		
4. Total (Lines 1 through 3)	1,158,795	1,191,006
5. Benefit and loss related payments	299,433	258,545
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	215,670	259,514
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$ 10,730 tax on capital gains (losses)	229,223	190,391
10. Total (Lines 5 through 9)	744,326	708,450
11. Net cash from operations (Line 4 minus Line 10)	414,469	482,556
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	3,383,777	2,071,614
12.2 Stocks	500,000	
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments		
12.7 Miscellaneous proceeds	1,563	
12.8 Total investment proceeds (Lines 12.1 to 12.7)	3,885,340	2,071,614
13. Cost of investments acquired (long-term only):		
13.1 Bonds	4,448,564	1,764,441
13.2 Stocks		
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets		
13.6 Miscellaneous applications		15,469
13.7 Total investments acquired (Lines 13.1 to 13.6)	4,448,564	1,779,910
14. Net increase (decrease) in contract loans and premium notes	(22,087)	(16,005)
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(541,138)	307,709
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		
16.2 Capital and paid in surplus, less treasury stock		
16.3 Borrowed funds		
16.4 Net deposits on deposit-type contracts and other insurance liabilities		
16.5 Dividends to stockholders		1,000,000
16.6 Other cash provided (applied)	(3,139)	(21,172)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(3,139)	(1,021,172)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	(129,808)	(230,907)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	385,506	616,413
19.2 End of year (Line 18 plus Line 19.1)	255,698	385,506

Note: Supplemental disclosures of cash flow information for non-cash transactions:

--	--	--

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Symetra National Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health			12 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (a)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other	
1. Premiums and annuity considerations for life and accident and health contracts	297,410		297,410									
2. Considerations for supplementary contracts with life contingencies												
3. Net investment income	799,097		799,097									
4. Amortization of Interest Maintenance Reserve (IMR)	7,053		7,053									
5. Separate Accounts net gain from operations excluding unrealized gains or losses												
6. Commissions and expense allowances on reinsurance ceded												
7. Reserve adjustments on reinsurance ceded												
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from Separate Accounts												
8.2 Charges and fees for deposit-type contracts												
8.3 Aggregate write-ins for miscellaneous income												
9. Totals (Lines 1 to 8.3)	1,103,560		1,103,560									
10. Death benefits	206,732		206,732									
11. Matured endowments (excluding guaranteed annual pure endowments)												
12. Annuity benefits												
13. Disability benefits and benefits under accident and health contracts	6,644		6,644									
14. Coupons, guaranteed annual pure endowments and similar benefits												
15. Surrender benefits and withdrawals for life contracts	84,736		84,736									
16. Group conversions												
17. Interest and adjustments on contract or deposit-type contract funds	1,318		1,318									
18. Payments on supplementary contracts with life contingencies												
19. Increase in aggregate reserves for life and accident and health contracts	(161,067)		(161,067)									
20. Totals (Lines 10 to 19)	138,362		138,362									
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	1,054		1,054									
22. Commissions and expense allowances on reinsurance assumed												
23. General insurance expenses	147,990		147,990									
24. Insurance taxes, licenses and fees, excluding federal income taxes	67,174		67,174									
25. Increase in loading on deferred and uncollected premiums	(344)		(344)									
26. Net transfers to or (from) Separate Accounts net of reinsurance												
27. Aggregate write-ins for deductions												
28. Totals (Lines 20 to 27)	354,236		354,236									
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	749,323		749,323									
30. Dividends to policyholders												
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	749,323		749,323									
32. Federal income taxes incurred (excluding tax on capital gains)	232,283		232,283									
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	517,040		517,040									
DETAILS OF WRITE-INS												
08.301.												
08.302.												
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page												
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)												
2701.												
2702.												
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page												
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)												

(a) Includes the following amounts for FEGLI/SGLI: Line 1 _____, Line 10 _____, Line 16 _____, Line 23 _____, Line 24 _____

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Symetra National Life Insurance Company
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group	
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities
Involving Life or Disability Contingencies (Reserves)								
(Net of Reinsurance Ceded)								
1. Reserve December 31, prior year	6,339,708		6,339,708					
2. Tabular net premiums or considerations	246,959		246,959					
3. Present value of disability claims incurred					XXX			
4. Tabular interest	224,947		224,947					
5. Tabular less actual reserve released								
6. Increase in reserve on account of change in valuation basis								
7. Other increases (net)								
8. Totals (Lines 1 to 7)	6,811,614		6,811,614					
9. Tabular cost	524,257		524,257		XXX			
10. Reserves released by death	11,545		11,545	XXX	XXX			XXX
11. Reserves released by other terminations (net)	97,171		97,171					
12. Annuity, supplementary contract and disability payments involving life contingencies								
13. Net transfers to or (from) Separate Accounts								
14. Total Deductions (Lines 9 to 13)	632,973		632,973					
15. Reserve December 31, current year	6,178,641		6,178,641					

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 285,125	279,282
1.1 Bonds exempt from U.S. tax	(a) .....	.....
1.2 Other bonds (unaffiliated)	(a) 508,978	496,802
1.3 Bonds of affiliates	(a) .....	.....
2.1 Preferred stocks (unaffiliated)	(b) 22,450	22,450
2.11 Preferred stocks of affiliates	(b) .....	.....
2.2 Common stocks (unaffiliated) .....	.....	.....
2.21 Common stocks of affiliates .....	.....	.....
3. Mortgage loans	(c) .....	.....
4. Real estate	(d) .....	.....
5. Contract loans	8,810	10,036
6. Cash, cash equivalents and short-term investments	(e) 716	644
7. Derivative instruments	(f) .....	.....
8. Other invested assets .....	.....	.....
9. Aggregate write-ins for investment income	8,182	8,182
10. Total gross investment income	834,261	817,396
11. Investment expenses .....	.....	(g) 18,299
12. Investment taxes, licenses and fees, excluding federal income taxes .....	.....	(g)
13. Interest expense .....	.....	(h)
14. Depreciation on real estate and other invested assets .....	.....	(i)
15. Aggregate write-ins for deductions from investment income .....	.....	.....
16. Total deductions (Lines 11 through 15) .....	.....	18,299
17. Net investment income (Line 10 minus Line 16) .....	.....	799,097
DETAILS OF WRITE-INS		
0901. Misc Securities Income	8,182	8,182
0902. ....	.....	.....
0903. ....	.....	.....
0998. Summary of remaining write-ins for Line 9 from overflow page .....	.....	.....
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	8,182	8,182
1501. ....	.....	.....
1502. ....	.....	.....
1503. ....	.....	.....
1598. Summary of remaining write-ins for Line 15 from overflow page .....	.....	.....
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above) .....	.....	.....

- (a) Includes \$23,208 accrual of discount less \$65,303 amortization of premium and less \$8,920 paid for accrued interest on purchases.
- (b) Includes \$1,350 accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds
1.1 Bonds exempt from U.S. tax
1.2 Other bonds (unaffiliated)	9,817	.....	9,817	.....	.....
1.3 Bonds of affiliates
2.1 Preferred stocks (unaffiliated)
2.11 Preferred stocks of affiliates
2.2 Common stocks (unaffiliated)
2.21 Common stocks of affiliates
3. Mortgage loans
4. Real estate
5. Contract loans
6. Cash, cash equivalents and short-term investments
7. Derivative instruments
8. Other invested assets
9. Aggregate write-ins for capital gains (losses)
10. Total capital gains (losses)	9,817	.....	9,817	.....	.....
DETAILS OF WRITE-INS					
0901.
0902.
0903.
0998. Summary of remaining write-ins for Line 9 from overflow page
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Symetra National Life Insurance Company

EXHIBIT - 1 PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health			11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other	
FIRST YEAR (other than single)											
1. Uncollected											
2. Deferred and accrued											
3. Deferred, accrued and uncollected:											
3.1 Direct											
3.2 Reinsurance assumed											
3.3 Reinsurance ceded											
3.4 Net (Line 1 + Line 2)											
4. Advance											
5. Line 3.4 - Line 4											
6. Collected during year:											
6.1 Direct											
6.2 Reinsurance assumed											
6.3 Reinsurance ceded											
6.4 Net											
7. Line 5 + Line 6.4											
8. Prior year (uncollected + deferred and accrued - advance)											
9. First year premiums and considerations:											
9.1 Direct											
9.2 Reinsurance assumed											
9.3 Reinsurance ceded											
9.4 Net (Line 7 - Line 8)											
SINGLE											
10. Single premiums and considerations:											
10.1 Direct											
10.2 Reinsurance assumed											
10.3 Reinsurance ceded											
10.4 Net											
RENEWAL											
11. Uncollected	4,041		4,041								
12. Deferred and accrued	60,562		60,562								
13. Deferred, accrued and uncollected:											
13.1 Direct	64,603		64,603								
13.2 Reinsurance assumed											
13.3 Reinsurance ceded											
13.4 Net (Line 11 + Line 12)	64,603		64,603								
14. Advance	3,001		3,001								
15. Line 13.4 - Line 14	61,602		61,602								
16. Collected during year:											
16.1 Direct	302,089		302,089								
16.2 Reinsurance assumed											
16.3 Reinsurance ceded											
16.4 Net	302,089		302,089								
17. Line 15 + Line 16.4	363,691		363,691								
18. Prior year (uncollected + deferred and accrued - advance)	66,281		66,281								
19. Renewal premiums and considerations:											
19.1 Direct	297,410		297,410								
19.2 Reinsurance assumed											
19.3 Reinsurance ceded											
19.4 Net (Line 17 - Line 18)	297,410		297,410								
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct	297,410		297,410								
20.2 Reinsurance assumed											
20.3 Reinsurance ceded											
20.4 Net (Lines 9.4 + 10.4 + 19.4)	297,410		297,410								

EXHIBIT - 1 PART 2 - DIVIDENDS AND COUPONS APPLIED, REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (Direct Business Only)

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health			11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other	
DIVIDENDS AND COUPONS APPLIED (included in Part 1)											
21. To pay renewal premiums											
22. All other											
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED											
23. First year (other than single):											
23.1 Reinsurance ceded											
23.2 Reinsurance assumed											
23.3 Net ceded less assumed											
24. Single:											
24.1 Reinsurance ceded											
24.2 Reinsurance assumed											
24.3 Net ceded less assumed											
25. Renewal:											
25.1 Reinsurance ceded											
25.2 Reinsurance assumed											
25.3 Net ceded less assumed											
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6)											
26.2 Reinsurance assumed (Page 6, Line 22)											
26.3 Net ceded less assumed											
COMMISSIONS INCURRED (direct business only)											
27. First year (other than single)											
28. Single											
29. Renewal	1,054		1,054								
30. Deposit-type contract funds											
31. Totals (to agree with Page 6, Line 21)	1,054		1,054								

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Symetra National Life Insurance Company
EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5 Investment	6 Total
	1 Life	2 Accident and Health		4 All Other Lines of Business		
		Cost Containment	3 All Other			
1. Rent	6,249					6,249
2. Salaries and wages	75,731					75,731
3.11 Contributions for benefit plans for employees	9,081					9,081
3.12 Contributions for benefit plans for agents						
3.21 Payments to employees under non-funded benefit plans						
3.22 Payments to agents under non-funded benefit plans						
3.31 Other employee welfare	376					376
3.32 Other agent welfare						
4.1 Legal fees and expenses						
4.2 Medical examination fees						
4.3 Inspection report fees						
4.4 Fees of public accountants and consulting actuaries	21,740					21,740
4.5 Expense of investigation and settlement of policy claims						
5.1 Traveling expenses	1,523					1,523
5.2 Advertising						
5.3 Postage, express, telegraph and telephone	1,410					1,410
5.4 Printing and stationery	1,723					1,723
5.5 Cost or depreciation of furniture and equipment	990					990
5.6 Rental of equipment						
5.7 Cost or depreciation of EDP equipment and software	5,045					5,045
6.1 Books and periodicals	2,687					2,687
6.2 Bureau and association fees	5,358					5,358
6.3 Insurance, except on real estate						
6.4 Miscellaneous losses						
6.5 Collection and bank service charges	12,683					12,683
6.6 Sundry general expenses						
6.7 Group service and administration fees						
6.8 Reimbursements by uninsured plans						
7.1 Agency expense allowance						
7.2 Agents' balances charged off (less \$ recovered)						
7.3 Agency conferences other than local meetings						
9.1 Real estate expenses						
9.2 Investment expenses not included elsewhere				18,299		18,299
9.3 Aggregate write-ins for expenses	3,394					3,394
10. General expenses incurred	147,990			18,299	(a)	166,289
11. General expenses unpaid December 31, prior year				1,060		1,060
12. General expenses unpaid December 31, current year				897		897
13. Amounts receivable relating to uninsured plans, prior year						
14. Amounts receivable relating to uninsured plans, current year						
15. General expenses paid during year (Lines 10+11-12-13+14)	147,990			18,462		166,452
DETAILS OF WRITE-INS						
09.301. Consulting Fees	3,377					3,377
09.302. Miscellaneous	17					17
09.303.						
09.398. Summary of remaining write-ins for Line 9.3 from overflow page						
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	3,394					3,394

(a) Includes management fees of \$ to affiliates and \$ to non-affiliates.

EXHIBIT 3 - TAXES, LICENSES AND FEES (EXCLUDING FEDERAL INCOME TAXES)

	Insurance			4 Investment	5 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business		
1. Real estate taxes					
2. State insurance department licenses and fees	47,459				47,459
3. State taxes on premiums	10,091				10,091
4. Other state taxes, including \$ for employee benefits	2,903				2,903
5. U.S. Social Security taxes	4,576				4,576
6. All other taxes	2,146				2,146
7. Taxes, licenses and fees incurred	67,174				67,174
8. Taxes, licenses and fees unpaid December 31, prior year	15,619				15,619
9. Taxes, licenses and fees unpaid December 31, current year	15,567				15,567
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	67,226				67,226

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1 Life	2 Accident and Health
	1. Applied to pay renewal premiums	
2. Applied to shorten the endowment or premium-paying period		
3. Applied to provide paid-up additions		
4. Applied to provide paid-up annuities		
5. Total Lines 1 through 4		
6. Paid in cash		
7. Left on deposit		
8. Aggregate write-ins for dividend or refund options		
9. Total Lines 5 through 8		
10. Amount due and unpaid		
11. Provision for dividends or refunds payable in the following calendar year		
12. Terminal dividends		
13. Provision for deferred dividend contracts		
14. Amount provisionally held for deferred dividend contracts not included in Line 13		
15. Total Lines 10 through 14		
16. Total from prior year		
17. Total dividends or refunds (Lines 9 + 15 - 16)		
DETAILS OF WRITE-INS		
0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page		
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)		

NONE

EXHIBIT 5 - INTERROGATORIES

- 1.1 Has the reporting entity ever issued both participating and non-participating contracts?..... Yes [] No [X]
- 1.2 If not, state which kind is issued.
NON-PARTICIPATING
- 2.1 Does the reporting entity at present issue both participating and non-participating contracts?..... Yes [] No [X]
- 2.2 If not, state which kind is issued.
NON-PARTICIPATING
3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?..... Yes [X] No []
If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.
4. Has the reporting entity any assessment or stipulated premium contracts in force? Yes [] No [X]
If so, state:
4.1 Amount of insurance? \$
4.2 Amount of reserve? \$
4.3 Basis of reserve:
.....
4.4 Basis of regular assessments:
.....
4.5 Basis of special assessments:
.....
4.6 Assessments collected during the year \$
5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.
N/A
6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis? Yes [] No [X]
- 6.1 If so, state the amount of reserve on such contracts on the basis actually held: \$
- 6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits: \$
- Attach statement of methods employed in their valuation.
7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? Yes [] No [X]
- 7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements \$
- 7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:
.....
- 7.3 State the amount of reserves established for this business: \$
- 7.4 Identify where the reserves are reported in the blank:
.....

EXHIBIT 5A - CHANGES IN BASES OF VALUATION DURING THE YEAR

1 Description of Valuation Class	Valuation Basis		4 Increase in Actuarial Reserve Due to Change
	2 Changed From	3 Changed To	
NONE			
9999999 - Total (Column 4, only)			

Exhibit 6 - Aggregate Reserves for Accident and Health Contracts

N O N E

Exhibit 7 - Deposit-Type Contracts

N O N E

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Symetra National Life Insurance Company
EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Due and unpaid:											
1.1 Direct											
1.2 Reinsurance assumed											
1.3 Reinsurance ceded											
1.4 Net											
2. In course of settlement:											
2.1 Resisted											
2.11 Direct											
2.12 Reinsurance assumed											
2.13 Reinsurance ceded											
2.14 Net			(b)	(b)		(b)	(b)				
2.2 Other											
2.21 Direct											
2.22 Reinsurance assumed											
2.23 Reinsurance ceded											
2.24 Net			(b)	(b)		(b)	(b)		(b)	(b)	(b)
3. Incurred but unreported:											
3.1 Direct	2,000		2,000								
3.2 Reinsurance assumed											
3.3 Reinsurance ceded											
3.4 Net	2,000		(b) 2,000	(b)		(b)	(b)		(b)	(b)	(b)
4. TOTALS											
4.1 Direct	2,000		2,000								
4.2 Reinsurance assumed											
4.3 Reinsurance ceded											
4.4 Net	2,000	(a)	(a) 2,000				(a)				

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$ in Column 2, \$ in Column 3 and \$ in Column 7.

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$ Individual Annuities \$, Credit Life (Group and Individual) \$, and Group Life \$, are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$ Credit (Group and Individual) Accident and Health \$, and Other Accident and Health \$ are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Symetra National Life Insurance Company
EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1 Total	2 Industrial Life (a)	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements During the Year:											
1.1 Direct	213,376		213,376								
1.2 Reinsurance assumed											
1.3 Reinsurance ceded											
1.4 Net (d)	213,376		213,376								
2. Liability December 31, current year from Part 1:											
2.1 Direct	2,000		2,000								
2.2 Reinsurance assumed											
2.3 Reinsurance ceded											
2.4 Net	2,000		2,000								
3. Amounts recoverable from reinsurers December 31, current year											
4. Liability December 31, prior year:											
4.1 Direct	2,000		2,000								
4.2 Reinsurance assumed											
4.3 Reinsurance ceded											
4.4 Net	2,000		2,000								
5. Amounts recoverable from reinsurers December 31, prior year											
6. Incurred Benefits											
6.1 Direct	213,376		213,376								
6.2 Reinsurance assumed											
6.3 Reinsurance ceded											
6.4 Net	213,376		213,376								

- (a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
 \$ in Line 6.1, and \$ in Line 6.4.
- (b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
 \$ in Line 6.1, and \$ in Line 6.4.
- (c) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
 \$ in Line 6.1, and \$ in Line 6.4.
- (d) Includes \$6,644 premiums waived under total and permanent disability benefits.

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income			
4.3 Properties held for sale			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Derivatives			
8. Other invested assets (Schedule BA)			
9. Receivables for securities			
10. Securities lending reinvested collateral assets			
11. Aggregate write-ins for invested assets			
12. Subtotals, cash and invested assets (Lines 1 to 11)			
13. Title plants (for Title insurers only)			
14. Investment income due and accrued			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection			
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
15.3 Accrued retrospective premiums			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			
16.2 Funds held by or deposited with reinsured companies			
16.3 Other amounts receivable under reinsurance contracts			
17. Amounts receivable relating to uninsured plans			
18.1 Current federal and foreign income tax recoverable and interest thereon			
18.2 Net deferred tax asset	633,956	650,406	16,450
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software			
21. Furniture and equipment, including health care delivery assets			
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates			
24. Health care and other amounts receivable			
25. Aggregate write-ins for other than invested assets	50		(50)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	634,006	650,406	16,400
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	634,006	650,406	16,400
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)			
2501. Other Assets	50		(50)
2502.			
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	50		(50)

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A. Accounting Practices

The accompanying financial statements of Symetra National Life Insurance Company of (the Company) have been prepared in conformity with the National Association of Insurance Commissioners (NAIC) Accounting Practices and Procedures Manual and Annual Statement Instructions, except to the extent that practices prescribed or permitted by the Office of the Insurance Commissioner of the State of Washington (the Department) differ. No differences exist in the prescribed or permitted practices that result in a material effect on surplus as of December 31, 2010 or 2009.

Under Washington State Insurance code RCW 48.13.240(3), a mutual fund is classified as a miscellaneous investment and investment in a single entity's mutual fund is limited to no more than 1% of an insurer's admitted assets. The Company, with the explicit permission of the Department, is permitted to invest up to 4% of its assets in a single entity's mutual funds, as well as an unlimited amount of its assets in mutual funds listed on the NAIC's most recent Mutual Fund Lists as U.S. Direct Obligations/Full Faith and Credit Exempt. As of December 31, 2010 and 2009, the Company held \$226,797 or 1.3% and \$369,696 or 2.2%, respectively, of admitted assets in a single entity's mutual fund. The Company has no other permitted practices.

B. Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements in conformity with statutory accounting principles (SAP) requires management to make estimates and assumptions that affect the amounts reported in the financial statements and accompanying notes. Such estimates and assumptions could change in the future as more information becomes available, which could impact the amounts reported and disclosed herein.

C. Accounting Policy

Premiums are recognized annually on the policy anniversary for individual traditional life policies, consistent with the statutory reserving process. Premiums for universal life policies are recognized when received.

In addition, the Company uses the following accounting policies:

- (1) Short-term investments are stated at amortized cost.
- (2) Bonds, excluding loan-backed and structured securities are stated at amortized cost using the scientific method, except for those with an NAIC designation of 6, which are reported at lower of amortized cost or fair value.
- (3) The Company does not currently invest in common stocks.
- (4) Redeemable preferred stocks which have characteristics of debt securities and are rated as medium quality or better (NAIC designations 1 to 3) are reported at cost or amortized cost. All other redeemable preferred stocks (NAIC designations 4 to 6) are reported at the lower of cost, amortized cost or fair value.
- (5) The Company does not currently invest in mortgage loans.
- (6) Loan-backed bonds and structured securities are valued and reported in accordance with the Purposes and Procedures Manual of the NAIC Securities Valuation Office (SVO) and Statement of Statutory Accounting Principles (SSAP) No. 43-Revised, *Loan-backed and Structured Securities*. Loan-backed and structured securities, subject to a single NAIC designation and for which the collection of all contractual cash flows is probable, are reported at amortized cost using the retrospective methodology consistently applied by type of security, except for those with an NAIC designation of 6, which are reported at the lower of amortized cost or fair value. The retrospective methodology changes both the yield and the asset balance so that the expected future cash flows produce a return on the investment equal to the return now expected over the life of the investment as measured from the date of acquisition. NAIC designations for non-agency residential mortgage-backed and commercial mortgage-backed securities are based on security level expected losses as modeled by independent third parties engaged by the NAIC and the Company's statutory carrying value of the security rather than being based on the rating of a third party rating agency.
- (7) The Company has no investments in subsidiaries, controlled or affiliated companies.
- (8) The Company has no ownership interests in joint ventures, partnerships or limited liability companies.
- (9) The Company does not currently invest in derivatives.
- (10) The Company does not use anticipated investment income as a factor in the premium deficiency calculation.
- (11) The Company has no accident or health contracts.
- (12) The Company has not materially modified its capitalization policy from prior year.
- (13) The Company has no pharmaceutical rebate receivables.

NOTES TO FINANCIAL STATEMENTS

2. Accounting Changes and Correction of Errors

The Company adopted SSAP No. 100, *Fair Value Measurements*, as of December 31, 2010. This SSAP defines fair value, establishes a framework for measuring fair value and establishes fair value disclosure requirements. The adoption did not have an impact on the Company's assets, liabilities, income or surplus but did require additional disclosures. See Note 20.

The Company adopted SSAP No. 43R, *Loan-backed and Structured Securities* (SSAP No. 43R) as of September 30, 2009. This SSAP substantively revises SSAP No. 43 and supersedes SSAP No. 98, *Treatment of Cash Flows When Quantifying Changes in Valuations and Impairments* and paragraph 13 of SSAP No. 99, *Accounting for Certain Securities Subsequent to an Other-Than-Temporary Impairment*. This SSAP revises valuation and impairment requirements to be based on the present value of cash flows expected to be collected for securities in which the Company has the intent and ability to hold, but does not expect to recover the entire amortized cost basis, and requires impaired securities that the Company intends to sell to be recorded at fair value. There was no cumulative effect on adoption of SSAP No. 43R.

The Company adopted SSAP No. 10R, *Income Taxes*, as of December 31, 2009. This SSAP substantively revises SSAP No. 10 *Income Taxes*, to allow the admission of adjusted gross deferred tax assets (DTAs) expected to be realized within three years of the balance sheet date, an increase from the prior recovery period of one year. In addition, SSAP No. 10R increased the limit for admissibility from the prior 10% of adjusted capital and surplus to 15% for qualifying companies. Upon adoption of SSAP No. 10R, the Company recorded an adjustment of \$35,126 as an increase to aggregate write-ins for gains and losses in surplus. See Note 9A.

There were no errors discovered during the years ended December 31, 2010 and 2009.

3. Business Combinations and Goodwill

Not applicable

4. Discontinued Operations

Not applicable

5. Investments

A. Mortgage Loans

The Company has no investments in mortgage loans.

B. Debt Restructuring

The Company has no restructured debt in which the Company is a creditor.

C. Reverse Mortgages

The Company has no investments in reverse mortgages.

D. Loan-Backed Securities

- (1) Prepayment assumptions for single and multi-class mortgage-backed securities are obtained primarily from broker dealer survey values or internal estimates when survey values are not available.
- (2) Other-than-temporary impairments (OTTI) for loan-backed securities - None
- (3) Loan-backed securities with prior OTTIs currently held by the Company as the present value of cash flows expected to be collected - None
- (4) All impaired securities (fair value is less than cost or amortized cost) for which an OTTI has not been recognized in earnings as a realized loss (including securities with a recognized OTTI for non-interest related declines when a non-recognized interest related impairment remains):
 - a. The aggregate amount of unrealized losses:

1. Less than 12 months	\$ (109,290)
2. 12 months or longer	\$ (626)
 - b. The aggregate related fair value of securities with unrealized losses:

1. Less than 12 months	\$ 2,051,017
2. 12 Months or longer	\$ 183,659
- (5) The Company's review of loan-backed securities for OTTI includes both quantitative and qualitative criteria. Quantitative criteria include the length of time and amount that each security is in an unrealized loss position (i.e., is underwater) and whether expected future cash flows indicate a credit loss exists.

NOTES TO FINANCIAL STATEMENTS

While all securities are monitored for impairment, the Company's experience indicates that securities for which the cost or amortized cost exceeds fair value by less than 20% do not represent a significant risk of impairment and, often, fair values recover over time as the factors that caused the declines improve. If the estimated fair value has declined and remained below cost or amortized cost by 20% or more, the Company further analyzes the decrease in fair value to determine whether it is an other-than-temporary decline. To make this determination for each security, the Company considers, among other factors:

- Extent and duration of the decline in fair value below cost or amortized cost;
- The financial condition and near-term prospects of the issuer of the security, including any specific events that may affect its operations, earnings potential or compliance with terms and covenants of the security;
- Changes in the financial condition of the security's underlying collateral;
- Any downgrades of the security by a rating agency;
- Any reduction or elimination of dividends or nonpayment of scheduled interest payments;
- Other indications that a credit loss has occurred; and
- The Company's intent to sell or whether the Company has the intent and ability to retain the investment for a period of time sufficient to recover the amortized cost basis.

E. Repurchase Agreements and/or Securities Lending Transactions.

The Company has no investments in repurchase agreements or securities lending transactions as of December 31, 2010 or 2009.

F. Real Estate

The Company has no investments in real estate.

G. Investments in Low-Income Housing Tax Credits (LIHTC)

The Company has no investments in LIHTC.

6. Joint Ventures, Partnerships and Limited Liability Companies

- A. The Company has no investments in joint ventures, partnerships or limited liability companies that exceed 10% of its admitted assets.
- B. The Company did not recognize any impairment write-down for investments in joint ventures, partnerships or limited liability companies for the years ended December 31, 2010 and 2009.

7. Investment Income

- A. Due and accrued income is excluded from surplus on the following basis:

All investment income due and accrued on bonds in or near default, and other amounts that are over 90 days past due.

- B. There was no investment income due and accrued excluded from surplus as of December 31, 2010 or 2009.

8. Derivative Instruments

The Company has no investments in derivative instruments.

9. Income Taxes

- A. The components of the net deferred tax asset (DTA)/deferred tax liability (DTL) as of December 31 are as follows:

1. Total DTAs and DTLs by tax character

	12/31/2010		
	(1)	(2)	(3)
	Ordinary	Capital	(Col 1+2) Total
(a) Gross DTAs	\$ 755,236	\$ -	\$ 755,236
(b) Statutory valuation allowance adjustment	-	-	-
(c) Adjusted gross DTAs (1a+1b)	755,236	-	755,236
(d) DTLs	(58,666)	-	(58,666)
(e) Subtotal (net DTAs)	696,570	-	696,570
(f) DTAs nonadmitted	(633,956)	-	(633,956)
(g) Net admitted DTA (1e+1f)	\$ 62,614	\$ -	\$ 62,614

NOTES TO FINANCIAL STATEMENTS

	12/31/2009		
	(4)	(5)	(6)
	-	-	-
	-	-	(Col 4+5)
	<u>Ordinary</u>	<u>Capital</u>	<u>Total</u>
(a) Gross DTAs	\$ 778,832	\$ -	\$ 778,832
(b) Statutory valuation allowance adjustment	-	-	-
(c) Adjusted gross DTAs (1a+1b)	778,832	-	778,832
(d) DTLs	(61,084)	-	(61,084)
(e) Subtotal (net DTAs)	717,748	-	717,748
(f) DTAs nonadmitted	(650,406)	-	(650,406)
(g) Net admitted DTA (1e+1f)	\$ 67,342	\$ -	\$ 67,342

	Change		
	(7)	(8)	(9)
	-	-	-
	(Col 1-4)	(Col 2-5)	(Col 7+8)
	<u>Ordinary</u>	<u>Capital</u>	<u>Total</u>
(a) Gross DTAs	\$ (23,596)	\$ -	\$ (23,596)
(b) Statutory valuation allowance adjustment	-	-	-
(c) Adjusted gross DTAs (1a+1b)	(23,596)	-	(23,596)
(d) DTLs	2,418	-	2,418
(e) Subtotal (net DTAs)	(21,178)	-	(21,178)
(f) DTAs nonadmitted	16,450	-	16,450
(g) Net admitted DTA (1e+1f)	\$ (4,728)	\$ -	\$ (4,728)

The calculations above to determine adjusted gross DTAs and net admitted DTAs have not been impacted by tax-planning strategies.

2. SSAP No. 10R Election

The Company has elected to admit DTAs pursuant to paragraph 10.e. of SSAP No 10R. The Company also made this election for the year ended December 31, 2009.

3. Increased admitted amount under paragraph 10.e.

Increased amount of admitted assets - Ordinary
Increased amount of admitted assets - Capital
Total increased amount of admitted assets

	12/31/2010	12/31/2009	Change
	\$ 33,222	\$ 35,126	\$ (1,904)
	-	-	-
	\$ 33,222	\$ 35,126	\$ (1,904)

4. Summary of admitted adjusted gross DTAs

Admission calculation components - SSAP No. 10R, par. 10.a., 10.b., and 10.c.

(a) Amount admitted under paragraph 10.a.
(b) Amount admitted under paragraph 10.b.i.
(c) Amount admitted under paragraph 10.c.
(d) Total admitted under paragraph 10.a. through 10.c.

	12/31/2010		
	(1)	(2)	(3)
	-	-	-
	(Col 1+2)	(Col 1+2)	(Col 1+2)
	<u>Ordinary</u>	<u>Capital</u>	<u>Total</u>

(a) Amount admitted under paragraph 10.a.	\$ 29,392	\$ -	\$ 29,392
(b) Amount admitted under paragraph 10.b.i.	-	-	-
(c) Amount admitted under paragraph 10.c.	58,666	-	58,666
(d) Total admitted under paragraph 10.a. through 10.c.	\$ 88,058	\$ -	\$ 88,058

Admission calculation components - SSAP No. 10R, par. 10.e.

(e) Amount admitted under paragraph 10.e.i.
(f) Amount admitted under paragraph 10.e.ii.a.
(g) Amount admitted under paragraph 10.e.iii.
(h) Total admitted under paragraph 10.e.

(e) Amount admitted under paragraph 10.e.i.	\$ 62,614	\$ -	\$ 62,614
(f) Amount admitted under paragraph 10.e.ii.a.	-	-	-
(g) Amount admitted under paragraph 10.e.iii.	58,666	-	58,666
(h) Total admitted under paragraph 10.e.	\$ 121,280	\$ -	\$ 121,280

(i) Additional amount admitted under paragraph 10.e.

(i) Additional amount admitted under paragraph 10.e.	\$ 33,222	\$ -	\$ 33,222
--	-----------	------	-----------

NOTES TO FINANCIAL STATEMENTS

12/31/2009			
(4)	(5)	(6)	
Ordinary	Capital	(Col 4+5)	Total
<u>Admission calculation components - SSAP No. 10R, par. 10.a., 10.b., and 10.c.</u>			
(a) Amount admitted under paragraph 10.a.	\$ 32,216	\$ -	\$ 32,216
(b) Amount admitted under paragraph 10.b.i.	-	-	-
(c) Amount admitted under paragraph 10.c.	61,084	-	61,084
(d) Total admitted under paragraph 10.a. through 10.c.	\$ 93,300	\$ -	\$ 93,300
<u>Admission calculation components - SSAP No. 10R, par. 10.e.</u>			
(e) Amount admitted under paragraph 10.e.i.	\$ 67,342	\$ -	\$ 67,342
(f) Amount admitted under paragraph 10.e.ii.a.	-	-	-
(g) Amount admitted under paragraph 10.e.iii.	61,084	-	61,084
(h) Total admitted under paragraph 10.e.	\$ 128,426	\$ -	\$ 128,426
(i) Additional amount admitted under paragraph 10.e.	\$ 35,126	\$ -	\$ 35,126
<u>Change</u>			
(7)	(8)	(9)	
(Col 1-4)	(Col 2-5)	(Col 7+8)	
Ordinary	Capital	Total	
<u>Admission calculation components - SSAP No. 10R, par. 10.a., 10.b., and 10.c.</u>			
(a) Amount admitted under paragraph 10.a.	\$ (2,824)	\$ -	\$ (2,824)
(b) Amount admitted under paragraph 10.b.i.	-	-	-
(c) Amount admitted under paragraph 10.c.	(2,418)	-	(2,418)
(d) Total admitted under paragraph 10.a. through 10.c.	\$ (5,242)	\$ -	\$ (5,242)
<u>Admission calculation components - SSAP No. 10R, Par. 10.e.</u>			
(e) Amount admitted under paragraph 10.e.i.	\$ (4,728)	\$ -	\$ (4,728)
(f) Amount admitted under paragraph 10.e.ii.a.	-	-	-
(g) Amount admitted under paragraph 10.e.iii.	(2,418)	-	(2,418)
(h) Total admitted under paragraph 10.e.	\$ (7,146)	\$ -	\$ (7,146)
(i) Additional amount admitted under paragraph 10.e.	\$ (1,904)	\$ -	\$ (1,904)
Ten percent of statutory surplus under paragraph 10.b.ii.	\$ 1,056,275		
Fifteen percent of statutory surplus under par. 10.e.ii.b.	\$ 1,584,412		
Risk based capital amount utilized in paragraph 10.d.			
Total adjusted capital	\$ 10,766,114		
Authorized control level	\$ 96,499		

5. Increased amount of admitted DTAs, admitted assets, statutory surplus and total adjusted capital :

12/31/2010			
(1)	(2)	(3)	
- SSAP 10R Par. 10.a.-10.c.	- SSAP 10R Par. 10.e.	(Col 2-1) Increased Amount	
Admitted DTAs	\$ 88,058	\$ 121,280	\$ 33,222
Admitted assets	\$ 17,085,504	\$ 17,118,726	\$ 33,222
Statutory surplus	\$ 10,717,916	\$ 10,751,138	\$ 33,222
Total adjusted capital	\$ 10,766,114	\$ 10,799,336	\$ 33,222

NOTES TO FINANCIAL STATEMENTS

	<u>12/31/2009</u>		
	(4) -SSAP 10R Par. 10.a.-10.c.	(5) -SSAP 10R Par. 10.e.	(6) (Col 5-4) Increased Amount
Admitted DTAs	\$ 93,300	\$ 128,426	\$ 35,126
Admitted assets	\$ 16,748,988	\$ 16,784,114	\$ 35,126
Statutory surplus	\$ 10,208,460	\$ 10,243,586	\$ 35,126
Total adjusted capital	\$ 10,258,951	\$ 10,294,077	\$ 35,126

	<u>Change</u>		
	(7) (Col 1-4) SSAP No. 10R Par. 10.a.-10.c.	(8) (Col 2-5) SSAP No. 10R Par. 10.e.	(9) (Col 8-7) Increased Amount
Admitted DTAs	\$ (5,242)	\$ (7,146)	\$ (1,904)
Admitted assets	\$ 336,516	\$ 334,612	\$ (1,904)
Statutory surplus	\$ 509,456	\$ 507,552	\$ (1,904)
Total adjusted capital	\$ 507,163	\$ 505,259	\$ (1,904)

B. DTLs are not recognized for the following amounts:
The Company has no DTLs which have not been recognized.

C. Components of income taxes incurred:

	(1) <u>12/31/2010</u>	(2) <u>12/31/2009</u>	(3) (Col 1-2) <u>Change</u>
Current income taxes:			
Current year tax provision before tax credits	\$ 227,561	\$ 175,125	\$ 52,436
Prior year under accrual	4,722	4,722	0
Income tax expense from operations	232,283	179,847	52,436
Taxes on capital gains	10,440	1,647	8,793
Current income taxes incurred	<u>\$ 242,723</u>	<u>\$ 181,494</u>	<u>\$ 61,229</u>

The main components of deferred tax amounts are as follows:

Assets:

	(1) <u>12/31/2010</u>	(2) <u>12/31/2009</u>	(3) (Col 1-2) <u>Change</u>
Investments	\$ 1,960	\$ 2,389	\$ (429)
Non-admitted assets	18	-	18
Proxy deferred acquisition costs	39,826	42,036	(2,210)
Reserves	712,891	733,496	(20,605)
All others	541	911	(370)
Total DTAs	<u>\$ 755,236</u>	<u>\$ 778,832</u>	<u>\$ (23,596)</u>
Total DTAs – nonadmitted	633,956	650,406	(16,450)
Liabilities:			
Investments	36,055	36,842	(787)
Deferred premium/loading	22,611	24,242	(1,631)
Total DTLs	<u>\$ 58,666</u>	<u>\$ 61,084</u>	<u>\$ (2,418)</u>

Change in net deferred income tax \$ (21,178)

Surplus Adjustments:

Tax effect of change in nonadmitted assets	(18)
Adjustments to prior year net DTAs	(4,722)
Adjusted change in net deferred income tax	<u>\$ (25,918)</u>

No adjustments were made to the Company's gross DTAs because of a change in circumstances. The Company expects it will fully realize the DTAs and no statutory valuation allowance has been recorded as of December 31, 2010.

NOTES TO FINANCIAL STATEMENTS

D. Significant statutory to tax adjustments on current taxes:

	<u>12/31/2010</u>	<u>12/31/2009</u>
Ordinary income tax at federal statutory rate (35%)	\$ 262,263	\$ 147,662
Capital income tax at federal statutory rate (35%)	3,436	599
Total income tax	265,699	148,261
Permanent items and other adjustments	689	725
Change in interest maintenance reserve	(2,469)	(1,952)
Prior year adjustment	4,722	4,722
Federal income tax expense	\$ 268,641	\$ 151,756
Federal & foreign taxes incurred	242,723	181,494
Change in net deferred income taxes	25,918	(29,738)
Total statutory income tax expense	\$ 268,641	\$ 151,756

E. (1) At December 31, 2010, the Company had no net operating or capital loss carryforward amounts.

(2) The amount of federal income taxes incurred that are available for recovery in the event of the carryback of future net losses is as follows:

	<u>2010</u>	<u>2009</u>	<u>2008</u>
Ordinary income	\$ 227,561	\$ 179,848	\$ 218,703
Capital gain	\$ 10,440	\$ -	\$ 436

(3) The Company does not have any deposits admitted under Section 6603 of the Internal Revenue Code.

F. (1) The Company's federal income tax return is consolidated within the Symetra Financial Corporation and Subsidiaries consolidated income tax return. Please refer to Schedule Y for a list of the entities within the consolidated group.

(2) The method of allocation between companies is subject to written agreement, approved by the Board of Directors. Allocation is based on separate return calculations, except that current credit for tax credits and net operating loss carryforwards are determined on the basis of the consolidated group. Intercompany tax balances are settled quarterly.

(3) The Company's federal income tax returns have been examined and closing agreements have been executed with the Internal Revenue Service, or the statute of limitations has expired for all tax periods through December 31, 2006.

10. Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

A. B. and C. The following transactions were entered into by the Company with affiliates. Non-insurance transactions involving less than .5% of the Company's admitted assets are omitted, with the exception of cost allocation transactions which are discussed separately.

There were no dividends paid for the year ended December 31, 2010.

There were no material related party transactions for the year ended December 31, 2010.

For the year ended December 31, 2009:

Date	Transaction Explanation	Insurer Name	Affiliate Name	Statement Value	Asset Received	Asset Transferred
December 24, 2009	Ordinary Dividend	Symetra Nat'l Life Ins. Co.	Symetra Life Insurance Co.	\$1,000,000		Cash

D. As of December 31, 2010 and 2009, the Company reported the following amounts due (to)/from an affiliated company, which are generally settled within 30 days:

	December 31	
	2010	2009
Symetra Life Insurance Company	\$ (14,376)	\$ (20,232)
White Mountains Advisors, LLC	(2,195)	(2,363)
Total	\$ (16,571)	\$ (22,595)

E. The Company has not agreed to any guarantees for affiliates.

NOTES TO FINANCIAL STATEMENTS

- F. The Company has a Services and Shared Expenses Agreement with its affiliates under common ownership with Symetra Financial Corporation, whereby the parties each agree to provide and receive from each other certain general services (related to sharing common management, personnel and facilities) and to share expenses thereof. These expenses include charges for rent, corporate overhead, data processing systems, payroll, benefits, and other miscellaneous charges and are included in investment and general insurance expenses in the summary of operations.

The Company is party to an Investment Management Agreement with White Mountains Advisors, LLC a subsidiary of White Mountains Insurance Group, Ltd., an affiliate of Symetra Financial Corporation. This agreement, as amended, provides for investment advisory services related to the Company's invested assets and portfolio management services.

- G. All outstanding shares of the Company are owned by Symetra Life Insurance Company. All outstanding shares of Symetra Life Insurance Company are owned by Symetra Financial Corporation, an insurance holding company domiciled in the state of Delaware. This control does not significantly change the operating results or financial position of the Company compared to results that would have been obtained without the control.
- H. The Company owns no shares, either directly or indirectly, in the Parent or Symetra Financial Corporation.
- I. Investments in subsidiary, controlled or affiliated companies (SCA's) - Not applicable
- J. Impairment write-down for investments in impaired SCA entities - Not applicable
- K. Investments in foreign insurance subsidiaries - Not applicable
- L. Investments in downstream noninsurance holding company - Not applicable

11. Debt

Not applicable

12. Retirement Plans, Deferred Compensation, Post Employment Benefits and Compensated Absences and Other Postretirement Plans

- A. The Company does not sponsor a defined benefit plan.
- B. The Company does not administer the defined contribution plan. See Note 12D.
- C. The Company does not participate in a multi-employer plan.
- D. Consolidated Holding Company Plans
Retirement Plans
The Company participates in a defined contribution plan sponsored by Symetra Life Insurance Company, its parent, for all eligible employees.
The plan includes a matching contribution of 100% of a participant's contributions, up to 6% of eligible compensation. The Company's share of expenses for the plan was not material for the years ended December 31, 2010 and 2009.
- E. The Company does not participate in a cash balance, post employment benefit or deferred compensation plan.
- F. There is no impact from the Medicare Modernization Act since the Company does not participate in postretirement benefit plans.

13. Capital and Surplus, Shareholder's Dividend Restrictions and Quasi-Reorganizations

- (1) The Company's capital is common stock, 20,000 shares authorized, issued and outstanding, \$125 per share par value. There are no other classes of capital stock.
- (2) The Company has no preferred stock.
- (3) The Company is restricted as to the amount of dividends that can be paid to its shareholder without prior approval of the Department. This restriction is the greater of statutory net gain from operations for the previous year or 10% of total capital and surplus at the close of the previous year, subject to a maximum limit equal to statutory unassigned funds. Based on this restriction, the maximum dividend payout that may be made without prior approval in 2011 is \$1,075,114.
- (4) The Company paid dividends of \$0 and \$1,000,000 for the years ended December 31, 2010 and 2009, respectively. A dividend schedule is provided in Note 10.
- (5) Within the limitations of (3) above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to its shareholder.
- (6) The unassigned surplus funds are held for the benefit of the Company's shareholder, as the Company does not issue participating business.
- (7) There have been no advances to surplus.
- (8) The Company holds no stock for special purposes.

NOTES TO FINANCIAL STATEMENTS

- (9) The decrease in aggregate write-ins for special surplus funds of \$1,904 is due to a decrease in the amount of the net deferred tax asset admitted under SSAP No. 10R paragraph 10.e. for the year ended December 31, 2010. See Note 9 – Income Taxes for more information.
- (10) There was no increase (decrease) of unassigned funds (surplus) due to cumulative unrealized gains or losses as of December 31, 2010 or 2009.
- (11) The Company has no surplus notes.
- (12) Impact of any restatement due to quasi-reorganizations - Not applicable
- (13) Effective date of quasi-reorganizations - Not applicable

14. Contingencies

- A. The Company has made no commitments or contingent commitments to a SCA entity.
- B. Under state insolvency and guaranty laws, insurers licensed to do business in a state can be assessed or required to contribute to state guaranty funds to cover policyholder losses resulting from insurer insolvencies. Liabilities for guaranty funds are not discounted or recorded net of premium tax offsets and are included in other liabilities in the balance sheets. As of December 31, 2010, the Company had liabilities of \$9,783 for estimated guaranty fund assessments. The Company has a related asset for premium tax offsets of \$8,233. As of December 31, 2009, the Company had liabilities for estimated guaranty fund assessments, of \$10,078 with a related asset for premium tax offsets of \$7,472. Premium tax offsets are available for a period of five to twenty years.
- C. The Company has no material gain contingencies to report. See Note 14E.
- D. Claims related extra contractual obligation and bad faith losses stemming from lawsuits - Not applicable
- E. Because of the nature of the business, the Company is subject to legal actions filed or threatened in the ordinary course of its business operations. The Company does not expect that any such litigation, pending or threatened as of December 31, 2010, will have a material adverse effect on its financial condition, future operating results, or liquidity.

15. Leases

Not applicable

16. Information about Financial Instruments with Off-Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk.

Not applicable

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

- A. Transfers of Receivables Reported as Sales
The Company has no transfers of receivables recorded as sales.
- B. Transfer and Servicing of Financial Assets – Not applicable
- C. Wash Sales

The Company had no transactions which met the definition of wash sales as stated in SSAP No. 91, *Accounting for Transfers and Servicing of Financial Assets and Extinguishments of Liabilities*, for securities with a NAIC designation of 3 or below or unrated securities for the year ended December 31, 2010.

18. Gain or Loss to the Reporting Entity from Uninsured A & H Plans and the Uninsured Portion of Partially Insured Plan

Not applicable

19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

Not applicable

20. Fair Value Measurements

The Company had no assets measured and reported at fair value for the years ended December 31, 2010 and 2009.

21. Other Disclosures

- A. Extraordinary Items – Not applicable
- B. Troubled Debt Restructuring: Debtors – Not applicable

NOTES TO FINANCIAL STATEMENTS

C. Other Disclosures

The book/adjusted carrying values of certain bonds on deposit with state regulatory authorities was \$2,370,743 and \$2,368,373 as of December 31, 2010 and 2009, respectively.

D. The Company does not carry any significant uncollected premium balances that are considered uncollectible.

E. Business Interruption Insurance Recoveries - Not applicable

F. State Transferable Tax Credits - Not applicable

G. Subprime-Mortgage- Related Risk Exposure

- (1) In order to determine our subprime exposure, we included all securities issued from a dedicated subprime shelf. We have no securities with a subprime exposure.
- (2) Direct exposure through investments in subprime mortgage loans – None
- (3) Direct exposure through other investments – None
- (4) Underwriting exposure to subprime mortgage risk through mortgage guaranty or financial guaranty insurance coverage - Not applicable

H. Retained Assets – Not applicable

22. Events Subsequent

Type I: Recognized Subsequent Events:

The Company has not experienced any events that provide additional evidence with respect to conditions that existed at the date of the balance sheet and affect the estimates inherent in the process of preparing the financial statements.

Type II: Nonrecognized Subsequent Events:

The Company has not experienced any events that provide additional evidence with respect to conditions that did not exist at the date of the balance sheet but arose subsequent to that date.

Subsequent events have been considered through February 24, 2011 for the statutory statement issued on February 24, 2011.

23. Reinsurance

Not applicable

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

Not applicable

25. Change in Incurred Losses and Loss Adjustment Expenses

Not applicable

26. Intercompany Pooling Arrangements

Not applicable

27. Structured Settlements

Not applicable

28. Health Care Receivables

Not applicable

29. Participating Policies

Not applicable

30. Premium Deficiency reserves

Not applicable

NOTES TO FINANCIAL STATEMENTS

31. Reserves for Life Contracts and Annuity Contracts

- (1) The Company waives deduction of deferred fractional premium upon death of life policy insureds and returns any premium beyond the date of death. Surrender values on policies do not exceed the corresponding benefit reserves.
- (2) For substandard lives, either extra premium is charged, or the gross premium for a rated age is charged. Mean reserves are determined by computing the regular mean reserve for the plan at any rated age and, in addition, holding one-half of any extra premium charge for the year.
- (3) As of December 31, 2010 and 2009, the Company had \$4,226,936 and \$4,772,077, respectively, of insurance in force for which the gross premiums are less than the net premiums according to the standard valuation set by the Department. Reserves to cover the difference as reported in exhibit 5, miscellaneous reserves section, were \$60,737 and \$67,488 as of December 31, 2010 and 2009, respectively, and were included in aggregate reserves.
- (4) The tabular interest has been determined by formula as described in the instructions for page 7.
- (5) Tabular interest on funds not involving life contingencies - Not applicable
- (6) The Company had no significant other reserve changes for the years ended December 31, 2010 and 2009.

32. Analysis of Annuity Actuarial Reserves and Deposit-Type Liabilities by Withdrawal Characteristics

There are no annuity actuarial reserves or deposit-type liabilities.

33. Premium and Annuity Considerations Deferred and Uncollected

The deferred and uncollected life insurance premiums as of December 31, 2010 are as follows:

<u>Type</u>	<u>Gross</u>	<u>Net of Loading</u>
Ordinary – new business	\$ 0	\$ 0
Ordinary – renewal	<u>64,603</u>	<u>49,785</u>
Total	<u>\$ 64,603</u>	<u>\$ 49,785</u>

The deferred and uncollected life insurance premiums as of December 31, 2009 are as follows:

<u>Type</u>	<u>Gross</u>	<u>Net of Loading</u>
Ordinary – new business	\$ 0	\$ 0
Ordinary – renewal	<u>69,262</u>	<u>54,100</u>
Total	<u>\$ 69,262</u>	<u>\$ 54,100</u>

34. Separate Accounts

Not applicable

35. Loss/Claim Adjustment Expenses

Not applicable

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [] N/A []
- 1.3 State Regulating? Washington
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]
- 2.2 If yes, date of change:
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2010
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2005
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 02/27/2008
- 3.4 By what department or departments?
Washington
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [] No [] N/A [X]
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [X] No [] N/A []
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business? Yes [] No [X]
4.12 renewals? Yes [] No [X]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business? Yes [] No [X]
4.22 renewals? Yes [] No [X]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
- 5.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.
- | 1
Name of Entity | 2
NAIC Company Code | 3
State of Domicile |
|---------------------|------------------------|------------------------|
| | | |
- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [] No [X]
- 6.2 If yes, give full information:
.....
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [X] No []
- 7.2 If yes,
7.21 State the percentage of foreign control; 14.7 %
7.22 State the nationality(s) of the foreign person(s) or entity(s) or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact; and identify the type of entity(s) (e.g., individual, corporation or government, manager or attorney in fact).

1 Nationality	2 Type of Entity
Bermuda	Limited Liability Company

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Symetra National Life Insurance Company

GENERAL INTERROGATORIES

- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [] No [X]
- 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.
.....
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [X] No []
- 8.4 If response to 8.3 is yes, please provide the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Office of Thrift Supervision (OTS), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 OTS	6 FDIC	7 SEC
Symetra Investment Services, Inc.	Bellevue, WA	NO	NO	NO	NO	YES
Symetra Securities, Inc.	Bellevue, WA	NO	NO	NO	NO	YES

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Ernst & Young LLP
Suite 3500
999 Third Avenue
Seattle, WA 98104
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:
.....
- 10.3 Has the insurer been granted any exemptions to the audit committee requirements as allowed in Section 14H of the Annual Financial Reporting Model Regulation, or substantially similar state law or regulation? Yes [] No [X]
- 10.4 If the response to 10.3 is yes, provide information related to this exemption:
.....
- 10.5 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 17A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]
- 10.6 If the response to 10.5 is yes, provide information related to this exemption:
.....
- 10.7 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []
- 10.8 If the response to 10.7 is no or n/a, please explain
.....
11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Dena Simone Thompson, FSA, MAAA
Senior Actuary and Vice President
Symetra Life Insurance Company
777 108th Avenue NE, Suite 1200
MS: SC-14
Bellevue, WA 98004
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]
- 12.11 Name of real estate holding company
- 12.12 Number of parcels involved
- 12.13 Total book/adjusted carrying value \$
- 12.2 If, yes provide explanation:
.....
13. **FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
.....
- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
- 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
- (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- (c) Compliance with applicable governmental laws, rules and regulations;
- (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- (e) Accountability for adherence to the code.
- 14.11 If the response to 14.1 is No, please explain:
.....
- 14.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).
.....
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).
.....

GENERAL INTERROGATORIES

BOARD OF DIRECTORS

15. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes [X] No []
16. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [X] No []
17. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict with the official duties of such person? Yes [X] No []

FINANCIAL

18. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 19.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 19.11 To directors or other officers.....\$
- 19.12 To stockholders not officers.....\$
- 19.13 Trustees, supreme or grand (Fraternal Only)\$
- 19.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 19.21 To directors or other officers.....\$
- 19.22 To stockholders not officers.....\$
- 19.23 Trustees, supreme or grand (Fraternal Only)\$
- 20.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 20.2 If yes, state the amount thereof at December 31 of the current year:
- 20.21 Rented from others.....\$
- 20.22 Borrowed from others.....\$
- 20.23 Leased from others\$
- 20.24 Other\$
- 21.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [X] No []
- 21.2 If answer is yes:
- 21.21 Amount paid as losses or risk adjustment \$0
- 21.22 Amount paid as expenses\$2,545
- 21.23 Other amounts paid\$0
- 22.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [] No [X]
- 22.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:\$

INVESTMENT

- 23.1 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 23.3)..... Yes [X] No []
- 23.2 If no, give full and complete information relating thereto
.....
- 23.3 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided) Reference notes
.....
- 23.4 Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes [] No [] N/A [X]
- 23.5 If answer to 23.4 is yes, report amount of collateral for conforming programs.\$
- 23.6 If answer to 23.4 is no, report amount of collateral for other programs.\$
- 23.7 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A [X]
- 23.8 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]
- 23.9 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [] No [] N/A [X]

GENERAL INTERROGATORIES

24.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 20.1 and 23.3) Yes [X] No []

24.2 If yes, state the amount thereof at December 31 of the current year:

24.21 Subject to repurchase agreements	\$	0
24.22 Subject to reverse repurchase agreements	\$	0
24.23 Subject to dollar repurchase agreements	\$	0
24.24 Subject to reverse dollar repurchase agreements	\$	0
24.25 Pledged as collateral	\$	0
24.26 Placed under option agreements	\$	0
24.27 Letter stock or other securities restricted as to sale	\$	0
24.28 On deposit with state or other regulatory body	\$	2,370,743
24.29 Other	\$	0

24.3 For category (24.27) provide the following:

1 Nature of Restriction	2 Description	3 Amount

25.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]

25.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A [X]
If no, attach a description with this statement.

26.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]

26.2 If yes, state the amount thereof at December 31 of the current year. \$

27. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?..... Yes [X] No []

27.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
JP Morgan Chase	4 New York Plaza - 12 Floor Mail Code NY1-E290 New York, NY 10004-2413

27.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

27.03 Have there been any changes, including name changes, in the custodian(s) identified in 27.01 during the current year?..... Yes [] No [X]

27.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

27.05 Identify all investment advisors, brokers/dealers or individuals acting on behalf of brokers/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository Number(s)	2 Name	3 Address
104123	White Mountains Advisors, LLC	200 Hubbard Road Guilford, CT 06437
138756	Pioneer Investment Management, Inc.	60 State Street Boston, MA 02109
106595	Wellington Management Company, LLP	75 State Street Boston, MA 02109

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Symetra National Life Insurance Company
GENERAL INTERROGATORIES

28.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5(b)(1)])? Yes [] No [X]

28.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
28.2999 - Total		0

28.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation

29. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
29.1 Bonds	16,652,369	17,219,090	566,721
29.2 Preferred stocks	0	0	0
29.3 Totals	16,652,369	17,219,090	566,721

29.4 Describe the sources or methods utilized in determining the fair values:

The Company has elected to use the same pricing methodology and sources as utilized for obtaining GAAP fair values at which the security would sell in an arms length transaction between a willing buyer and seller in possession of the same information. The Company uses quoted market prices from independent third party pricing services or public market information to determine the fair value of its investments when such information is available. When such information is not available for investments, as in the case of securities that are not publicly traded, we determine fair value using other valuation techniques. Such techniques include evaluating discounted cash flows, identifying comparable securities with quoted market prices, and using internally prepared valuations based on certain modeling and pricing methods. ...

30.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [] No [X]

30.2 If the answer to 30.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [] No []

30.3 If the answer to 30.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
 We utilize a nationally recognized independent third party pricing service for the majority of the prices used to determine fair value. We gain assurance on the overall reasonableness and consistent application of input assumptions, valuation methodologies and compliance with accounting standards for fair value determination through various processes including, but not limited to, evaluation of pricing methodologies, analytical reviews of certain prices and back-testing of selected sales activity to determine whether there are any significant differences between the market price used to value the security prior to sale and the actual sales prices.

31.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office been followed? Yes [X] No []

31.2 If no, list exceptions:

GENERAL INTERROGATORIES

OTHER

32.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$0

32.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid

33.1 Amount of payments for legal expenses, if any?\$0

33.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid

34.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?\$0

34.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid

GENERAL INTERROGATORIES

PART 2 - LIFE INTERROGATORIES

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [] No [X]

1.2 If yes, indicate premium earned on U.S. business only \$

1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? \$

1.31 Reason for excluding:
.....

1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. \$

1.5 Indicate total incurred claims on all Medicare Supplement insurance. \$

1.6 Individual policies:

Most current three years:

1.61 Total premium earned \$

1.62 Total incurred claims \$

1.63 Number of covered lives

All years prior to most current three years

1.64 Total premium earned \$

1.65 Total incurred claims \$

1.66 Number of covered lives

1.7 Group policies:

Most current three years:

1.71 Total premium earned \$

1.72 Total incurred claims \$

1.73 Number of covered lives

All years prior to most current three years

1.74 Total premium earned \$

1.75 Total incurred claims \$

1.76 Number of covered lives

2. Health Test:

		1	2
		Current Year	Prior Year
2.1	Premium Numerator		0
2.2	Premium Denominator	297,410	316,302
2.3	Premium Ratio (2.1/2.2)	0.000	0.000
2.4	Reserve Numerator		
2.5	Reserve Denominator	4,853,251	5,007,623
2.6	Reserve Ratio (2.4/2.5)	0.000	0.000

3.1 Does this reporting entity have Separate Accounts? Yes [] No [X]

3.2 If yes, has a Separate Accounts Statement been filed with this Department? Yes [] No [] N/A [X]

3.3 What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account? \$

3.4 State the authority under which Separate Accounts are maintained:
.....

3.5 Was any of the reporting entity's Separate Accounts business reinsured as of December 31? Yes [] No [X]

3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? Yes [] No [X]

3.7 If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)?"

4.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)? Yes [X] No []

4.2 Net reimbursement of such expenses between reporting entities:

4.21 Paid \$ 97,472

4.22 Received \$

5.1 Does the reporting entity write any guaranteed interest contracts? Yes [] No [X]

5.2 If yes, what amount pertaining to these lines is included in:

5.21 Page 3, Line 1 \$

5.22 Page 4, Line 1 \$

6. FOR STOCK REPORTING ENTITIES ONLY:

6.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: \$ 4,500,000

7. Total dividends paid stockholders since organization of the reporting entity:

7.11 Cash \$ 18,585,835

7.12 Stock \$

GENERAL INTERROGATORIES

8.1 Does the company reinsure any Workers' Compensation Carve-Out business defined as: Yes [] No [X]
 Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.

8.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? Yes [] No []

8.3 If 8.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

	1 Reinsurance Assumed	2 Reinsurance Ceded	3 Net Retained
8.31 Earned premium
8.32 Paid claims
8.33 Claim liability and reserve (beginning of year)
8.34 Claim liability and reserve (end of year)
8.35 Incurred claims

8.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 8.31 and 8.34 for Column (1) are:

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
8.41	<\$25,000	.....	.....
8.42	\$25,000 - 99,999	.....	.....
8.43	\$100,000 - 249,999	.....	.....
8.44	\$250,000 - 999,999	.....	.....
8.45	\$1,000,000 or more	.....	.....

8.5 What portion of earned premium reported in 8.31, Column 1 was assumed from pools? \$

9.1 Does the company have variable annuities with guaranteed benefits? Yes [] No [X]

9.2 If 9.1 is yes, complete the following table for each type of guaranteed benefit.

Type		3	4	5	6	7	8	9
1	2	3	4	5	6	7	8	9
Guaranteed Death Benefit	Guaranteed Living Benefit	Waiting Period Remaining	Account Value Related to Col. 3	Total Related Account Values	Gross Amount of Reserve	Location of Reserve	Portion Reinsured	Reinsurance Reserve Credit
.....

10. For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:

10.1 Amount of loss reserves established by these annuities during the current year: \$

10.2 List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.

1	2
P&C Insurance Company And Location	Statement Value on Purchase Date of Annuities (i.e., Present Value)

11.1 Do you act as a custodian for health savings accounts? Yes [] No [X]

11.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$

11.3 Do you act as an administrator for health savings accounts? Yes [] No [X]

11.4 If yes, please provide the balance of funds administered as of the reporting date. \$

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.

Show amounts of life insurance in this exhibit in thousands (OMIT \$000)

	1 2010	2 2009	3 2008	4 2007	5 2006
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	20,217	20,218	21,341	22,543	23,740
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	13,642	15,700	16,723	18,196	19,991
3. Credit life (Line 21, Col. 6)					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)					
5. Industrial (Line 21, Col. 2)					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)					
7. Total (Line 21, Col. 10)	33,859	35,918	38,064	40,739	43,731
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)					
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)					
10. Credit life (Line 2, Col. 6)					
11. Group (Line 2, Col. 9)					
12. Industrial (Line 2, Col. 2)					
13. Total (Line 2, Col. 10)					
Premium Income - Lines of Business (Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2)					
15.1 Ordinary-life insurance (Line 20.4, Col. 3)	297,410	316,302	338,945	374,131	397,976
15.2 Ordinary-individual annuities (Line 20.4, Col. 4)					
16. Credit life (group and individual) (Line 20.4, Col. 5)					
17.1 Group life insurance (Line 20.4, Col. 6)					
17.2 Group annuities (Line 20.4, Col. 7)					
18.1 A & H-group (Line 20.4, Col. 8)					
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9)					
18.3 A & H-other (Line 20.4, Col. 10)					
19. Aggregate of all other lines of business (Line 20.4, Col. 11)					
20. Total	297,410	316,302	338,945	374,131	397,976
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	17,136,479	16,784,114	17,364,526	16,807,590	16,175,307
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	6,385,341	6,540,528	6,379,325	6,303,626	5,952,739
23. Aggregate life reserves (Page 3, Line 1)	6,178,641	6,339,708	6,148,298	6,102,752	5,702,163
24. Aggregate A & H reserves (Page 3, Line 2)					
25. Deposit-type contract funds (Page 3, Line 3)					
26. Asset valuation reserve (Page 3, Line 24.01)	48,197	50,491	40,096	33,010	46,013
27. Capital (Page 3, Lines 29 and 30)	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000
28. Surplus (Page 3, Line 37)	8,251,138	7,743,586	8,485,201	8,003,964	7,722,568
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	414,469	482,556	526,134	496,856	439,626
Risk-Based Capital Analysis					
30. Total adjusted capital	10,799,335	10,294,077	11,025,297	10,536,974	10,268,581
31. Authorized control level risk - based capital	97,629	115,373	103,055	78,862	95,420
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1)	97.4	93.4	92.2	91.6	90.6
33. Stocks (Lines 2.1 and 2.2)		3.0	2.9	3.0	3.2
34. Mortgage loans on real estate(Lines 3.1 and 3.2)					
35. Real estate (Lines 4.1, 4.2 and 4.3)					
36. Cash, cash equivalents and short-term investments (Line 5)	1.5	2.3	3.6	2.3	4.5
37. Contract loans (Line 6)	1.0	1.2	1.2	1.3	1.3
38. Derivatives (Page 2, Line 7)		XXX	XXX	XXX	XXX
39. Other invested assets (Line 8)					
40. Receivables for securities (Line 9)	0.1	0.1	0.1	1.9	0.5
41. Securities lending reinvested collateral assets (Line 10)		XXX	XXX	XXX	XXX
42. Aggregate write-ins for invested assets (Line 11)					
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2010	2 2009	3 2008	4 2007	5 2006
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1)					
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1)					
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1),					
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)					
48. Affiliated mortgage loans on real estate					
49. All other affiliated					
50. Total of above Lines 44 to 49					
Total Nonadmitted and Admitted Assets					
51. Total nonadmitted assets (Page 2, Line 28, Col. 2) ..	634,006	650,406	643,731	682,829	829,511
52. Total admitted assets (Page 2, Line 28, Col. 3)	17,136,479	16,784,114	17,364,526	16,807,590	16,175,307
Investment Data					
53. Net investment income (Exhibit of Net Investment Income)	799,097	820,443	859,671	885,151	874,221
54. Realized capital gains (losses)	9,817	1,712	(328)	(600)	5,518
55. Unrealized capital gains (losses)					
56. Total of above Lines 53, 54 and 55	808,914	822,155	859,343	884,551	879,739
Benefits and Reserve Increases (Page 6)					
57. Total contract benefits - life (Lines 10, 11, 12, 13, 14 and 15 Col. 1, minus Lines 10, 11, 12, 13, 14 and 15 Cols. 9, 10 and 11)	298,112	257,109	192,854	256,963	387,353
58. Total contract benefits - A & H (Lines 13 & 14, Cols. 9, 10 & 11)					
59. Increase in life reserves - other than group and annuities (Line 19, Cols. 2 and 3)	(161,067)	191,410	45,546	51,425	(650,350)
60. Increase in A & H reserves (Line 19, Cols. 9, 10 & 11)					
61. Dividends to policyholders (Line 30, Col. 1)					
Operating Percentages					
62. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0	50.1	57.7	61.4	59.3	49.3
63. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0	3.2	4.3	5.3	5.5	6.3
64. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)					
65. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)					
66. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)					
A & H Claim Reserve Adequacy					
67. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2)					
68. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2)					
69. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2)					
70. Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2)					
Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)					
71. Industrial life (Col. 2)					
72. Ordinary - life (Col. 3)	517,040	242,043	470,633	454,188	1,112,074
73. Ordinary - individual annuities (Col. 4)					
74. Ordinary-supplementary contracts (Col. 5)					
75. Credit life (Col. 6)					
76. Group life (Col. 7)					
77. Group annuities (Col. 8)					
78. A & H-group (Col. 9)					
79. A & H-credit (Col. 10)					
80. A & H-other (Col. 11)					
81. Aggregate of all other lines of business (Col. 12)					
82. Total (Col. 1)	517,040	242,043	470,633	454,188	1,112,074

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors? Yes [] No []
 If no, please explain:



ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Symetra National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2010

NAIC Group Code 1129

LIFE INSURANCE

NAIC Company Code 90581

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	295,445				295,445
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	295,445				295,445
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	206,732				206,732
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	84,736				84,736
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	6,644				6,644
15. Totals	298,112				298,112
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	10	206,732							10	206,732
Settled during current year:										
18.1 By payment in full	10	206,732							10	206,732
18.2 By payment on compromised claims										
18.3 Totals paid	10	206,732							10	206,732
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	10	206,732							10	206,732
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	2,462	35,917,018	(a)						2,462	35,917,018
21. Issued during year										
22. Other changes to in force (Net)	(115)	(2,059,346)							(115)	(2,059,346)
23. In force December 31 of current year	2,347	33,857,672	(a)						2,347	33,857,672

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
 insured under indemnity only products0 .

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Symetra National Life Insurance Company

EXHIBIT OF LIFE INSURANCE

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10
	1	2	3	4	5	6	Number of		9	Total Amount of Insurance (a)
	Number of Policies	Amount of Insurance (a)	Number of Policies	Amount of Insurance (a)	Number of Individual Policies and Group Certificates	Amount of Insurance (a)	7 Policies	8 Certificates	Amount of Insurance (a)	
1. In force end of prior year			2,462	35,918						35,918
2. Issued during year										
3. Reinsurance assumed										
4. Revived during year			1	25						25
5. Increased during year (net)										
6. Subtotals, Lines 2 to 5			1	25						25
7. Additions by dividends during year	XXX		XXX		XXX		XXX	XXX		
8. Aggregate write-ins for increases										
9. Totals (Lines 1 and 6 to 8)			2,463	35,943						35,943
Deductions during year:										
10. Death			9	206			XXX			206
11. Maturity			10	105			XXX			105
12. Disability							XXX			
13. Expiry			23	232						232
14. Surrender			64	928						928
15. Lapse			10	175						175
16. Conversion							XXX	XXX	XXX	
17. Decreased (net)				438						438
18. Reinsurance										
19. Aggregate write-ins for decreases										
20. Totals (Lines 10 to 19)			116	2,084						2,084
21. In force end of year (Line 9 minus Line 20)			2,347	33,859						33,859
22. Reinsurance ceded end of year	XXX		XXX		XXX		XXX	XXX		
23. Line 21 minus Line 22	XXX		XXX	33,859	XXX	(b)	XXX	XXX		33,859
DETAILS OF WRITE-INS										
0801.										
0802.										
0803.										
0898. Summary of remaining write-ins for Line 8 from overflow page										
0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above)										
1901.										
1902.										
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page										
1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above)										

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000)

(b) Group \$; Individual \$

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Symetra National Life Insurance Company

EXHIBIT OF LIFE INSURANCE (Continued)

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
24. Additions by dividends	XXX		XXX	
25. Other paid-up insurance			581	6,144
26. Debit ordinary insurance	XXX	XXX		

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
27. Term policies - decreasing			24	170
28. Term policies - other			771	13,421
29. Other term insurance - decreasing	XXX		XXX	
30. Other term insurance	XXX		XXX	50
31. Totals (Lines 27 to 30)			795	13,641
32. Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX		
34. Totals, whole life and endowment			1,552	20,217
35. Totals (Lines 31 to 34)			2,347	33,858

CLASSIFICATION OF AMOUNT OF INSURANCE (a) BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial				
37. Ordinary			33,858	
38. Credit Life (Group and Individual)				
39. Group				
40. Totals (Lines 36 to 39)			33,858	

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance (a)	3 Number of Certificates	4 Amount of Insurance (a)
41. Amount of insurance included in Line 2 ceded to other companies	XXX		XXX	
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis				XXX
43. Federal Employees' Group Life Insurance included in Line 21				
44. Servicemen's Group Life Insurance included in Line 21				
45. Group Permanent Insurance included in Line 21				

NONE

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies	
---	--

NONE

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

47. State basis of calculation of (47.1) decreasing term insurance contained in Family Income, Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Children, etc., policies and riders included above:	
47.1	
47.2	

NONE

POLICIES WITH DISABILITY PROVISIONS

Disability Provisions	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Policies	6 Amount of Insurance (a)	7 Number of Certificates	8 Amount of Insurance (a)
48. Waiver of Premium			477	11,814				
49. Disability Income								
50. Extended Benefits			XXX	XXX				
51. Other								
52. Total		(b)	477	(b) 11,814		(b)		(b)

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000)

(b) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions

Exhibit of Number of Policies, Contracts, ...Supplementary Contracts

N O N E

Exhibit of Number of Policies, Contracts, ...Annuities

N O N E

Exhibit of Number of Policies, Contracts, ...Accident and Health Insurance

N O N E

Exhibit of Number of Policies, Contracts, ...Deposit Funds

N O N E

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Symetra National Life Insurance Company
FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

INTEREST MAINTENANCE RESERVE

	1 Amount
1. Reserve as of December 31, Prior Year	66,738
2. Current year's realized pre-tax capital gains/(losses) of \$9,818 transferred into the reserve net of taxes of \$3,437	6,381
3. Adjustment for current year's liability gains/(losses) released from the reserve	
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3)	73,119
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	7,053
6. Reserve as of December 31, current year (Line 4 minus Line 5)	66,066

AMORTIZATION

Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	4 Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2010	4,206	2,846		7,052
2. 2011	3,929	2,945		6,874
3. 2012	3,565	37		3,602
4. 2013	3,986	39		4,025
5. 2014	4,988	42		5,030
6. 2015	5,418	44		5,463
7. 2016	5,943	48		5,991
8. 2017	6,540	50		6,590
9. 2018	6,933	53		6,986
10. 2019	6,690	57		6,747
11. 2020	5,676	60		5,736
12. 2021	4,361	56		4,417
13. 2022	2,912	45		2,957
14. 2023	1,333	33		1,366
15. 2024	255	20		275
16. 2025		7		7
17. 2026				
18. 2027				
19. 2028				
20. 2029				
21. 2030				
22. 2031				
23. 2032				
24. 2033				
25. 2034				
26. 2035				
27. 2036				
28. 2037				
29. 2038				
30. 2039				
31. 2040 and Later				
32. Total (Lines 1 to 31)	66,738	6,381		73,119

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Symetra National Life Insurance Company

ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year	50,490		50,490				50,490
2. Realized capital gains/(losses) net of taxes - General Account							
3. Realized capital gains/(losses) net of taxes - Separate Accounts							
4. Unrealized capital gains/(losses) net of deferred taxes - General Account							
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts							
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves							
7. Basic contribution	9,407		9,407				9,407
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	59,897		59,897				59,897
9. Maximum reserve	48,197		48,197				48,197
10. Reserve objective	34,479		34,479				34,479
11. 20% of (Line 10 - Line 8)	(5,084)		(5,084)				(5,084)
12. Balance before transfers (Lines 8 + 11)	54,814		54,814				54,814
13. Transfers							XXX
14. Voluntary contribution							
15. Adjustment down to maximum/up to zero	(6,617)		(6,617)				(6,617)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	48,197		48,197				48,197

**ASSET VALUATION RESERVE
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
DEFAULT COMPONENT**

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1.		Exempt Obligations	7,460,458	XXX	XXX	7,460,458	0.0000		0.0000		0.0000	
2.	1	Highest Quality	7,611,406	XXX	XXX	7,611,406	0.0004	3,045	0.0023	17,506	0.0030	22,834
3.	2	High Quality	853,743	XXX	XXX	853,743	0.0019	1,622	0.0058	4,952	0.0090	7,684
4.	3	Medium Quality	499,965	XXX	XXX	499,965	0.0093	4,650	0.0230	11,499	0.0340	16,999
5.	4	Low Quality		XXX	XXX		0.0213		0.0530		0.0750	
6.	5	Lower Quality		XXX	XXX		0.0432		0.1100		0.1700	
7.	6	In or Near Default		XXX	XXX		0.0000		0.2000		0.2000	
8.		Total Unrated Multi-class Securities Acquired by Conversion		XXX	XXX		XXX		XXX		XXX	
9.		Total Bonds (Sum of Lines 1 through 8) (Page 2, Line 1, Net Admitted Asset)	16,425,572	XXX	XXX	16,425,572	XXX	9,316	XXX	33,957	XXX	47,517
PREFERRED STOCK												
10.	1	Highest Quality		XXX	XXX		0.0004		0.0023		0.0030	
11.	2	High Quality		XXX	XXX		0.0019		0.0058		0.0090	
12.	3	Medium Quality		XXX	XXX		0.0093		0.0230		0.0340	
13.	4	Low Quality		XXX	XXX		0.0213		0.0530		0.0750	
14.	5	Lower Quality		XXX	XXX		0.0432		0.1100		0.1700	
15.	6	In or Near Default		XXX	XXX		0.0000		0.2000		0.2000	
16.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
17.		Total Preferred Stocks (Sum of Lines 10 through 16) (Page 2, Line 2.1, Net Admitted Asset)		XXX	XXX		XXX		XXX		XXX	
SHORT - TERM BONDS												
18.		Exempt Obligations		XXX	XXX		0.0000		0.0000		0.0000	
19.	1	Highest Quality	226,797	XXX	XXX	226,797	0.0004	91	0.0023	522	0.0030	680
20.	2	High Quality		XXX	XXX		0.0019		0.0058		0.0090	
21.	3	Medium Quality		XXX	XXX		0.0093		0.0230		0.0340	
22.	4	Low Quality		XXX	XXX		0.0213		0.0530		0.0750	
23.	5	Lower Quality		XXX	XXX		0.0432		0.1100		0.1700	
24.	6	In or Near Default		XXX	XXX		0.0000		0.2000		0.2000	
25.		Total Short - Term Bonds (Sum of Lines 18 through 24)	226,797	XXX	XXX	226,797	XXX	91	XXX	522	XXX	680

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
DEFAULT COMPONENT

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
DERIVATIVE INSTRUMENTS												
26.		Exchange Traded		XXX	XXX		0.0004		0.0023		0.0030	
27.	1	Highest Quality		XXX	XXX		0.0004		0.0023		0.0030	
28.	2	High Quality		XXX	XXX		0.0019		0.0058		0.0090	
29.	3	Medium Quality		XXX	XXX		0.0093		0.0230		0.0340	
30.	4	Low Quality		XXX	XXX		0.0213		0.0530		0.0750	
31.	5	Lower Quality		XXX	XXX		0.0432		0.1100		0.1700	
32.	6	In or Near Default		XXX	XXX		0.0000		0.2000		0.2000	
33.		Total Derivative Instruments		XXX	XXX		XXX		XXX		XXX	
34.		Total (Lines 9 + 17 + 25 + 33)	16,652,369	XXX	XXX	16,652,369	XXX	9,407	XXX	34,479	XXX	48,197
MORTGAGE LOANS												
In Good Standing:												
35.		Farm Mortgages			XXX		0.0063 (a)		0.0120 (a)		0.0190 (a)	
36.		Residential Mortgages - Insured or Guaranteed			XXX		0.0003		0.0006		0.0010	
37.		Residential Mortgages - All Other			XXX		0.0013		0.0030		0.0040	
38.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0003		0.0006		0.0010	
39.		Commercial Mortgages - All Other			XXX		0.0063 (a)		0.0120 (a)		0.0190 (a)	
40.		In Good Standing With Restructured Terms			XXX		0.2800 (b)		0.6200 (b)		1.0000 (b)	
Overdue, Not in Process:												
41.		Farm Mortgages			XXX		0.0420		0.0760		0.1200	
42.		Residential Mortgages - Insured or Guaranteed			XXX		0.0005		0.0012		0.0020	
43.		Residential Mortgages - All Other			XXX		0.0025		0.0058		0.0090	
44.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0005		0.0012		0.0020	
45.		Commercial Mortgages - All Other			XXX		0.0420		0.0760		0.1200	
In Process of Foreclosure:												
46.		Farm Mortgages			XXX		0.0000		0.1700		0.1700	
47.		Residential Mortgages - Insured or Guaranteed			XXX		0.0000		0.0040		0.0040	
48.		Residential Mortgages - All Other			XXX		0.0000		0.0130		0.0130	
49.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0000		0.0040		0.0040	
50.		Commercial Mortgages - All Other			XXX		0.0000		0.1700		0.1700	
51.		Total Schedule B Mortgages (Sum of Lines 35 through 50) (Page 2, Line 3, Net Admitted Asset)			XXX		XXX		XXX		XXX	
52.		Schedule DA Mortgages			XXX		(c)		(c)		(c)	
53.		Total Mortgage Loans on Real Estate (Lines 51 + 52)			XXX		XXX		XXX		XXX	

(a) Times the company's experience adjustment factor (EAF).

(b) Column 9 is the greater of 6.4% without any EAF adjustments or a company's EAF adjusted In Good Standing (IGS) factor plus 150 basis points. Columns 5 and 7 are 28% and 62% respectively of Column 9.

(c) Determined using the same factors and breakdowns used for directly owned mortgage loans.

Asset Valuation Reserve - Equity Component

N O N E

Asset Valuation Reserve Replications (Synthetic) Assets

N O N E

Schedule F - Claims

N O N E

Schedule H - Part 1 - Analysis of Underwriting Operations

N O N E

Schedule H - Part 2 - Reserves and Liabilities

N O N E

Schedule H - Part 3 - Prior Year's Claim Reserves and Liabilities

N O N E

Schedule H - Part 4 - Reinsurance

N O N E

Schedule H - Part 5 - Health Claims

N O N E

Schedule S - Part 1 - Section 1

N O N E

Schedule S - Part 1 - Section 2

N O N E

Schedule S - Part 2

N O N E

Schedule S - Part 3 - Section 1

N O N E

Schedule S - Part 3 - Section 2

N O N E

Schedule S - Part 4

N O N E

Schedule S - Part 5

N O N E

SCHEDULE S - PART 6

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	16,861,323		16,861,323
2. Reinsurance (Line 16)			
3. Premiums and considerations (Line 15)	49,785		49,785
4. Net credit for ceded reinsurance	XXX		
5. All other admitted assets (balance)	225,371		225,371
6. Total assets excluding Separate Accounts (Line 26)	17,136,479		17,136,479
7. Separate Account assets (Line 27)			
8. Total assets (Line 28)	17,136,479		17,136,479
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	6,178,641		6,178,641
10. Liability for deposit-type contracts (Line 3)			
11. Claim reserves (Line 4)	2,000		2,000
12. Policyholder dividends/reserves (Lines 5 through 7)			
13. Premium & annuity considerations received in advance (Line 8)	3,001		3,001
14. Other contract liabilities (Line 9)	66,066		66,066
15. Reinsurance in unauthorized companies (Line 24.02)			
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03)			
17. All other liabilities (balance)	135,633		135,633
18. Total liabilities excluding Separate Accounts (Line 26)	6,385,341		6,385,341
19. Separate Account liabilities (Line 27)			
20. Total liabilities (Line 28)	6,385,341		6,385,341
21. Capital & surplus (Line 38)	10,751,138	XXX	10,751,138
22. Total liabilities, capital & surplus (Line 39)	17,136,479		17,136,479
NET CREDIT FOR CEDED REINSURANCE			
23. Contract reserves			
24. Claim reserves			
25. Policyholder dividends/reserves			
26. Premium & annuity considerations received in advance			
27. Liability for deposit-type contracts			
28. Other contract liabilities			
29. Reinsurance ceded assets			
30. Other ceded reinsurance recoverables			
31. Total ceded reinsurance recoverables			
32. Premiums and considerations			
33. Reinsurance in unauthorized companies			
34. Funds held under reinsurance treaties with unauthorized reinsurers			
35. Other ceded reinsurance payables/offsets			
36. Total ceded reinsurance payable/offsets			
37. Total net credit for ceded reinsurance			

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Symetra National Life Insurance Company
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

States, Etc.	1 Active Status	Life Contracts		Direct Business Only			7 Deposit-Type Contracts
		2 Life Insurance Premiums	3 Annuity Considerations	4 Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	5 Other Considerations	6 Total Columns 2 through 5	
1. Alabama	AL	L	12,514			12,514	
2. Alaska	AK	N	173			173	
3. Arizona	AZ	L	1,768			1,768	
4. Arkansas	AR	L	1,006			1,006	
5. California	CA	L	28,825			28,825	
6. Colorado	CO	L	2,280			2,280	
7. Connecticut	CT	L	6,622			6,622	
8. Delaware	DE	L	128			128	
9. District of Columbia	DC	L					
10. Florida	FL	L	12,620			12,620	
11. Georgia	GA	L	14,077			14,077	
12. Hawaii	HI	N					
13. Idaho	ID	L	6,808			6,808	
14. Illinois	IL	L	15,659			15,659	
15. Indiana	IN	L	3,731			3,731	
16. Iowa	IA	N	2,403			2,403	
17. Kansas	KS	L	6,301			6,301	
18. Kentucky	KY	L	2,795			2,795	
19. Louisiana	LA	L	6,165			6,165	
20. Maine	ME	N					
21. Maryland	MD	L	6,608			6,608	
22. Massachusetts	MA	N	28			28	
23. Michigan	MI	L	763			763	
24. Minnesota	MN	L	833			833	
25. Mississippi	MS	L	6,203			6,203	
26. Missouri	MO	L	28,336			28,336	
27. Montana	MT	L	411			411	
28. Nebraska	NE	L	166			166	
29. Nevada	NV	L	3,485			3,485	
30. New Hampshire	NH	N	59			59	
31. New Jersey	NJ	N	159			159	
32. New Mexico	NM	L	1,609			1,609	
33. New York	NY	N	1,014			1,014	
34. North Carolina	NC	L	5,981			5,981	
35. North Dakota	ND	L					
36. Ohio	OH	L	4,619			4,619	
37. Oklahoma	OK	L	1,773			1,773	
38. Oregon	OR	L	12,283			12,283	
39. Pennsylvania	PA	L	469			469	
40. Rhode Island	RI	N					
41. South Carolina	SC	L	2,999			2,999	
42. South Dakota	SD	L					
43. Tennessee	TN	L	20,639			20,639	
44. Texas	TX	L	13,384			13,384	
45. Utah	UT	L	1,069			1,069	
46. Vermont	VT	N					
47. Virginia	VA	L	7,826			7,826	
48. Washington	WA	L	44,062			44,062	
49. West Virginia	WV	L	455			455	
50. Wisconsin	WI	L	4,085			4,085	
51. Wyoming	WY	N	1,280			1,280	
52. American Samoa	AS	N					
53. Guam	GU	N					
54. Puerto Rico	PR	N					
55. U.S. Virgin Islands	VI	N					
56. Northern Mariana Islands	MP	N					
57. Canada	CN	N	972			972	
58. Aggregate Other Alien	OT	XXX					
59. Subtotal	(a)	40	295,445			295,445	
90. Reporting entity contributions for employee benefits plans	XXX						
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX						
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX						
93. Premium or annuity considerations waived under disability or other contract provisions	XXX		6,644			6,644	
94. Aggregate or other amounts not allocable by State	XXX						
95. Totals (Direct Business)	XXX		302,089			302,089	
96. Plus reinsurance assumed	XXX						
97. Totals (All Business)	XXX		302,089			302,089	
98. Less reinsurance ceded	XXX						
99. Totals (All Business) less Reinsurance Ceded	XXX		302,089	(b)		302,089	
DETAILS OF WRITE-INS							
5801.	XXX						
5802.	XXX						
5803.	XXX						
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX						
5899. Totals (Lines 5801 through 5803 plus 5898)(Line 58 above)	XXX						
9401.	XXX						
9402.	XXX						
9403.	XXX						
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX						
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX						

(L) Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) Registered - Non-domiciled RRGs; (Q) Qualified - Qualified or Accredited Reinsurer; (E) Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) None of the above - Not allowed to write business in the state.

Explanation of basis of allocation by states, etc., of premiums and annuity considerations

The company allocates individual insurance premium based on the billing address of the policyholder.

(a) Insert the number of L responses except for Canada and Other Alien.

(b) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10, or with Schedule H, Part 1, Line 1, indicate which: Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10.

SCHEDULE T - PART 2
INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.		Direct Business Only					Totals
		1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	
1. Alabama	AL	12,514					12,514
2. Alaska	AK	173					173
3. Arizona	AZ	1,768					1,768
4. Arkansas	AR	1,006					1,006
5. California	CA	28,825					28,825
6. Colorado	CO	2,280					2,280
7. Connecticut	CT	6,622					6,622
8. Delaware	DE	128					128
9. District of Columbia	DC						
10. Florida	FL	12,620					12,620
11. Georgia	GA	14,077					14,077
12. Hawaii	HI						
13. Idaho	ID	6,808					6,808
14. Illinois	IL	15,659					15,659
15. Indiana	IN	3,731					3,731
16. Iowa	IA	2,403					2,403
17. Kansas	KS	6,301					6,301
18. Kentucky	KY	2,795					2,795
19. Louisiana	LA	6,165					6,165
20. Maine	ME						
21. Maryland	MD	6,608					6,608
22. Massachusetts	MA	28					28
23. Michigan	MI	763					763
24. Minnesota	MN	833					833
25. Mississippi	MS	6,203					6,203
26. Missouri	MO	28,336					28,336
27. Montana	MT	411					411
28. Nebraska	NE	166					166
29. Nevada	NV	3,485					3,485
30. New Hampshire	NH	59					59
31. New Jersey	NJ	159					159
32. New Mexico	NM	1,609					1,609
33. New York	NY	1,014					1,014
34. North Carolina	NC	5,981					5,981
35. North Dakota	ND						
36. Ohio	OH	4,619					4,619
37. Oklahoma	OK	1,773					1,773
38. Oregon	OR	12,283					12,283
39. Pennsylvania	PA	469					469
40. Rhode Island	RI						
41. South Carolina	SC	2,999					2,999
42. South Dakota	SD						
43. Tennessee	TN	20,639					20,639
44. Texas	TX	13,384					13,384
45. Utah	UT	1,069					1,069
46. Vermont	VT						
47. Virginia	VA	7,826					7,826
48. Washington	WA	44,062					44,062
49. West Virginia	WV	455					455
50. Wisconsin	WI	4,085					4,085
51. Wyoming	WY	1,280					1,280
52. American Samoa	AS						
53. Guam	GU						
54. Puerto Rico	PR						
55. U.S. Virgin Islands	VI						
56. Northern Mariana Islands	MP						
57. Canada	CN	972					972
58. Aggregate Other Alien	OT						
59. Total		295,445					295,445

**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART**

Name	FEI #	NAIC #	Domicile	Ownership
Symetra Financial Corporation	20-0978027		DE	10% or greater owners of record (excludes shares held in "street name" by brokerage firms and other intermediaries): White Mountains Insurance Group, Ltd.* and Berkshire Hathaway, Inc.
Symetra Life Insurance Company	91-0742147	68608	WA	100% Symetra Financial Corporation
Symetra National Life Insurance Company	91-1079693	90581	WA	100% Symetra Life Insurance Company
First Symetra National Life Insurance Company of New York	91-1367496	78417	NY	100% Symetra Life Insurance Company
Symetra Assigned Benefits Service Company	91-1246870		WA	100% Symetra Financial Corporation
Symetra Administrative Services, Inc.	91-1364981		WA	100% Symetra Financial Corporation
Symetra Securities, Inc.	91-0824835		WA	100% Symetra Financial Corporation
Symetra Investment Services, Inc.	91-1354455		WA	100% Symetra Financial Corporation
TFS Training & Consulting, Inc.	20-3494693		WA	100% Symetra Financial Corporation
Clearscape Funding Corporation	20-3820455		WA	100% Symetra Financial Corporation
WSF Receivables I, LLC	26-1099574		FL	100% Clearscape Funding Corporation
Health Network Strategies, LLC	20-8947838		DE	60% Symetra Financial Corporation 40% Other Members
Medical Risk Managers, Inc.	51-0309072		DE	100% Symetra Financial Corporation
TIF Invest III, LLC	26-3530060		DE	100% Symetra Financial Corporation

* Controlling Entity

SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
	20-0978027	Symetra Financial Corporation	40,000,000	(213,264,501)							(173,264,501)	
68608	91-0742147	Symetra Life Insurance Company	(40,000,000)	213,264,501							173,264,501	
9999999 Control Totals												
									XXX			

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of WAIVED to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

	<u>Responses</u>
MARCH FILING	
1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
2. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?	YES
3. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?	YES
4. Will an actuarial opinion be filed by March 1?	YES
APRIL FILING	
5. Will Management's Discussion and Analysis be filed by April 1?	YES
6. Will the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1?	YES
7. Will the Adjustment Form (if required) be filed with the state of domicile and the NAIC by April 1?	YES
8. Will the Supplemental Investment Risks Interrogatories be filed by April 1?	YES
JUNE FILING	
9. Will an audited financial report be filed by June 1?	YES
10. Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES
AUGUST FILING	
11. Will Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile by August 1?	YES

The following supplemental reports are required to be filed as part of your annual statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

MARCH FILING	
12. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	NO
13. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	NO
14. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
15. Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	NO
16. Will the actuarial opinion on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	YES
17. Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1?	NO
18. Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1?	NO
19. Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1?	NO
20. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
21. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
22. Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC by March 1?	NO
23. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
24. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
25. Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1?	NO
26. Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1?	NO

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

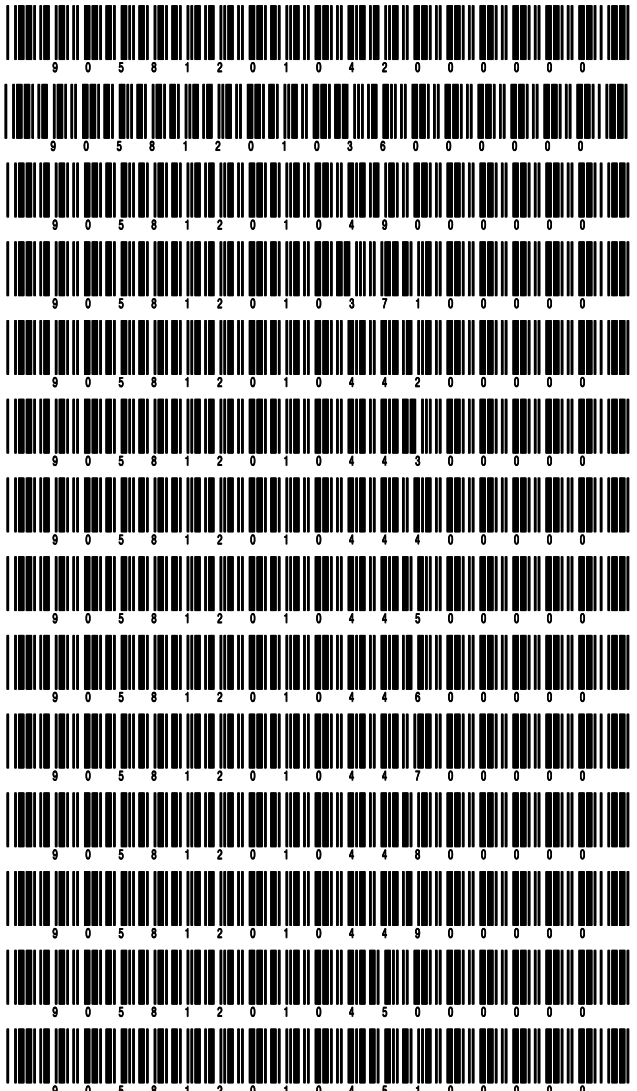
- 27. Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1? NO
- 28. Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1? NO
- 29. Will the Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? NO
- 30. Will the Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? NO
- 31. Will the Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? NO
- 32. Will the Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? NO
- 33. Will the Worker's Compensation Carve-Out Supplement be filed by March 1? NO
- 34. Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1? NO
- 35. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1? NO
- APRIL FILING**
- 36. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? NO
- 37. Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1? YES
- 38. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? NO
- 39. Will the Accident and Health Policy Experience Exhibit be filed by April 1? NO
- 40. Will the Analysis of Annuity Operations by Lines of Business be filed with the state of domicile and the NAIC by April 1? NO
- 41. Will the Analysis of Increase in Annuity Reserves During the Year be filed with the state of domicile and the NAIC by April 1? NO
- 42. Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1? NO
- 43. Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1? NO
- AUGUST FILING**
- 44. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? NO

Explanations:

- 12.
- 13.
- 14.
- 15.
- 17.
- 18.
- 19.
- 20.
- 21.
- 22.
- 23.
- 24.
- 25.
- 26.
- 27.
- 28.
- 29.
- 30.
- 31.
- 32.
- 33.
- 34.
- 35.
- 36.
- 38.
- 39.
- 40.
- 41.
- 42.
- 43.
- 44.

Bar Codes:

- 12. SIS Stockholder Information Supplement [Document Identifier 420]
- 13. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]
- 14. Trusteed Surplus Statement [Document Identifier 490]
- 15. Participating Opinion for Exhibit 5 [Document Identifier 371]
- 17. Actuarial Opinion on X-Factors [Document Identifier 442]
- 18. Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443]
- 19. Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]
- 20. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]
- 21. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]
- 22. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]
- 23. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]
- 24. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]
- 25. C-3 RBC Certifications Required Under C-3 Phase I [Document Identifier 450]
- 26. C-3 RBC Certifications Required Under C-3 Phase II [Document Identifier 451]



ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Symetra National Life Insurance Company

27. Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]	
28. Modified Guaranteed Annuity Model Regulation [Document Identifier 453]	
29. Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII [Document Identifier 436]	
30. Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII [Document Identifier 437]	
31. Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII [Document Identifier 438]	
32. Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII [Document Identifier 439]	
33. Workers' Compensation Carve-Out Supplement [Document Identifier 495]	
34. Supplemental Schedule O [Document Identifier 465]	
35. Medicare Part D Coverage Supplement [Document Identifier 365]	
36. Long-Term Care Experience Reporting Forms [Document Identifier 306]	
38. Credit Insurance Experience Exhibit [Document Identifier 230]	
39. Accident and Health Policy Experience Exhibit [Document Identifier 210]	
40. Analysis of Annuity Operations by Lines of Business [Document Identifier 510]	
41. Analysis of Increase in Annuity Reserves During the Year [Document Identifier 515]	
42. Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]	
43. Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217]	
44. Management's Report of Internal Control Over Financial Reporting [Document Identifier 223]	

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 11

1197. Summary of remaining write-ins for Line 11 from overflow page			
---	--	--	--

Additional Write-ins for Assets Line 25

2597. Summary of remaining write-ins for Line 25 from overflow page			
---	--	--	--

Additional Write-ins for Liabilities Line 25

2597. Summary of remaining write-ins for Line 25 from overflow page			
---	--	--	--

Additional Write-ins for Liabilities Line 31

3197. Summary of remaining write-ins for Line 31 from overflow page			
---	--	--	--

Additional Write-ins for Liabilities Line 34

3497. Summary of remaining write-ins for Line 34 from overflow page			
---	--	--	--

Additional Write-ins for Summary of Operations Line 8.3

08.397. Summary of remaining write-ins for Line 8.3 from overflow page			
--	--	--	--

Additional Write-ins for Summary of Operations Line 27

2797. Summary of remaining write-ins for Line 27 from overflow page			
---	--	--	--

Additional Write-ins for Summary of Operations Line 53

5397. Summary of remaining write-ins for Line 53 from overflow page			
---	--	--	--

Additional Write-ins for Exhibit of Nonadmitted Assets Line 11

1197. Summary of remaining write-ins for Line 9 from overflow page			
--	--	--	--

Additional Write-ins for Exhibit of Nonadmitted Assets Line 25

2597. Summary of remaining write-ins for Line 25 from overflow page			
---	--	--	--

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement	
	1 Amount	2 Percentage	3 Amount	4 Percentage
1. Bonds:				
1.1 U.S. treasury securities	6,028,543	35.754	6,028,543	35.754
1.2 U.S. government agency obligations (excluding mortgage-backed securities):				
1.21 Issued by U.S. government agencies		0.000		0.000
1.22 Issued by U.S. government sponsored agencies		0.000		0.000
1.3 Non-U.S. government (including Canada, excluding mortgaged-backed securities)	498,846	2.959	498,846	2.959
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S. :				
1.41 States, territories and possessions general obligations		0.000		0.000
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations		0.000		0.000
1.43 Revenue and assessment obligations		0.000		0.000
1.44 Industrial development and similar obligations		0.000		0.000
1.5 Mortgage-backed securities (includes residential and commercial MBS):				
1.51 Pass-through securities:				
1.511 Issued or guaranteed by GNMA	1,431,915	8.492	1,431,915	8.492
1.512 Issued or guaranteed by FNMA and FHLMC	431,458	2.559	431,458	2.559
1.513 All other		0.000		0.000
1.52 CMOs and REMICs:				
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA	4,670,366	27.699	4,670,366	27.699
1.522 Issued by non-U.S. Government issuers and collateralized by mortgage-backed securities issued or guaranteed by agencies shown in Line 1.521		0.000		0.000
1.523 All other	184,285	1.093	184,285	1.093
2. Other debt and other fixed income securities (excluding short-term):				
2.1 Unaffiliated domestic securities (includes credit tenant loans and hybrid securities)	3,180,159	18.861	3,180,159	18.861
2.2 Unaffiliated non-U.S. securities (including Canada)		0.000		0.000
2.3 Affiliated securities		0.000		0.000
3. Equity interests:				
3.1 Investments in mutual funds		0.000		0.000
3.2 Preferred stocks:				
3.21 Affiliated		0.000		0.000
3.22 Unaffiliated		0.000		0.000
3.3 Publicly traded equity securities (excluding preferred stocks):				
3.31 Affiliated		0.000		0.000
3.32 Unaffiliated		0.000		0.000
3.4 Other equity securities:				
3.41 Affiliated		0.000		0.000
3.42 Unaffiliated		0.000		0.000
3.5 Other equity interests including tangible personal property under lease:				
3.51 Affiliated		0.000		0.000
3.52 Unaffiliated		0.000		0.000
4. Mortgage loans:				
4.1 Construction and land development		0.000		0.000
4.2 Agricultural		0.000		0.000
4.3 Single family residential properties		0.000		0.000
4.4 Multifamily residential properties		0.000		0.000
4.5 Commercial loans		0.000		0.000
4.6 Mezzanine real estate loans		0.000		0.000
5. Real estate investments:				
5.1 Property occupied by company		0.000		0.000
5.2 Property held for production of income (including \$ of property acquired in satisfaction of debt)		0.000		0.000
5.3 Property held for sale (including \$ property acquired in satisfaction of debt)		0.000		0.000
6. Contract loans	168,334	0.998	168,334	0.998
7. Receivables for securities	11,718	0.069	11,718	0.069
8. Cash, cash equivalents and short-term investments	255,699	1.516	255,699	1.516
9. Other invested assets		0.000		0.000
10. Total invested assets	16,861,323	100.000	16,861,323	100.000

Schedule A - Verification - Real Estate

N O N E

Schedule B - Verification - Mortgage Loans

N O N E

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Symetra National Life Insurance Company
SCHEDULE BA - VERIFICATION BETWEEN YEARS
 Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year	
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 8)	
	2.2 Additional investment made after acquisition (Part 2, Column 9)	
3.	Capitalized deferred interest and other:	
	3.1 Totals, Part 1, Column 16	
	3.2 Totals, Part 3, Column 12	
4.	Accrual of discount	
5.	Unrealized valuation increase (decrease):	
	5.1 Totals, Part 1, Column 13	
	5.2 Totals, Part 3, Column 9	
6.	Total gain (loss) on disposals, Part 3, Column 19	
7.	Deduct amounts received on disposals, Part 3, Column 16	
8.	Deduct amortization of premium and depreciation	
9.	Total foreign exchange change in book/adjusted carrying value:	
	9.1 Totals, Part 1, Column 17	
	9.2 Totals, Part 3, Column 14	
10.	Deduct current year's other than temporary impairment recognized:	
	10.1 Totals, Part 1, Column 15	
	10.2 Totals, Part 3, Column 11	
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	
12.	Deduct total nonadmitted amounts	
13.	Statement value at end of current period (Line 11 minus Line 12)	

NONE

SCHEDULE D - VERIFICATION BETWEEN YEARS
 Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year	15,891,713
2.	Cost of bonds and stocks acquired, Part 3, Column 7	4,448,563
3.	Accrual of discount	24,558
4.	Unrealized valuation increase (decrease):	
	4.1. Part 1, Column 12	
	4.2. Part 2, Section 1, Column 15	
	4.3. Part 2, Section 2, Column 13	
	4.4. Part 4, Column 11	
5.	Total gain (loss) on disposals, Part 4, Column 19	9,817
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	3,883,777
7.	Deduct amortization of premium	65,302
8.	Total foreign exchange change in book/adjusted carrying value:	
	8.1. Part 1, Column 15	
	8.2. Part 2, Section 1, Column 19	
	8.3. Part 2, Section 2, Column 16	
	8.4. Part 4, Column 15	
9.	Deduct current year's other than temporary impairment recognized:	
	9.1. Part 1, Column 14	
	9.2. Part 2, Section 1, Column 17	
	9.3. Part 2, Section 2, Column 14	
	9.4. Part 4, Column 13	
10.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	16,425,572
11.	Deduct total nonadmitted amounts	
12.	Statement value at end of current period (Line 10 minus Line 11)	16,425,572

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Symetra National Life Insurance Company

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States	7,460,458	7,843,003	7,449,590	7,406,702
	2. Canada				
	3. Other Countries	498,846	507,889	445,460	500,000
	4. Totals	7,959,304	8,350,892	7,895,050	7,906,702
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals				
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals				
U.S. Special revenue and special assessment obligations and all non- guaranteed obligations of agencies and authorities of governments and their political subdivisions	7. Totals	5,101,824	5,084,147	5,102,931	4,977,916
Industrial and Miscellaneous, Credit Tenant Loans and Hybrid Securities (unaffiliated)	8. United States	3,364,444	3,557,254	3,382,576	3,292,347
	9. Canada				
	10. Other Countries				
	11. Totals	3,364,444	3,557,254	3,382,576	3,292,347
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	16,425,572	16,992,293	16,380,557	16,176,965
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States				
	15. Canada				
	16. Other Countries				
	17. Totals				
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks				
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated)	20. United States				
	21. Canada				
	22. Other Countries				
	23. Totals				
Parent, Subsidiaries and Affiliates	24. Totals				
	25. Total Common Stocks				
	26. Total Stocks				
	27. Total Bonds and Stocks	16,425,572	16,992,293	16,380,557	

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Symetra National Life Insurance Company

SCHEDULE D - PART 1A - SECTION 1

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. U.S. Governments											
1.1 Class 1	3,217,590	4,059,848	160,164	22,575	281	7,460,458	44.8	9,447,925	59.9	7,460,459	
1.2 Class 2											
1.3 Class 3											
1.4 Class 4											
1.5 Class 5											
1.6 Class 6											
1.7 Totals	3,217,590	4,059,848	160,164	22,575	281	7,460,458	44.8	9,447,925	59.9	7,460,459	
2. All Other Governments											
2.1 Class 1	498,846					498,846	3.0			498,846	
2.2 Class 2											
2.3 Class 3											
2.4 Class 4											
2.5 Class 5											
2.6 Class 6											
2.7 Totals	498,846					498,846	3.0			498,846	
3. U.S. States, Territories and Possessions etc., Guaranteed											
3.1 Class 1											
3.2 Class 2											
3.3 Class 3											
3.4 Class 4											
3.5 Class 5											
3.6 Class 6											
3.7 Totals											
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed											
4.1 Class 1											
4.2 Class 2											
4.3 Class 3											
4.4 Class 4											
4.5 Class 5											
4.6 Class 6											
4.7 Totals											
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed											
5.1 Class 1	170,501	2,428,386	2,367,211	108,644	27,082	5,101,824	30.6	809,039	5.1	5,101,824	
5.2 Class 2											
5.3 Class 3											
5.4 Class 4											
5.5 Class 5											
5.6 Class 6											
5.7 Totals	170,501	2,428,386	2,367,211	108,644	27,082	5,101,824	30.6	809,039	5.1	5,101,824	

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Symetra National Life Insurance Company

SCHEDULE D - PART 1A - SECTION 1 (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. Industrial & Miscellaneous (Unaffiliated)											
6.1 Class 1	226,797	1,250,726		760,010		2,237,533	13.4	4,027,550	25.6	2,237,533	
6.2 Class 2	92,834	91,451	246,750	422,708		853,743	5.1	978,717	6.2	853,743	
6.3 Class 3	499,965					499,965	3.0	499,528	3.2	499,965	
6.4 Class 4											
6.5 Class 5											
6.6 Class 6											
6.7 Totals	819,596	1,342,177	246,750	1,182,718		3,591,241	21.6	5,505,795	34.9	3,591,241	
7. Credit Tenant Loans											
7.1 Class 1											
7.2 Class 2											
7.3 Class 3											
7.4 Class 4											
7.5 Class 5											
7.6 Class 6											
7.7 Totals											
8. Hybrid Securities											
8.1 Class 1											
8.2 Class 2											
8.3 Class 3											
8.4 Class 4											
8.5 Class 5											
8.6 Class 6											
8.7 Totals											
9. Parent, Subsidiaries and Affiliates											
9.1 Class 1											
9.2 Class 2											
9.3 Class 3											
9.4 Class 4											
9.5 Class 5											
9.6 Class 6											
9.7 Totals											

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Symetra National Life Insurance Company

SCHEDULE D - PART 1A - SECTION 1 (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
10. Total Bonds Current Year											
10.1 Class 1	(d) 4,113,734	7,738,960	2,527,375	891,229	27,363	15,298,661	91.9	XXX	XXX	15,298,662	
10.2 Class 2	(d) 92,834	91,451	246,750	422,708		853,743	5.1	XXX	XXX	853,743	
10.3 Class 3	(d) 499,965					499,965	3.0	XXX	XXX	499,965	
10.4 Class 4	(d)							XXX	XXX		
10.5 Class 5	(d)							XXX	XXX		
10.6 Class 6	(d)							XXX	XXX		
10.7 Totals	4,706,533	7,830,411	2,774,125	1,313,937	27,363	16,652,369	100.0	XXX	XXX	16,652,370	
10.8 Line 10.7 as a % of Col. 6	28.3	47.0	16.7	7.9	0.2	100.0	XXX	XXX	XXX	100.0	
11. Total Bonds Prior Year											
11.1 Class 1	2,807,447	8,565,325	1,278,383	1,277,741	355,618	XXX	XXX	14,284,514	90.6	14,284,514	
11.2 Class 2	150,166	120,079	246,282	462,190		XXX	XXX	978,717	6.2	978,717	
11.3 Class 3		499,528				XXX	XXX	499,528	3.2	499,528	
11.4 Class 4						XXX	XXX				
11.5 Class 5						XXX	XXX		(c)		
11.6 Class 6						XXX	XXX		(c)		
11.7 Totals	2,957,613	9,184,932	1,524,665	1,739,931	355,618	XXX	XXX	15,762,759	100.0	15,762,759	
11.8 Line 11.7 as a % of Col. 8	18.8	58.3	9.7	11.0	2.3	XXX	XXX	100.0	XXX	100.0	
12. Total Publicly Traded Bonds											
12.1 Class 1	4,113,734	7,738,960	2,527,375	891,229	27,363	15,298,661	91.9	14,284,514	90.6	15,298,661	XXX
12.2 Class 2	92,834	91,451	246,750	422,708		853,743	5.1	978,717	6.2	853,743	XXX
12.3 Class 3	499,965					499,965	3.0	499,528	3.2	499,965	XXX
12.4 Class 4											XXX
12.5 Class 5											XXX
12.6 Class 6											XXX
12.7 Totals	4,706,533	7,830,411	2,774,125	1,313,937	27,363	16,652,369	100.0	15,762,759	100.0	16,652,369	XXX
12.8 Line 12.7 as a % of Col. 6	28.3	47.0	16.7	7.9	0.2	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	28.3	47.0	16.7	7.9	0.2	100.0	XXX	XXX	XXX	100.0	XXX
13. Total Privately Placed Bonds											
13.1 Class 1										XXX	
13.2 Class 2										XXX	
13.3 Class 3										XXX	
13.4 Class 4										XXX	
13.5 Class 5										XXX	
13.6 Class 6										XXX	
13.7 Totals										XXX	
13.8 Line 13.7 as a % of Col. 6								XXX	XXX	XXX	
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10								XXX	XXX	XXX	

(a) Includes \$ freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ current year, \$ prior year of bonds with Z designations and \$ 184,285 , current year \$ 270,245 prior year of bonds with Z* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z*" means the SVO could not evaluate the obligation because valuation procedures for the security class are under regulatory review.

(c) Includes \$ current year, \$ prior year of bonds with 5* designations and \$, current year \$ prior year of bonds with 6* designations. "5*" means the NAIC designation was assigned by the (SVO) in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

(d) Includes the following amount of non-rated short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$; NAIC 2 \$; NAIC 3 \$; NAIC 4 \$; NAIC 5 \$; NAIC 6 \$

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Symetra National Life Insurance Company

SCHEDULE D - PART 1A - SECTION 2

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. U.S. Governments											
1.1 Issuer Obligations	2,735,463	3,293,080				6,028,543	36.2	7,400,776	47.0	6,028,543	
1.2 Single Class Mortgage-Backed /Asset Backed Securities	482,127	766,768	160,164	22,575	281	1,431,915	8.6	2,047,149	13.0	1,431,915	
1.7 Totals	3,217,590	4,059,848	160,164	22,575	281	7,460,458	44.8	9,447,925	59.9	7,460,458	
2. All Other Governments											
2.1 Issuer Obligations	498,846					498,846	3.0			498,846	
2.2 Single Class Mortgage-Backed /Asset Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
2.3 Defined											
2.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
2.5 Defined											
2.6 Other											
2.7 Totals	498,846					498,846	3.0			498,846	
3. U.S. States, Territories and Possessions, Guaranteed											
3.1 Issuer Obligations											
3.2 Single Class Mortgage-Backed /Asset Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
3.3 Defined											
3.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
3.5 Defined											
3.6 Other											
3.7 Totals											
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed											
4.1 Issuer Obligations											
4.2 Single Class Mortgage-Backed /Asset Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
4.3 Defined											
4.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
4.5 Defined											
4.6 Other											
4.7 Totals											
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed											
5.1 Issuer Obligations											
5.2 Single Class Mortgage-Backed /Asset Backed Securities	74,702	147,046	73,984	108,644	27,082	431,458	2.6	522,055	3.3	431,458	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
5.3 Defined	95,799	2,281,340	2,293,227			4,670,366	28.0	286,984	1.8	4,670,366	
5.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
5.5 Defined											
5.6 Other											
5.7 Totals	170,501	2,428,386	2,367,211	108,644	27,082	5,101,824	30.6	809,039	5.1	5,101,824	

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Symetra National Life Insurance Company

SCHEDULE D - PART 1A - SECTION 2 (Continued)

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
6. Industrial and Miscellaneous											
6.1 Issuer Obligations	726,762	1,250,727	246,750	1,182,718		3,406,957	20.5	5,235,550	33.2	3,406,957	
6.2 Single Class Mortgage-Backed /Asset Backed Securities MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
6.3 Defined											
6.4 Other	92,834	91,450				184,284	1.1	270,245	1.7	184,284	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES:											
6.5 Defined											
6.6 Other											
6.7 Totals	819,596	1,342,177	246,750	1,182,718		3,591,241	21.6	5,505,795	34.9	3,591,241	
7. Credit Tenant Loans											
7.1 Issuer Obligations											
7.2 Single Class Mortgage-Backed Securities											
7.7 Totals											
8. Hybrid Securities											
8.1 Issuer Obligations											
8.2 Single Class Mortgage-Backed /Asset Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
8.3 Defined											
8.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES:											
8.5 Defined											
8.6 Other											
8.7 Totals											
9. Parent, Subsidiaries and Affiliates											
9.1 Issuer Obligations											
9.2 Single Class Mortgage-Backed /Asset Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
9.3 Defined											
9.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES:											
9.5 Defined											
9.6 Other											
9.7 Totals											

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Symetra National Life Insurance Company

SCHEDULE D - PART 1A - SECTION 2 (Continued)

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
10. Total Bonds Current Year											
10.1 Issuer Obligations	3,961,071	4,543,807	246,750	1,182,718		9,934,346	59.7	XXX	XXX	9,934,346	
10.2 Single Class Mortgage-Backed /Asset Backed Securities	556,829	913,814	234,148	131,219	27,363	1,863,373	11.2	XXX	XXX	1,863,373	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
10.3 Defined	95,799	2,281,340	2,293,227			4,670,366	28.0	XXX	XXX	4,670,366	
10.4 Other	92,834	91,450				184,284	1.1	XXX	XXX	184,284	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
10.5 Defined								XXX	XXX		
10.6 Other								XXX	XXX		
10.7 Totals	4,706,533	7,830,411	2,774,125	1,313,937	27,363	16,652,369	100.0	XXX	XXX	16,652,369	
10.8 Line 10.7 as a % of Col. 6	28.3	47.0	16.7	7.9	0.2	100.0	XXX	XXX	XXX	100.0	
11. Total Bonds Prior Year											
11.1 Issuer Obligations	2,384,407	8,036,804	989,516	1,225,599		XXX	XXX	12,636,326	80.2	12,636,326	
11.2 Single Class Mortgage-Backed /Asset Backed Securities	362,125	838,156	498,973	514,332	355,618	XXX	XXX	2,569,204	16.3	2,569,203	.1
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
11.3 Defined	60,915	189,893	36,176			XXX	XXX	286,984	1.8	286,985	(1)
11.4 Other	150,166	120,079				XXX	XXX	270,245	1.7	270,245	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
11.5 Defined						XXX	XXX				
11.6 Other						XXX	XXX				
11.7 Totals	2,957,613	9,184,932	1,524,665	1,739,931	355,618	XXX	XXX	15,762,759	100.0	15,762,759	
11.8 Line 11.7 as a % of Col. 8	18.8	58.3	9.7	11.0	2.3	XXX	XXX	100.0	XXX	100.0	
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	3,961,071	4,543,807	246,750	1,182,718		9,934,346	59.7	12,636,326	80.2	9,934,346	XXX
12.2 Single Class Mortgage-Backed /Asset Backed Securities	556,829	913,814	234,148	131,219	27,363	1,863,373	11.2	2,569,203	16.3	1,863,373	XXX
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
12.3 Defined	95,799	2,281,340	2,293,227			4,670,366	28.0	286,985	1.8	4,670,366	XXX
12.4 Other	92,834	91,450				184,284	1.1	270,245	1.7	184,284	XXX
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
12.5 Defined											XXX
12.6 Other											XXX
12.7 Totals	4,706,533	7,830,411	2,774,125	1,313,937	27,363	16,652,369	100.0	15,762,759	100.0	16,652,369	XXX
12.8 Line 12.7 as a % of Col. 6	28.3	47.0	16.7	7.9	0.2	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	28.3	47.0	16.7	7.9	0.2	100.0	XXX	XXX	XXX	100.0	XXX
13. Total Privately Placed Bonds											
13.1 Issuer Obligations										XXX	
13.2 Single Class Mortgage-Backed /Asset Backed Securities								.1	0.0	XXX	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
13.3 Defined								(1)	0.0	XXX	
13.4 Other										XXX	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
13.5 Defined										XXX	
13.6 Other										XXX	
13.7 Totals										XXX	
13.8 Line 13.7 as a % of Col. 6							XXX	XXX	XXX	XXX	
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10							XXX	XXX	XXX	XXX	

SCHEDULE DA - VERIFICATION BETWEEN YEARS

Short-Term Investments

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets (a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year	369,696	369,696			
2. Cost of short-term investments acquired	5,308,321	5,308,321			
3. Accrual of discount					
4. Unrealized valuation increase (decrease)					
5. Total gain (loss) on disposals					
6. Deduct consideration received on disposals	5,451,220	5,451,220			
7. Deduct amortization of premium					
8. Total foreign exchange change in book/adjusted carrying value					
9. Deduct current year's other than temporary impairment recognized					
10. Book adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	226,797	226,797			
11. Deduct total nonadmitted amounts					
12. Statement value at end of current period (Line 10 minus Line 11)	226,797	226,797			

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment:

Schedule DB - Part A - Verification - Options, Caps, Floors, Collars, Swaps and Forwards

N O N E

Schedule DB - Part B - Verification - Futures Contracts

N O N E

Schedule DB - Part C - Section 1 - Replication (Synthetic Asset) Transactions (RSATs) Open

N O N E

Schedule DB-Part C-Section 2-Reconciliation of Replication (Synthetic Asset) Transactions Open

N O N E

Schedule DB - Verification - Book/Adjusted Carrying Value, Fair Value and Potential Exposure of
Derivatives

N O N E

Schedule E - Verification - Cash Equivalents

N O N E

Schedule A - Part 1 - Real Estate Owned

N O N E

Schedule A - Part 2 - Real Estate Acquired and Additions Made

N O N E

Schedule A - Part 3 - Real Estate Disposed

N O N E

Schedule B - Part 1 - Mortgage Loans Owned

N O N E

Schedule B - Part 2 - Mortgage Loans Acquired and Additions Made

N O N E

Schedule B - Part 3 - Mortgage Loans Disposed, Transferred or Repaid

N O N E

Schedule BA - Part 1 - Other Long-Term Invested Assets Owned

N O N E

Schedule BA - Part 2 - Other Long-Term Invested Assets Acquired and Additions Made

N O N E

Schedule BA - Part 3 - Other Long-Term Invested Assets Disposed, Transferred or Repaid

N O N E

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Symetra National Life Insurance Company

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	B o n d C h a r	NAIC Des.	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Maturity
912828-BH-2	US Treasury NOTES	.SD			1	1,338,852		1,088,875	1,350,000	1,346,420		1,262			4.250	4.358	FA	21,672	57,375	04/30/2004	08/15/2013
912828-CJ-7	US Treasury NOTES	.SD			1	153,264		111,695	150,000	151,282		(345)			4.750	4.474	MN	925	7,125	07/06/2004	05/15/2014
912828-FA-3	US Treasury	.SD			1	234,165		101,090	235,000	234,955		181			4.750	4.831	MS	2,852	11,163	04/04/2006	03/31/2011
912828-FS-4	US Treasury				1	2,007,500		102,867	2,005,344	2,001,113		(1,627)			4.625	4.538	FA	31,430	92,500	09/27/2006	08/31/2011
912828-GC-8	US Treasury				1	497,266		104,234	500,000	499,396		578			4.625	4.751	JD	64	23,125	02/07/2007	12/31/2011
912828-GO-7	US Treasury	.SD			1	888,961		105,504	900,000	896,780		2,296			4.500	4.781	AO	6,936	40,500	05/24/2007	04/30/2012
912828-GW-4	US Treasury				1	298,652		106,606	300,000	299,561		276			4.875	4.978	JD	40	14,625	06/28/2007	06/30/2012
912828-HY-9	US Treasury US TREASURY N/B	.SD			1	598,031		105,641	600,000	599,036		393			3.125	3.197	AO	3,211	18,750	05/27/2008	04/30/2013
0199999	U.S. Governments - Issuer Obligations					6,016,691	XXX	6,356,629	6,035,000	6,028,543		3,014			XXX	XXX	XXX	67,130	265,163	XXX	XXX
3620AA-TX-6	Government National Mortgage A POOL 724266			2	1	845,782		108,171	807,309	845,224		(333)			5.500	3.410	MON	3,700	44,402	09/23/2009	09/15/2039
3620AC-GM-1	GNM 2009-20 A POOL 726376			2	1	383,068		106,385	389,803	382,809		(240)			5.000	2.744	MON	1,527	18,320	11/20/2009	10/15/2039
36295N-NM-5	Government National Mortgage A POOL 675496			2	1	204,049		112,783	223,294	203,882		16			6.500	5.089	MON	1,072	12,869	08/08/2008	06/15/2038
0299999	U.S. Governments - Single Class Mortgage-Backed/Asset-Backed Securities					1,432,899	XXX	1,486,374	1,371,702	1,431,915		(557)			XXX	XXX	XXX	6,299	75,591	XXX	XXX
0399999	Total - U.S. Government Bonds					7,449,590	XXX	7,843,003	7,406,702	7,460,458		2,457			XXX	XXX	XXX	73,429	340,754	XXX	XXX
458182-BM-3	INTER AMERICAN DEVELOPMENT BNK		F		1FE	445,460		101,578	500,000	498,846		5,488			8.500	9.700	MS	12,514	42,500	09/06/1988	03/15/2011
0499999	All Other Governments - Issuer Obligations					445,460	XXX	507,889	500,000	498,846		5,488			XXX	XXX	XXX	12,514	42,500	XXX	XXX
1099999	Total - All Other Government Bonds					445,460	XXX	507,889	500,000	498,846		5,488			XXX	XXX	XXX	12,514	42,500	XXX	XXX
1799999	Total - U.S. States, Territories and Possessions Bonds						XXX								XXX	XXX	XXX			XXX	XXX
2499999	Total - U.S. Political Subdivisions Bonds						XXX								XXX	XXX	XXX			XXX	XXX
31297A-SB-6	FHLMC POOL #A23542			2	1	200,437		103,162	217,460	201,072		(115)			4.500	8.138	MON	815	9,786	06/10/2004	06/01/2034
31401W-TE-9	FNMA POOL #720649			2	1	225,914		100,080	255,993	230,386		473			4.000	5.267	MON	853	10,240	06/10/2004	05/01/2033
2699999	U.S. Special Revenues - Single Class Mortgage-Backed/Asset-Backed Securities					426,351	XXX	480,534	473,453	431,458		358			XXX	XXX	XXX	1,668	20,026	XXX	XXX
31394Y-KH-6	FHLMC REMIC SER 2791 OB (SEQ-NAS)			2	1	228,016		105,527	234,463	231,134		324			4.500	5.420	MON	879	10,551	06/10/2004	05/15/2033
38374Y-CZ-4	GNMA GNR 2010-93 GP			2	1	1,493,164		101,123	1,390,000	1,499,109		(3,055)			4.500	3.392	MON	5,213	10,425	09/28/2010	11/20/2019
38377E-K3-7	GNMA GNR 2010-60 OG			2	1	2,284,800		102,910	2,240,000	2,278,925		(5,875)			4.500	4.005	MON	8,400	58,800	05/19/2010	03/20/2016
38377K-AD-2	GNMA SERIES 2010-114 CLASS NB			2	1	670,600		100,845	640,000	670,198		(402)			4.500	3.816	MON	2,400	2,400	11/15/2010	03/20/2020
2799999	U.S. Special Revenues - Defined Multi-Class Residential Mortgage-Backed Securities					4,676,580	XXX	4,603,613	4,504,463	4,670,366		(9,008)			XXX	XXX	XXX	16,892	82,176	XXX	XXX
3199999	Total - U.S. Special Revenues Bonds					5,102,931	XXX	5,084,147	4,977,916	5,101,824		(8,650)			XXX	XXX	XXX	18,560	102,202	XXX	XXX
035229-CV-3	ANHEUSER-BUSCH CO NTS				2FE	244,088		108,317	250,000	246,750		468			5.050	5.314	AO	2,665	12,625	07/06/2004	10/15/2016
097023-AM-7	Boeing Co DEBS				1FE	459,950		121,321	395,000	446,254		(2,197)			7.250	5.903	JD	1,273	28,638	07/03/2003	06/15/2025
10138M-AD-7	BOTTLING GROUP LLC UNSEC'D SR NTS SER B				1FE	226,938		106,747	250,000	239,019		2,137			4.125	5.244	JD	458	10,313	07/06/2004	06/15/2015
494368-AS-2	KIMBERLY CLARK CORP NTS				1FE	321,384		112,421	280,000	313,756		(1,201)			6.375	5.291	JJ	8,925	17,850	07/03/2003	01/01/2028
59018Y-SU-6	MERRILL LYNCH & CO UNSUB SR NTS SER C				1FE	517,745		111,781	500,000	506,445		(1,902)			5.000	4.548	FA	10,278	25,000	03/24/2004	02/03/2014
74955D-AB-7	AEP GENERATING CO		2		2FE	418,657		484,064	433,047	422,708		431			9.820	10.170	JD	2,835	42,525	09/05/1990	12/07/2022
85206D-AJ-1	SPRINT CAP CORP NOTES				3FE	496,785		100,250	500,000	499,965		437			7.625	7.718	JJ	15,991	38,125	01/18/2001	01/30/2011
90333W-AC-2	US BANK NA SUB NTS				1FE	511,750		107,834	500,000	505,263		(1,090)			4.800	4.527	AO	5,067	24,000	03/25/2004	04/15/2015
3299999	Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations					3,197,297	XXX	3,373,595	3,108,047	3,180,160		(2,917)			XXX	XXX	XXX	47,492	199,076	XXX	XXX
55274S-AK-7	MASTER ASSET SECURITIZATION 2006-3 1A10			2	22*	185,279		99,652	184,300	184,284		(52)			6.000	5.693	MON	922	11,054	01/11/2007	06/25/2013
3599999	Industrial and Miscellaneous (Unaffiliated) - Other Multi-Class Residential Mortgage-Backed Securities					185,279	XXX	183,659	184,300	184,284		(52)			XXX	XXX	XXX	922	11,054	XXX	XXX
3899999	Total - Industrial and Miscellaneous (Unaffiliated) Bonds					3,382,576	XXX	3,557,254	3,292,347	3,364,444		(2,969)			XXX	XXX	XXX	48,414	210,130	XXX	XXX
4199999	Total - Credit Tenant Loans						XXX								XXX	XXX	XXX			XXX	XXX
4899999	Total - Hybrid Securities						XXX								XXX	XXX	XXX			XXX	XXX
5599999	Total - Parent, Subsidiaries and Affiliates Bonds						XXX								XXX	XXX	XXX			XXX	XXX
7799999	Total - Issuer Obligations					9,659,448	XXX	10,238,113	9,643,047	9,707,549		5,585			XXX	XXX	XXX	127,136	506,739	XXX	XXX
7899999	Total - Single Class Mortgage-Backed/Asset-Backed Securities					1,859,250	XXX	1,966,908	1,845,155	1,863,373		(199)			XXX	XXX	XXX	7,967	95,617	XXX	XXX
7999999	Total - Defined Multi-Class Residential Mortgage-Backed Securities					4,676,580	XXX	4,603,613	4,504,463	4,670,366		(9,008)			XXX	XXX	XXX	16,892	82,176	XXX	XXX

E10

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Symetra National Life Insurance Company

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Des.	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization) Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Maturity
8099999. Total - Other Multi-Class Residential Mortgage-Backed Securities						185,279	XXX	183,659	184,300	184,284		(52)			XXX	XXX	XXX	922	11,054	XXX	XXX
8199999. Total - Defined Multi-Class Commercial Mortgage-Backed Securities							XXX								XXX	XXX	XXX			XXX	XXX
8299999. Total - Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities							XXX								XXX	XXX	XXX			XXX	XXX
8399999 - Total Bonds						16,380,557	XXX	16,992,293	16,176,965	16,425,572		(3,674)			XXX	XXX	XXX	152,917	695,586	XXX	XXX

Schedule D - Part 2 - Section 1 - Preferred Stocks Owned

N O N E

Schedule D - Part 2 - Section 2 - Common Stocks Owned

N O N E

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Symetra National Life Insurance Company

SCHEDULE D - PART 3

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends
38374Y-CZ-4	GNMA GNR 2010-93 GP 4.500% 02/20/39		09/28/2010	Nomura Securities Int'l, Inc.		1,493,164	1,390,000	
38377E-K3-7	GNMA GNR 2010-60 QG 4.500% 03/20/39		05/19/2010	Mizuho Securities		2,284,800	2,240,000	7,560
38377K-AD-2	GNMA SERIES 2010-114 CLASS NB 4.500% 06/20/39		11/15/2010	Citibank Mortgages		670,600	640,000	1,360
3199999. Bonds - U.S. Special Revenues							4,448,564	8,920
8399997. Total - Bonds - Part 3							4,448,564	8,920
8399998. Total - Bonds - Part 5								
8399999. Total - Bonds							4,448,564	8,920
8999997. Total - Preferred Stocks - Part 3							XXX	
8999998. Total - Preferred Stocks - Part 5							XXX	
8999999. Total - Preferred Stocks							XXX	
9799997. Total - Common Stocks - Part 3							XXX	
9799998. Total - Common Stocks - Part 5							XXX	
9799999. Total - Common Stocks							XXX	
9899999. Total - Preferred and Common Stocks							XXX	
9999999 - Totals							4,448,564	8,920

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Symetra National Life Insurance Company

SCHEDULE D - PART 4

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amortization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Maturity Date
3620AA-TX-6	Government National Mortgage A POOL 724266 5.500% 09/15/39		12/01/2010	Paydown		359,418	359,419	376,548	376,447		(17,028)		(17,028)		359,419				11,963	09/15/2039
3620AC-6M-1	GNM 2009-20 A POOL 726376 5.000% 10/15/39		12/01/2010	Paydown		131,984	131,984	137,986	137,979		(5,994)		(5,994)		131,984				4,703	10/15/2039
36295N-NM-5	Government National Mortgage A POOL 675496 6.500% 06/15/38		12/01/2010	Paydown		97,360	97,360	100,341	100,252		(2,892)		(2,892)		97,360				2,896	06/15/2038
912828-GR-5	US Treasury 4.500% 05/15/10		05/15/2010	Maturity		1,000,000	1,000,000	1,035,547	1,005,552		(5,552)		(5,552)		1,000,000				22,500	05/15/2010
0399999. Bonds - U.S. Governments						1,588,762	1,588,763	1,650,422	1,620,230		(31,466)		(31,466)		1,588,763				41,462	XXX
31297A-5B-6	FHLMC POOL #A23542 4.500% 06/01/34		12/01/2010	Paydown		88,161	88,161	81,260	81,564		6,597		6,597		88,161				2,761	06/01/2034
31394Y-KH-6	FHLMC REMIC SER 2791 OB (SEQ-NAS) 4.500% 05/15/33		12/01/2010	Paydown		57,063	57,063	55,493	56,174		889		889		57,063				1,456	05/15/2033
31401W-TE-9	FNMA POOL #720649 4.000% 05/01/33		12/01/2010	Paydown		10,456	10,456	9,227	9,390		1,065		1,065		10,456				257	05/01/2033
3199999. Bonds - U.S. Special Revenues						155,680	155,680	145,980	147,128		8,551		8,551		155,680				4,474	XXX
122014-AC-7	BURLINGTON RESOURCES DEBS 9.875% 06/15/10		06/15/2010	Maturity		500,000	500,000	609,390	507,112		(7,112)		(7,112)		500,000				24,688	06/15/2010
55274S-AK-7	MASTER ASSET SECURITIZATION 2006-3 1A10 6.000% 10/25/36		12/01/2010	Paydown Redemption		85,891	85,891	86,347	85,908		(16)		(16)		85,892		(2)	(2)	2,764	06/25/2013
74955D-AB-7	AEP GENERATING CO 9.820% 12/07/22 UNITEC TECHNOLOGIES UNSEC'D NTS 6.350%		12/07/2010	Redemption	100.0000	40,931	40,931	39,571	39,913		28		28		39,941		990	990	3,087	12/07/2022
913017-BD-0	TELEFONICA EUROPE BV GLOBAL 7.750%		09/30/2010	Call	102.5027	512,513	500,000	560,000	510,044		(6,360)		(6,360)		503,684		8,829	8,829	34,308	03/01/2011
87938S-AC-6	REGIONS FINANCIAL ASSET MGMT 8.44% PFD 4/30/10 (144A)		09/15/2010	Maturity		500,000	500,000	520,905	502,046		(2,046)		(2,046)		500,000				38,750	09/15/2010
3899999. Bonds - Industrial and Miscellaneous (Unaffiliated)						1,639,335	1,626,822	1,816,213	1,645,023		(15,506)		(15,506)		1,629,517		9,817	9,817	103,597	XXX
8399997. Total - Bonds - Part 4						3,383,777	3,371,265	3,612,615	3,412,381		(38,421)		(38,421)		3,373,960		9,817	9,817	149,533	XXX
8399998. Total - Bonds - Part 5																				XXX
8399999. Total - Bonds						3,383,777	3,371,265	3,612,615	3,412,381		(38,421)		(38,421)		3,373,960		9,817	9,817	149,533	XXX
75913Y-30-1	REGIONS FINANCIAL ASSET MGMT 8.44% PFD 4/30/10 (144A)		04/30/2010	Redemption	1000.0000	500,000	500,000	0.00	481,952		1,350		1,350		500,000				21,100	XXX
8499999. Preferred Stocks - Industrial and Miscellaneous (Unaffiliated)						500,000	XXX	481,952	498,650		1,350		1,350		500,000				21,100	XXX
8999997. Total - Preferred Stocks - Part 4						500,000	XXX	481,952	498,650		1,350		1,350		500,000				21,100	XXX
8999998. Total - Preferred Stocks - Part 5							XXX													XXX
8999999. Total - Preferred Stocks						500,000	XXX	481,952	498,650		1,350		1,350		500,000				21,100	XXX
9799997. Total - Common Stocks - Part 4							XXX													XXX
9799998. Total - Common Stocks - Part 5							XXX													XXX
9799999. Total - Common Stocks							XXX													XXX
9899999. Total - Preferred and Common Stocks						500,000	XXX	481,952	498,650		1,350		1,350		500,000				21,100	XXX
9999999 - Totals						3,883,777	XXX	4,094,567	3,911,031		(37,071)		(37,071)		3,873,960		9,817	9,817	170,633	XXX

Schedule D - Part 5 - Long Term Bonds and Stocks Acquired and Fully Disposed Of

N O N E

Schedule D-Part 6-Section 1-Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

N O N E

Schedule D - Part 6 - Section 2

N O N E

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Symetra National Life Insurance Company

SCHEDULE DA - PART 1

Showing All SHORT-TERM INVESTMENTS Owned December 31 of Current Year

1 CUSIP Identi- fication	2 Description	Codes		5 Date Acquired	6 Name of Vendor	7 Maturity Date	8 Book/ Adjusted Carrying Value	Change in Book/Adjusted Carrying Value				13 Par Value	14 Actual Cost	Interest					21 Paid for Accrued Interest	
		3 Code	4 For- eign					9 Unrealized Valuation Increase/ (Decrease)	10 Current Year's (Amor- tization)/ Accretion	11 Current Year's Other Than Temporary Impairment Recognized	12 Total Foreign Exchange Change in Book/ Adjusted Carrying Value			15 Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	16 Non- Admitted Due and Accrued	17 Rate of	18 Effective Rate of	19 When Paid		20 Amount Received During Year
0399999	Total - U.S. Government Bonds															XXX	XXX	XXX		
1099999	Total - All Other Government Bonds															XXX	XXX	XXX		
1799999	Total - U.S. States, Territories and Possessions Bonds															XXX	XXX	XXX		
2499999	Total - U.S. Political Subdivisions of States, Territories and Possessions Bonds															XXX	XXX	XXX		
3199999	Total - U.S. Special Revenues Bonds															XXX	XXX	XXX		
3899999	Total - Industrial and Miscellaneous Bonds (Unaffiliated)															XXX	XXX	XXX		
4199999	Total - Credit Tenant Loans															XXX	XXX	XXX		
4899999	Total - Hybrid Securities															XXX	XXX	XXX		
5599999	Total - Parent, Subsidiaries and Affiliates Bonds															XXX	XXX	XXX		
7799999	Total - Issuer Obligations															XXX	XXX	XXX		
7899999	Total - Single Class Mortgage-Backed/Asset-Backed Securities															XXX	XXX	XXX		
7999999	Total - Defined Multi-Class Residential Mortgage-Backed Securities															XXX	XXX	XXX		
8099999	Total - Other Multi-Class Residential Mortgage-Backed Securities															XXX	XXX	XXX		
8199999	Total - Defined Multi-Class Commercial Mortgage-Backed Securities															XXX	XXX	XXX		
8299999	Total - Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities															XXX	XXX	XXX		
8399999	Total Bonds															XXX	XXX	XXX		
8699999	Total - Parent, Subsidiaries and Affiliates											XXX				XXX	XXX	XXX		
481200-67-0	JP MORGAN OVERNIGHT SWEEP			12/31/2010	Various	XXX	226,797						226,797			0.000	0.000	MON		68
8999999	Class One Money Market Mutual Funds						226,797						XXX	226,797		XXX	XXX	XXX		68
9199999	Totals						226,797						XXX	226,797		XXX	XXX	XXX		68

E 17

Schedule DB - Part A - Section 1 - Options, Caps, Floors, Collars, Swaps and Forwards Open

N O N E

Schedule DB - Part A - Section 2 - Options, Caps, Floors, Collars, Swaps and Forwards Terminated

N O N E

Schedule DB - Part B - Section 1 - Futures Contracts Open

N O N E

Schedule DB - Part B - Section 1B - Brokers with whom cash deposits have been made

N O N E

Schedule DB - Part B - Section 2 - Futures Contracts Terminated

N O N E

Schedule DB - Part B - Section 2B - Brokers with whom cash deposits have been made

N O N E

Schedule DB - Part D - Counterparty Exposure for Derivative Instruments Open

N O N E

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

N O N E

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

N O N E

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned December 31 of Current Year

1 Description	2 Code	3 Date Acquired	4 Rate of Interest	5 Maturity Date	6 Book/Adjusted Carrying Value	7 Amount of Interest Due and Accrued	8 Amount Received During Year
NONE							
8699999 - Total Cash Equivalents							

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Symetra National Life Insurance Company

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

States, Etc.	1 Type of Deposit	2 Purpose of Deposit	Deposits For the Benefit of All Policyholders		All Other Special Deposits		
			3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 Fair Value	
1. Alabama	AL						
2. Alaska	AK						
3. Arizona	AZ						
4. Arkansas	AR						
5. California	CA						
6. Colorado	CO						
7. Connecticut	CT						
8. Delaware	DE						
9. District of Columbia	DC						
10. Florida	FL						
11. Georgia	GA	B Life Insurance			49,821	52,752	
12. Hawaii	HI						
13. Idaho	ID						
14. Illinois	IL						
15. Indiana	IN						
16. Iowa	IA						
17. Kansas	KS						
18. Kentucky	KY						
19. Louisiana	LA						
20. Maine	ME						
21. Maryland	MD						
22. Massachusetts	MA						
23. Michigan	MI						
24. Minnesota	MN						
25. Mississippi	MS						
26. Missouri	MO						
27. Montana	MT						
28. Nebraska	NE						
29. Nevada	NV						
30. New Hampshire	NH						
31. New Jersey	NJ						
32. New Mexico	NM	B Life Insurance			149,971	151,635	
33. New York	NY						
34. North Carolina	NC	B Life Insurance			400,388	431,303	
35. North Dakota	ND						
36. Ohio	OH						
37. Oklahoma	OK	B Life Insurance			149,463	158,256	
38. Oregon	OR						
39. Pennsylvania	PA						
40. Rhode Island	RI						
41. South Carolina	SC						
42. South Dakota	SD						
43. Tennessee	TN						
44. Texas	TX						
45. Utah	UT						
46. Vermont	VT						
47. Virginia	VA	B Life Insurance			99,839	105,641	
48. Washington	WA	B Life Insurance	1,521,261	1,650,816			
49. West Virginia	WV						
50. Wisconsin	WI						
51. Wyoming	WY						
52. American Samoa	AS						
53. Guam	GU						
54. Puerto Rico	PR						
55. U.S. Virgin Islands	VI						
56. Northern Mariana Islands	MP						
57. Canada	CN						
58. Aggregate Alien and Other	OT	XXX	XXX				
59. Subtotal	XXX	XXX	1,521,261	1,650,816	849,482	899,587	
DETAILS OF WRITE-INS							
5801.							
5802.							
5803.							
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX	XXX					
5899. Totals (Lines 5801 thru 5803 plus 5898)(Line 58 above)	XXX	XXX					

ALPHABETICAL INDEX

ANNUAL STATEMENT BLANK

Analysis of Increase in Reserves During The Year	7
Analysis of Operations By Lines of Business	6
Asset Valuation Reserve Default Component	30
Asset Valuation Reserve Equity	32
Asset Valuation Reserve Replications (Synthetic) Assets	35
Asset Valuation Reserve	29
Assets	2
Cash Flow	5
Exhibit 1 - Part 1 - Premiums and Annuity Considerations for Life and Accident and Health Contracts	9
Exhibit 1 - Part 2 - Dividends and Coupons Applied, Reinsurance Commissions and Expense	10
Exhibit 2 - General Expenses	11
Exhibit 3 - Taxes, Licenses and Fees (Excluding Federal Income Taxes)	11
Exhibit 4 - Dividends or Refunds	11
Exhibit 5 - Aggregate Reserve for Life Contracts	12
Exhibit 5 - Interrogatories	13
Exhibit 5A - Changes in Bases of Valuation During The Year	13
Exhibit 6 - Aggregate Reserves for Accident and Health Contracts	14
Exhibit 7 - Deposit-Type Contracts	15
Exhibit 8 - Claims for Life and Accident and Health Contracts - Part 1	16
Exhibit 8 - Claims for Life and Accident and Health Contracts - Part 2	17
Exhibit of Capital Gains (Losses)	8
Exhibit of Life Insurance	25
Exhibit of Net Investment Income	8
Exhibit of Nonadmitted Assets	18
Exhibit of Number of Policies, Contracts, Certificates, Income Payable and Account Values	27
Five-Year Historical Data	22
Form for Calculating the Interest Maintenance Reserve (IMR)	28
General Interrogatories	20
Jurat Page	1
Liabilities, Surplus and Other Funds	3
Life Insurance (State Page)	24
Notes To Financial Statements	19
Overflow Page For Write-ins	53
Schedule A - Part 1	E01
Schedule A - Part 2	E02
Schedule A - Part 3	E03
Schedule A - Verification Between Years	SI02
Schedule B - Part 1	E04
Schedule B - Part 2	E05
Schedule B - Part 3	E06
Schedule B - Verification Between Years	SI02
Schedule BA - Part 1	E07
Schedule BA - Part 2	E08
Schedule BA - Part 3	E09
Schedule BA - Verification Between Years	SI03
Schedule D - Part 1	E10
Schedule D - Part 1A - Section 1	SI05
Schedule D - Part 1A - Section 2	SI08
Schedule D - Part 2 - Section 1	E11
Schedule D - Part 2 - Section 2	E12
Schedule D - Part 3	E13
Schedule D - Part 4	E14
Schedule D - Part 5	E15
Schedule D - Part 6 - Section 1	E16
Schedule D - Part 6 - Section 2	E16
Schedule D - Summary By Country	SI04
Schedule D - Verification Between Years	SI03
Schedule DA - Part 1	E17
Schedule DA - Verification Between Years	SI11

ANNUAL STATEMENT BLANK (Continued)

Schedule DB - Part A - Section 1	E18
Schedule DB - Part A - Section 2	E19
Schedule DB - Part A - Verification Between Years	SI12
Schedule DB - Part B - Section 1	E20
Schedule DB - Part B - Section 2	E21
Schedule DB - Part B - Verification Between Years	SI12
Schedule DB - Part C - Section 1	SI13
Schedule DB - Part C - Section 2	SI14
Schedule DB - Part D	E22
Schedule DB - Verification	SI15
Schedule DL - Part 1	E23
Schedule DL - Part 2	E24
Schedule E - Part 1 - Cash	E25
Schedule E - Part 2 - Cash Equivalents	E26
Schedule E - Part 3 - Special Deposits	E27
Schedule E - Verification Between Years	SI16
Schedule F	36
Schedule H - Accident and Health Exhibit - Part 1	37
Schedule H - Part 2, Part 3 and Part 4	38
Schedule H - Part 5 - Health Claims	39
Schedule S - Part 1 - Section 1	40
Schedule S - Part 1 - Section 2	41
Schedule S - Part 2	42
Schedule S - Part 3 - Section 1	43
Schedule S - Part 3 - Section 2	44
Schedule S - Part 4	45
Schedule S - Part 5	46
Schedule S - Part 6	47
Schedule T - Part 2 Interstate Compact	49
Schedule T - Premiums and Annuity Considerations	48
Schedule Y - Information Concerning Activities of Insurer Members of a Holding Company Group	50
Schedule Y - Part 2 - Summary of Insurer's Transactions With Any Affiliates	51
Summary Investment Schedule	SI01
Summary of Operations	4
Supplemental Exhibits and Schedules Interrogatories	52