



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2008
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)

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(E-mail Address) (FAX Number)

OFFICERS

President Randall Howard Talbot Treasurer Colleen Mary Murphy
Secretary George Christopher Pagos Chief Actuary Tommie David Brooks

OTHER

<u>Ailyn David Close</u> Senior Vice President	<u>Jennifer Victoria Davies</u> Senior Vice President	<u>Colin Michael Elder</u> Vice President
<u>Michael William Fry</u> # Senior Vice President	<u>John Eric Galaviz</u> Vice President	<u>Roderick John Halvorson</u> Senior Vice President
<u>Roger Floyd Harbin</u> Executive Vice President	<u>Laurie Ann Hubbard</u> Vice President	<u>Christine Ann Katzmar</u> Vice President
<u>Michele Marie Kemper</u> Vice President	<u>Michael Edward Madden</u> Vice President	<u>Linda Corlett Mahaffey</u> Vice President
<u>Patrick Bryan McCormick</u> Senior Vice President	<u>Kimberly Elaine McSheridan</u> Vice President	<u>Margaret Alice Meister</u> Executive Vice President
<u>James Dwyer Pirak</u> Vice President	<u>John Richard Warren Jr.</u> Vice President	

DIRECTORS OR TRUSTEES

<u>Ailyn David Close</u>	<u>Jennifer Victoria Davies</u>	<u>Roger Floyd Harbin</u>
<u>Margaret Alice Meister</u>	<u>George Christopher Pagos</u>	<u>Randall Howard Talbot</u>

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.

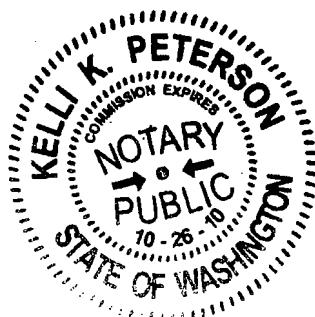
Randall Howard Talbot
President

Margaret Alice Meister
Chief Financial Officer

Colleen Mary Murphy
Treasurer

Subscribed and sworn to before me this 9th day of February, 2009

- 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 2008 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)	15,739,304		15,739,304	15,137,732
2. Stocks (Schedule D):				
2.1 Preferred stocks	494,882		494,882	491,443
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 (\$22,866 , Schedule E - Part 1), cash equivalents				
(\$				
, Schedule E - Part 2) and short-term				
investments (\$593,547 , Schedule DA)	616,413		616,413	385,928
6. Contract loans (including \$ premium notes)	206,426		206,426	208,326
7. Other invested assets (Schedule BA)				
8. Receivables for securities	10,312		10,312	308,631
9. Aggregate write-ins for invested assets				
10. Subtotals, cash and invested assets (Lines 1 to 9)	17,067,337		17,067,337	16,532,060
11. Title plants less \$ charged off (for Title insurers				
only)				
12. Investment income due and accrued	182,267		182,267	179,156
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in the course of collection	5,924		5,924	4,620
13.2 Deferred premiums and agents' balances and installments booked but				
deferred and not yet due (including \$				
earned but unbilled premiums)	61,161		61,161	64,419
13.3 Accrued retrospective premiums				
14. Reinsurance:				
14.1 Amounts recoverable from reinsurers				
14.2 Funds held by or deposited with reinsured companies				
14.3 Other amounts receivable under reinsurance contracts				
15. Amounts receivable relating to uninsured plans				
16.1 Current federal and foreign income tax recoverable and interest thereon				
16.2 Net deferred tax asset	683,288	643,731	39,557	21,701
17. Guaranty funds receivable or on deposit	7,913		7,913	5,634
18. Electronic data processing equipment and software				
19. Furniture and equipment, including health care delivery assets				
(\$)				
20. Net adjustment in assets and liabilities due to foreign exchange rates				
21. Receivables from parent, subsidiaries and affiliates				
22. Health care (\$) and other amounts receivable				
23. Aggregate write-ins for other than invested assets	367		367	
24. Total assets excluding Separate Accounts, Segregated Accounts and				
Protected Cell Accounts (Lines 10 to 23)	18,008,257	643,731	17,364,526	16,807,590
25. From Separate Accounts, Segregated Accounts and Protected Cell				
Accounts				
26. Total (Lines 24 and 25)	18,008,257	643,731	17,364,526	16,807,590
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)				
2301. Accounts and notes receivable	367		367	
2302.				
2303.				
2398. Summary of remaining write-ins for Line 23 from overflow page				
2399. Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above)	367		367	

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ 6, 148, 298 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ Modco Reserve)	6, 148, 298	6, 102, 752
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 \$ accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	3, 076	3, 829
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)	71, 203	80, 022
10. Commissions to agents due or accrued-life and annuity contracts \$ 211 accident and health \$ and deposit-type contract funds \$	211	300
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6)	177	605
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)	8, 784	15, 272
15.1 Current federal and foreign income taxes including \$ 142 on realized capital gains (losses)	43, 909	51, 819
15.2 Net deferred tax liability		
16. Unearned investment income	7, 791	7, 676
17. Amounts withheld or retained by company as agent or trustee	116	221
18. Amounts held for agents' account, including \$ agents' credit balances		
19. Remittances and items not allocated	(411)	(573)
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:		
24.1 Asset valuation reserve (AVR, Line 16, Col. 7)	40, 096	33, 010
24.2 Reinsurance in unauthorized companies		
24.3 Funds held under reinsurance treaties with unauthorized reinsurers		
24.4 Payable to parent, subsidiaries and affiliates	41, 553	6, 604
24.5 Drafts outstanding		
24.6 Liability for amounts held under uninsured plans		
24.7 Funds held under coinsurance		
24.8 Payable for securities	12, 500	
24.9 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	22	89
26. Total Liabilities excluding Separate Accounts business (Lines 1 to 25)	6, 379, 325	6, 303, 626
27. From Separate Accounts Statement		
28. Total Liabilities (Lines 26 and 27)	6, 379, 325	6, 303, 626
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		
35. Unassigned funds (surplus)	3, 985, 201	3, 503, 964
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, 485, 201	8, 003, 964
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	10, 985, 201	10, 503, 964
39. Totals of Lines 28 and 38 (Page 2, Line 26, Col. 3)	17, 364, 526	16, 807, 590
DETAILS OF WRITE-INS		
2501. Accrued interest on policy claims	22	14
2502. Amounts held for the account of others - State filing fee		75
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	22	89
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.		
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)		

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)	338,945	374,131
2. Considerations for supplementary contracts with life contingencies		
3. Net investment income (Exhibit of Net Investment Income, Line 17)	859,671	885,151
4. Amortization of interest maintenance reserve (IMR, Line 5)	8,889	12,968
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)	1,207,505	1,272,250
10. Death benefits	66,000	170,672
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	8,896	6,902
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts	117,958	79,389
16. Group conversions		
17. Interest and adjustments on contract or deposit-type contract funds	781	876
18. Payments on supplementary contracts with life contingencies		
19. Increase in aggregate reserves for life and accident and health contracts	45,546	51,425
20. Totals (Lines 10 to 19)	239,181	309,264
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	800	2,131
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)	207,305	219,722
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)	74,511	74,387
25. Increase in loading on deferred and uncollected premiums	(2,298)	(3,194)
26. Net transfers to or (from) Separate Accounts net of reinsurance		
27. Aggregate write-ins for deductions		
28. Totals (Lines 20 to 27)	519,499	602,310
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	688,006	669,940
30. Dividends to policyholders		
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	688,006	669,940
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	217,373	215,752
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)	470,633	454,188
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ 398 (excluding taxes of \$ 38 transferred to the IMR)	(398)	(885)
35. Net income (Line 33 plus Line 34)	470,235	453,303
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	10,503,964	10,222,568
37. Net income (Line 35)	470,235	453,303
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	(21,010)	(104,635)
41. Change in nonadmitted assets	39,098	146,682
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	(7,086)	13,003
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		
53. Aggregate write-ins for gains and losses in surplus		(226,957)
54. Net change in capital and surplus for the year (Lines 37 through 53)	481,237	281,396
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	10,985,201	10,503,964
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. Change in Surplus - Change in Reserve due to reserve valuation rate change		(226,957)
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)		(226,957)

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	342,444	382,248
2. Net investment income	894,937	916,727
3. Miscellaneous income		
4. Total (Lines 1 through 3)	1,237,381	1,298,975
5. Benefit and loss related payments	193,628	311,919
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	291,900	299,963
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$ 22,205 tax on capital gains (losses)	225,719	190,237
10. Total (Lines 5 through 9)	711,247	802,119
11. Net cash from operations (Line 4 minus Line 10)	526,134	496,856
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	572,156	2,576,047
12.2 Stocks		
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	310,819	255,021
12.8 Total investment proceeds (Lines 12.1 to 12.7)	882,975	2,831,068
13. Cost of investments acquired (long-term only):		
13.1 Bonds	1,215,321	3,963,262
13.2 Stocks		
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets		
13.6 Miscellaneous applications		239,803
13.7 Total investments acquired (Lines 13.1 to 13.6)	1,215,321	4,203,065
14. Net increase (decrease) in contract loans and premium notes	(1,901)	12,159
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(330,445)	(1,384,156)
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		
16.6 Other cash provided (applied)	34,796	591,863
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	34,796	591,863
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)	230,485	(295,437)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	385,928	681,365
19.2 End of year (Line 18 plus Line 19.1)	616,413	385,928

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

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ANNUAL STATEMENT FOR THE YEAR 2008 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	338,945		338,945									
2. Considerations for supplementary contracts with life contingencies												
3. Net investment income	859,671		859,671									
4. Amortization of Interest Maintenance Reserve (IMR)	8,889		8,889									
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)	1,207,505		1,207,505									
10. Death benefits	66,000		66,000									
11. Matured endowments (excluding guaranteed annual pure endowments)												
12. Annuity benefits												
13. Disability benefits and benefits under accident and health contracts	8,896		8,896									
14. Coupons, guaranteed annual pure endowments and similar benefits												
15. Surrender benefits and withdrawals for life contracts	117,958		117,958									
16. Group conversions												
17. Interest and adjustments on contract or deposit-type contract funds	781		781									
18. Payments on supplementary contracts with life contingencies												
19. Increase in aggregate reserves for life and accident and health contracts	45,546		45,546									
20. Totals (Lines 10 to 19)	239,181		239,181									
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	800		800									
22. Commissions and expense allowances on reinsurance assumed												
23. General insurance expenses	207,305		207,305									
24. Insurance taxes, licenses and fees, excluding federal income taxes	74,511		74,511									
25. Increase in loading on deferred and uncollected premiums	(2,298)		(2,298)									
26. Net transfers to or (from) Separate Accounts net of reinsurance												
27. Aggregate write-ins for deductions												
28. Totals (Lines 20 to 27)	519,499		519,499									
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	688,006		688,006									
30. Dividends to policyholders												
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	688,006		688,006									
32. Federal income taxes incurred (excluding tax on capital gains)	217,373		217,373									
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)	470,633		470,633									
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 2008 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	6,102,753		6,102,753					
2. Tabular net premiums or considerations	301,720		301,720					
3. Present value of disability claims incurred	22,174		22,174		XXX			
4. Tabular interest	220,185		220,185					
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)	6,646,832		6,646,832					
9. Tabular cost	281,869		281,869		XXX			
10. Reserves released by death	19,609		19,609	XXX	XXX			XXX
11. Reserves released by other terminations (net)	197,056		197,056					
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)	498,534		498,534					
15. Reserve December 31, current year	6,148,298		6,148,298					

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 342,373	345,026
1.1 Bonds exempt from U.S. tax	(a)	
1.2 Other bonds (unaffiliated)	(a) 443,807	445,541
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b) 45,639	45,639
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	10,195	10,079
6. Cash, cash equivalents and short-term investments	(e) 13,912	12,637
7. Derivative instruments	(f)	
8. Other invested assets		
9. Aggregate write-ins for investment income	17,289	17,289
10. Total gross investment income	873,215	876,211
11. Investment expenses		(g) 16,540
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)		16,540
17. Net investment income (Line 10 minus Line 16)		859,671
DETAILS OF WRITE-INS		
0901. Interest Income Tax	38	38
0902. Misc Securities Income	2,070	2,070
0903. Securities Lending Income	15,181	15,181
0998. Summary of remaining write-ins for Line 9 from overflow page		
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	17,289	17,289
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 \$ 18,155 accrual of discount less \$ 59,856 amortization of premium and less \$ 2,725 paid for accrued interest on purchases.
- (b) Includes \$ 3,439 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 \$ 16,540 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)	108		108		
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)	108		108		
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 2008 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	6,536		6,536								
12. Deferred and accrued	69,787		69,787								
13. Deferred, accrued and uncollected:											
13.1 Direct	76,323		76,323								
13.2 Reinsurance assumed											
13.3 Reinsurance ceded											
13.4 Net (Line 11 + Line 12)	76,323		76,323								
14. Advance	3,076		3,076								
15. Line 13.4 - Line 14	73,247		73,247								
16. Collected during year:											
16.1 Direct	342,444		342,444								
16.2 Reinsurance assumed											
16.3 Reinsurance ceded											
16.4 Net	342,444		342,444								
17. Line 15 + Line 16.4	415,691		415,691								
18. Prior year (uncollected + deferred and accrued - advance)	76,746		76,746								
19. Renewal premiums and considerations:											
19.1 Direct	338,945		338,945								
19.2 Reinsurance assumed											
19.3 Reinsurance ceded											
19.4 Net (Line 17 - Line 18)	338,945		338,945								
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct	338,945		338,945								
20.2 Reinsurance assumed											
20.3 Reinsurance ceded											
20.4 Net (Lines 9.4 + 10.4 + 19.4)	338,945		338,945								

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	800		800								
30. Deposit-type contract funds											
31. Totals (to agree with Page 6, Line 21)	800		800								

ANNUAL STATEMENT FOR THE YEAR 2008 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	8,808					8,808
2. Salaries and wages	108,844					108,844
3.11 Contributions for benefit plans for employees	11,033					11,033
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	510					510
3.32 Other agent welfare						
4.1 Legal fees and expenses	87					87
4.2 Medical examination fees						
4.3 Inspection report fees						
4.4 Fees of public accountants and consulting actuaries	20,881					20,881
4.5 Expense of investigation and settlement of policy claims						
5.1 Traveling expenses	3,082					3,082
5.2 Advertising						
5.3 Postage, express, telegraph and telephone	1,808					1,808
5.4 Printing and stationery	781					781
5.5 Cost or depreciation of furniture and equipment	1,111					1,111
5.6 Rental of equipment						
5.7 Cost or depreciation of EDP equipment and software	3,275					3,275
6.1 Books and periodicals	6,426					6,426
6.2 Bureau and association fees	13,585					13,585
6.3 Insurance, except on real estate	207					207
6.4 Miscellaneous losses						
6.5 Collection and bank service charges	15,840					15,840
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				16,540		16,540
9.3 Aggregate write-ins for expenses	11,027					11,027
10. General expenses incurred	207,305			16,540	(a)	223,845
11. General expenses unpaid December 31, prior year				605		605
12. General expenses unpaid December 31, current year				177		177
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)	207,305			16,968		224,273
DETAILS OF WRITE-INS						
09.301. Miscellaneous	90					90
09.302. Consulting Fees	10,937					10,937
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)	11,027					11,027

(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	47,507				47,507
3. State taxes on premiums	4,976				4,976
4. Other state taxes, including \$ for employee benefits	12,461				12,461
5. U.S. Social Security taxes	6,562				6,562
6. All other taxes	3,005				3,005
7. Taxes, licenses and fees incurred	74,511				74,511
8. Taxes, licenses and fees unpaid December 31, prior year	15,272				15,272
9. Taxes, licenses and fees unpaid December 31, current year	8,784				8,784
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	80,999				80,999

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 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0100001. 58 CSO - CRVM 3.0% (1985 - 1989)	522		522		
0100002. 58 CSO - CRVM 4.5% (1980 - 1988)	2,565,606		2,565,606		
0100003. 58 CSO - NLP 4.5% (1982 - 1988)	35,979		35,979		
0100004. 58 CSO - CRVM 5.5% (1980 - 1988)	13,138		13,138		
0100005. 58 CET - CRVM 4.5% (1980 - 1988)	294,341		294,341		
0100006. 80 CSO - CRVM 4.5% (1985 - 1989)	1,876,883		1,876,883		
0100007. 80 CSO - NLP 5.5% (1987 - 1989)	775		775		
0100008. GIR - 58 CSO - 2.0% (1982 - 1988)	100		100		
0100009. GIR - Extra Mortality on GIR options	26,286		26,286		
0199997. Totals (Gross)	4,813,630		4,813,630		
0199998. Reinsurance ceded					
0199999. Life Insurance: Totals (Net)	4,813,630		4,813,630		
0299998. Reinsurance ceded		XXX		XXX	
0299999. Annuities: Totals (Net)		XXX		XXX	
0399998. Reinsurance ceded					
0399999. SCWLC: Totals (Net)					
0499998. Reinsurance ceded					
0499999. Accidental Death Benefits: Totals (Net)					
0500001. 1952 INTERCO DISA W/58 CSO - 5.0% (1980 - 1989)	3,590		3,590		
0500002. 1952 INTERCO DISA W/58 CSO - 4.5% (1980 - 1989)	2,623		2,623		
0500003. Unearned Premium	67,459		67,459		
0599997. Totals (Gross)	73,672		73,672		
0599998. Reinsurance ceded					
0599999. Disability-Active Lives: Totals (Net)	73,672		73,672		
0600001. 1952 INTERCO DISA W/58 CSO - 3.0% (1980 - 1989)	115,638		115,638		
0699997. Totals (Gross)	115,638		115,638		
0699998. Reinsurance ceded					
0699999. Disability-Disabled Lives: Totals (Net)	115,638		115,638		
0700001. For excess of valuation net premiums over corresponding gross premiums on respective policies, computed according to the standard of valuation required by this state.	83,927		83,927		
0700002. For non-deduction of deferred fractional premiums or return of premiums at the death of the insured.	14,684		14,684		
0700003. AG XXXII Reserve for Immediate Payment of Claims	46,747		46,747		
0700004. Cash Flow Testing Reserve	1,000,000		1,000,000		
0799997. Totals (Gross)	1,145,358		1,145,358		
0799998. Reinsurance ceded					
0799999. Miscellaneous Reserves: Totals (Net)	1,145,358		1,145,358		
9999999. Totals (Net) - Page 3, Line 1	6,148,298		6,148,298		

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.
.....
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 2008 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 2008 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	74,896		74,896								
1.2 Reinsurance assumed											
1.3 Reinsurance ceded											
1.4 Net (d)	74,896		74,896								
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	74,896		74,896								
6.2 Reinsurance assumed											
6.3 Reinsurance ceded											
6.4 Net	74,896		74,896								

- (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 \$8,896 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. Other invested assets (Schedule BA)			
8. Receivables for securities			
9. Aggregate write-ins for invested assets			
10. Subtotals, cash and invested assets (Lines 1 to 9)			
11. Title plants (for Title insurers only)			
12. Investment income due and accrued			
13. Premiums and considerations:			
13.1 Uncollected premiums and agents' balances in the course of collection			
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
13.3 Accrued retrospective premiums			
14. Reinsurance:			
14.1 Amounts recoverable from reinsurers			
14.2 Funds held by or deposited with reinsured companies			
14.3 Other amounts receivable under reinsurance contracts			
15. Amounts receivable relating to uninsured plans			
16.1 Current federal and foreign income tax recoverable and interest thereon			
16.2 Net deferred tax asset	643,731	682,597	38,866
17. Guaranty funds receivable or on deposit			
18. Electronic data processing equipment and software			
19. Furniture and equipment, including health care delivery assets			
20. Net adjustment in assets and liabilities due to foreign exchange rates			
21. Receivables from parent, subsidiaries and affiliates			
22. Health care and other amounts receivable			
23. Aggregate write-ins for other than invested assets		232	232
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	643,731	682,829	39,098
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
26. Total (Lines 24 and 25)	643,731	682,829	39,098
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)			
2301. Accounts and notes receivable		232	232
2302.			
2303.			
2398. Summary of remaining write-ins for Line 23 from overflow page			
2399. Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above)		232	232

NOTES TO FINANCIAL STATEMENTS

Summary of Significant Accounting Policies

- A. **Accounting Practices**
The accompanying financial statements of Symetra National Life Insurance Company (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 at December 31, 2008.
- B. **Use of Estimates in the Preparation of the Financial Statements**
The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.
- C. **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. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred.**

In addition, the Company uses the following accounting policies:

- (1) Short-term investments are stated at amortized cost.
- (2) Bonds not backed by other loans are stated at amortized cost using the scientific method, except for those with a NAIC designation of 6, which are reported at the lower of amortized cost or fair value.
- (3) The Company does not currently invest in common stocks.
- (4) Highest quality, high quality, or medium quality redeemable preferred stocks (NAIC designations 1 to 3), which have characteristics of debt securities are valued 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. Highest quality, high quality, or medium quality perpetual preferred stocks (NAIC designations 1 to 3), which have characteristics of equity securities are valued at cost. All other perpetual preferred stocks (NAIC designations 4 to 6) are reported at the lower of cost or fair value.
- (5) The Company does not currently invest in mortgage loans.
- (6) Loan-backed securities are valued and reported in accordance with the NAIC Purposes and Procedures of the Securities Valuation Office (SVO) and the NAIC Valuations of Securities manual prepared by the SVO. Loan-backed securities are reported at amortized cost, except for those with an NAIC designation of 6, which are reported at the lower of amortized cost or fair value. The retrospective adjustment method is used to value all securities.
- (7) The Company has no investments in subsidiaries, controlled or affiliated companies.
- (8) The Company has no minor ownership interests in joint ventures.
- (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 and health contracts as of December 31, 2008 or December 31, 2007.
- (12) The Company has not modified its capitalization policy from prior year.
- (13) The Company has no pharmaceutical rebate receivables as of December 31, 2008 or December 31, 2007.

2. Accounting Changes and Correction of Errors

- A. There were no changes in accounting principles during the years ended December 31, 2008 or December 31, 2007.

There were no errors discovered during the year ended December 31, 2008.

For the year ended December 31, 2007, the Company made a correction to reserve valuation rates for some fixed premium universal life contracts that were being calculated using reserve valuation rates of 5.5% and 6.0%. For these contracts, the guaranteed minimum interest rate is 4.5%. The impact of the correction to fixed premium universal life reserves was an increase in reserves of \$349,164 to liability page, line 1, Aggregate reserves for Life Contracts. The impact to surplus is a reduction of \$226,957 to line 53, Aggregate write-ins for gains and losses in Surplus and reduction of \$122,207 to Line 40, Change in deferred income tax. The reserves on these contracts are now calculated using the 4.5% guaranteed rate as the valuation rate. There were no other errors discovered during the year ended December 31, 2007.

3. Business Combinations and Goodwill

- A. The Company did not enter into any statutory purchases during the years ended December 31, 2008 or December 31, 2007.

NOTES TO FINANCIAL STATEMENTS

- B. The Company did not enter into any statutory mergers during the years ended December 31, 2008 or December 31, 2007.
- C. The Company did not enter into any assumption reinsurance agreements during the years ended December 31, 2008, or December 31, 2007.
- D. Impairment Loss - Not applicable.

4. Discontinued Operations

The Company had no discontinued operations during the years ended December 31, 2008 or December 31, 2007.

5. Investments

A. Mortgage Loans

The Company does not currently invest in mortgage loans.

B. Debt Restructuring

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

C. Reverse Mortgages

The Company has no reverse mortgages.

D. Loan-Backed Securities

(1) Loan-backed securities are revalued using retrospective adjustment methodology, consistently applied by type of security. 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.

(2) Prepayment assumptions for single-class and multi-class mortgage-backed/asset-backed securities were obtained primarily from broker dealer survey values or internal estimates if survey values were unavailable.

(3) There has been no change from the retrospective adjustment methodology.

E. Repurchase Agreements

The Company did not invest in repurchase agreements during the years ended December 31, 2008 or December 31, 2007.

F. Real Estate

The Company did not invest in real estate during the years ended December 31, 2008 or December 31, 2007.

G. Investments in low-income housing tax credits (LIHTC).

The Company did not invest in LIHTC during the years ended December 31, 2008 or December 31, 2007.

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 during the statement periods.

7. Investment Income

- A. Due and accrued income was 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 at December 31, 2008 or December 31, 2007.

8. Derivative Instruments

The Company has no investments in derivative instruments.

NOTES TO FINANCIAL STATEMENTS

9. Income Taxes

	Year Ended December 31	
	2008	2007
A. Deferred Tax Components:		
1. Total Deferred Tax Assets	\$ 741,480	\$ 758,041
2. Total All Deferred Tax Liabilities	(58,192)	(53,743)
3. Net Deferred Tax Asset (Liability)	\$ 683,288	\$ 704,298
4. Total Deferred Tax Assets Nonadmitted (per SSAP #10)	(643,731)	(682,597)
5. Total Deferred Tax Assets Admitted (per SSAP #10)	\$ 39,557	\$ 21,701
6. (Incr.) Decr. in Deferred Tax Assets - Nonadmitted	\$ 38,866	\$ (108,604)

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

C. Current income taxes incurred consist of the following major components:

	Year Ended December 31	
	2008	2007
Current Income Taxes:		
Current Year Tax Provision Before Tax Credits	\$ 213,981	\$ 210,125
Prior Year Under/(Over) Accrual	3,392	5,627
Income Tax Expense From Operations	217,373	215,752
Taxes on Capital Gains/(Losses)	436	1,038
Current Income Taxes Incurred	\$ 217,809	\$ 216,790

The main components of deferred tax amounts are as follows:

	Year Ended December 31		Net Change
	2008	2007	
Assets			
Investments	\$ 2,728	\$ 2,687	\$ 41
Non-Admitted Assets		81	(81)
Proxy DAC	46,767	52,973	(6,206)
Reserves	691,190	701,551	(10,361)
All Others	795	749	46
Total Deferred Tax Assets	\$ 741,480	\$ 758,041	\$ (16,561)
Total Deferred Tax Assets – Nonadmitted	\$ 643,731	\$ 682,597	\$ (38,866)
Liabilities			
Investments	\$ 31,478	\$ 26,726	\$ 4,752
Deferred Premium/Loading	26,714	27,017	(303)
Total Deferred Tax Liabilities	\$ 58,192	\$ 53,743	\$ 4,449
Net Change in Deferred Tax Asset (Liability)			\$ (21,010)
Surplus Adjustments:			
Tax effect of change in nonadmitted assets			81
Adjustments to Prior Year Net Deferred Tax Assets			(3,359)
Change in net Deferred Income Taxes			\$ (24,288)

D. Significant Statutory to Tax Adjustments on Current Taxes:

	Year Ended December 31	
	2008	2007
Significant Statutory to Tax Adjustments on Current Taxes:		
Ordinary Inc Tax at Federal Statutory rate (35%)	\$ 240,802	\$ 234,479
Capital Inc Tax at Federal Statutory rate (35%)	38	153
Total Income Tax	\$ 240,840	\$ 234,632
Other Permanent Items	976	377
Change in IMR	(3,111)	(4,539)
Prior Year Adjustment	3,392	5,628
Federal Income Tax Expense (Benefit)	\$ 242,097	\$ 236,098
Federal & Foreign Taxes Incurred	\$ 217,809	\$ 216,790
Change in net Deferred Income Taxes	24,288	19,308
Total Statutory Income Taxes	\$ 242,097	\$ 236,098

NOTES TO FINANCIAL STATEMENTS

E. (1) The Company files a life insurance consolidated tax return with its parent company, Symetra Life Insurance Company. As a result, any loss carry forwards are calculated on a consolidated basis. As of December 31, 2008 and December 31, 2007, the consolidated return had no loss carryforwards estimated.

(2) The amount of federal income taxes incurred that are available for recovery in the event of the carryback of future net losses amounts to \$214,417 for 2008, \$212,803 for 2007, and \$162,910 for 2006.

(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 with the following entities:
Symetra Life Insurance Company
First Symetra National Life Insurance Company of New York

(2) The method of allocation between the companies is subject to written agreement, approved by the Board of Directors. Allocation is based upon 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.

The Company's federal income tax returns have been examined and closing agreements have been executed with the Internal Revenue Service through the tax period ended December 31, 2003. The Internal Revenue Service has commenced an audit of our returns for tax years ending July 31, 2004, December 31, 2004 and December 31, 2005. To date no significant tax issues or proposed adjustments have been raised by the examiners.

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

A. B. and C. The following material related party transactions, excluding reinsurance transactions and any non-insurance transactions that were less than .5% of the Company's admitted assets, were entered into by the Company with an affiliate:

There were no material related party transactions during the years ended December 31, 2008 or December 31, 2007.

There were no dividends paid by the Company during the years ended December 31, 2008, or December 31, 2007.

From January 2007 to November 2007, Symetra Life Insurance Company invested the Company's available funds in overnight investments on its behalf. These funds are reported on the balance sheet as affiliated payables at November 30, 2007. Beginning in December 2007, Symetra Life Insurance Company discontinued investing available funds of the Company. As a result, these funds are reported as cash on the balance sheet at December 2007 and 2008.

D. At December 31, 2008 and December 31, 2007, the Company reported the following amounts due (to)/from an affiliated company, which are generally settled within 30 days:

	<u>12/31/08</u>	<u>12/31/07</u>
Symetra Life Insurance Company	\$ (39,187)	\$ (4,406)
White Mountains Advisors, LLC	(2,366)	(2,198)
Total	<u>\$ (41,553)</u>	<u>\$ (6,604)</u>

E. The Company has not agreed to any guarantees for affiliates that result in a material contingent exposure.

F. The Company entered into 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 the expenses thereof. The agreement was effective December 15, 2005, following prior notice of the transaction to the Washington Office of Insurance Commissioner pursuant to insurance holding company law.

White Mountains Advisors LLC has agreed to perform investment advisory services for the Company under the executed Investment Management Agreement dated March 14, 2004.

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 the results that would have been obtained without the control.

H. The Company owns no shares, either directly or indirectly, in either Symetra Life Insurance Company or Symetra Financial Corporation.

I. Investments in Subsidiary, Controlled or Affiliated Companies (SCAs) - Not applicable.

J. Impairment write-down for investments in impaired SCA entities - Not applicable.

K. Investments in foreign insurance subsidiaries - Not applicable.

NOTES TO FINANCIAL STATEMENTS

11. Debt

The Company had no capital note obligations, borrowed money or reverse repurchase agreements at December 31, 2008 or December 31, 2007.

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. The Company has no legal obligation for the benefits under these plans.

The plan covers substantially all employees. Symetra Life Insurance Company's contributions to these plans are made in cash.

The defined contribution plan is a 401(k)/profit sharing plan that 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, 2008 and December 31, 2007.

- 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 State of Washington Office of the Insurance Commissioner. This restriction is the greater of statutory net gain from operations for the previous year or 10% of policyholder 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 2009 is \$1,098,520.
- (4) The Company paid no dividends during the years ended December 31, 2008 or December 31, 2007.
- (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.
- (9) The Company holds no special surplus funds.
- (10) There was no increase (decrease) of unassigned funds (surplus) due to cumulative unrealized gains or losses at December 31, 2008 or December 31, 2007.
- (11) The Company had no surplus debentures at December 31, 2008 or December 31, 2007.
- (12) Impact of any restatement due to a quasi-reorganizations - Not applicable.
- (13) Effective date of quasi-reorganization - Not applicable.

NOTES TO FINANCIAL STATEMENTS

14. Contingencies

- A. The Company has made no commitments or contingent commitments to a SCA entity.
- B. The Company is subject to guaranty fund and other assessments by the states in which it writes business. Guaranty fund assessments are accrued at the time of insolvencies as they become known to the Company and if they are material. Other assessments are accrued at the time of assessment, or, in the case of loss-based assessments, at the time the losses are incurred. Based upon information provided by the National Organization of Life and Health Insurance Guaranty Association (NOLHGA), the Company has accrued a liability for guaranty fund assessments of \$8,685 and a related premium tax benefit asset of \$6,413. The amounts represent management's best estimates based on information received from the states in which the Company writes business and may change due to many factors including the Company's share of the ultimate cost of current insolvencies.
- 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. Various lawsuits against the Company can arise in the course of the Company's business. Contingent liabilities arising from litigation, income taxes and other matters are not considered material in relation to the financial position of the Company.

15. Leases

- A. (1) The Company did not have any material lease obligations at December 31, 2008 or December 31, 2007.
 - (2) Noncancelable lease terms in excess of one year - Not applicable.
 - (3) The Company is not involved in any material sale-leaseback transactions.
- B. Lessor Leases

The Company does not have any operating leases. The Company has no leveraged lease transactions.

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

The Company has no investments in financial instruments with off-balance sheet risk other than securities loaned under the securities lending program described in Note 17B.2. This program was suspended as of September 30, 2008. As of December 2008 and 2007, \$0 and \$5,838,176 securities were loaned, respectively.

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

- A. The Company has no transfers of receivables recorded as sales.
- B. Transfer and Servicing of Financial Assets:
 - 1. Transfer of financial assets - Not applicable.
 - 2. The Company has a securities lending agreement with JPMorgan Chase Bank. The loaned securities remain in exclusive control of the Company. The collateral provided by the transferee is in the form of invested assets and represents a minimum of 102 percent of the fair value of the loaned securities. If at any time the fair value collateral is less than 100 percent of the fair value of the loaned securities, the transferee shall be obligated to deliver additional collateral, the fair value of which, together with the fair value of all the collateral equals at least 102 percent of the value of the loaned securities. The collateral assets are restricted and are not available for general use by the Company and therefore, are not recorded on the balance sheet. The fair value of the collateral deposited by the borrower was \$0 and \$5,838,176 at December 31, 2008 and December 31, 2007, respectively. The securities lending program was suspended as of September 30, 2008.
 - 3. Servicing assets and servicing liabilities - Not applicable.
 - 4. Securitized financial assets - Not applicable.
 - 5. Retained interest in securitized financial assets - Not applicable.
 - 6. Transfers of receivables with recourse - Not applicable.
- C. The Company has not entered into any transactions as defined in paragraph 7 of SSAP No.18 wash sales.

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

Not applicable

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

Not applicable

NOTES TO FINANCIAL STATEMENTS

20. Other Items

- A. Extraordinary Items – Not applicable
- B. Troubled Debt Restructuring – Not applicable
- C. Other Disclosures

Assets in the amount of \$2,366,105 and \$2,369,171 at December 31, 2008 and December 31, 2007 respectively, were on deposit with government authorities or trustees as required by law.

- 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. Hybrid Securities – Not applicable.
- H. Subprime Mortgage Related Risk Exposure – Not applicable.
- I. FHLB Agreements – Not applicable.

21. Events Subsequent

Type I. – 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 financial statements.

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

22. Reinsurance

The Company has no reinsurance as of December 31, 2008 or December 31, 2007.

23. Retrospectively Rated Contracts & Contracts Subject to Redetermination

Not applicable

24. Change in Incurred Losses and Loss Adjustment Expenses

Not applicable

25. Intercompany Pooling Arrangements

Not applicable

26. Structured Settlements

Not applicable

27. Health Care Receivable

Not applicable

28. Participating Policies

Not applicable

29. Premium Deficiency reserves

Not applicable

NOTES TO FINANCIAL STATEMENTS

30. Reserves for Life Contracts and Annuity Contracts

- (1) The Company waives deduction of deferred fractional premiums upon death of insured and returns any portion of the final premium beyond the date of death. Surrender values are not promised in excess of legally computed reserves.
- (2) Policies for substandard lives are charged an extra premium plus the gross premium for a rated age. Mean reserves are determined by computing the regular mean reserve for the plan at any rated age and holding in addition one-half (1/2) of any extra premium charge for the year.
- (3) As of December 31, 2008, the Company had \$36,347,628 of insurance in force for which the gross premiums are less than the net premiums according to the standard valuation set by the state of Washington. Reserves to cover the above insurance are reported in Exhibit 5, Miscellaneous Reserves Section, as \$83,927.
- (4) The Tabular Interest has been determined by formula as described in the instructions.
- (5) In the determination of Tabular Interest on funds not involving life contingencies for each valuation rate of interest, the Tabular Interest is calculated as the change in reserves minus premiums plus benefits. Interest is verified by comparison to the general ledger.
- (6) The Company had no significant other reserve changes.

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

There are no Annuity Actuarial Reserves or Deposit Type Liabilities.

32. Premium and Annuity Considerations Deferred and Uncollected

The deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2008 were as follows:

Type	Gross	Net of Loading
Ordinary – New Business	\$ 0	\$ 0
Ordinary – Renewal	76,323	67,085
Total	\$ 76,323	\$ 67,085

The deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2007 were as follows:

Type	Gross	Net of Loading
Ordinary – New Business	\$ 0	\$ 0
Ordinary – Renewal	80,575	69,039
Total	\$ 80,575	\$ 69,039

33. Separate Accounts

Not applicable

34. 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. 12/31/2005
- 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 name of 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; 18.8 %
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	Corporation

ANNUAL STATEMENT FOR THE YEAR 2008 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
Suite 3500
999 Third Avenue
Seattle, WA 98104
- 10. 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?
Tommie Brooks, FSA, MAAA
Chief Actuary VP
777 108th Ave NE Suite 1200, SC-14
Bellevue, WA 98004-5135
- 11.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]
 - 11.11 Name of real estate holding company
 - 11.12 Number of parcels involved
 - 11.13 Total book/adjusted carrying value \$
- 11.2 If, yes provide explanation:
.....

- 12. **FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
- 12.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
- 12.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
- 12.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
- 12.4 If answer to (12.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []
- 13.1 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.
- 13.11 If the response to 13.1 is No, please explain:
.....
- 13.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
- 13.21 If the response to 13.2 is Yes, provide information related to amendment(s).
.....
- 13.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
- 13.31 If the response to 13.3 is Yes, provide the nature of any waiver(s).
.....

BOARD OF DIRECTORS

- 14. 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 []
- 15. 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 []
- 16. 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 []

GENERAL INTERROGATORIES

FINANCIAL

17. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 18.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 18.11 To directors or other officers \$ 0
 - 18.12 To stockholders not officers \$ 0
 - 18.13 Trustees, supreme or grand (Fraternal Only) \$ 0
- 18.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 18.21 To directors or other officers \$ 0
 - 18.22 To stockholders not officers \$ 0
 - 18.23 Trustees, supreme or grand (Fraternal Only) \$ 0
- 19.1 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]
- 19.2 If yes, state the amount thereof at December 31 of the current year:
- 19.21 Rented from others \$ 0
 - 19.22 Borrowed from others \$ 0
 - 19.23 Leased from others \$ 0
 - 19.24 Other \$ 0
- 20.1 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 []
- 20.2 If answer is yes,
- 20.21 Amount paid as losses or risk adjustment \$ 0
 - 20.22 Amount paid as expenses \$ 2,354
 - 20.23 Other amounts paid \$ 0
- 21.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [] No [X]
- 21.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$

INVESTMENT

- 22.1 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 22.3) Yes [X] No []
- 22.2 If no, give full and complete information relating thereto:
- 22.3 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 16 where this information is also provided) Refer to Note 16 and 17
- 22.4 Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes [X] No []
- 22.5 If answer to 22.4 is YES, report amount of collateral. \$ 0
- 22.6 If answer to 22.4 is NO, report amount of collateral. \$
- 23.1 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 19.1 and 22.3). Yes [X] No []
- 23.2 If yes, state the amount thereof at December 31 of the current year:
- 23.21 Subject to repurchase agreements \$ 0
 - 23.22 Subject to reverse repurchase agreements \$ 0
 - 23.23 Subject to dollar repurchase agreements \$ 0
 - 23.24 Subject to reverse dollar repurchase agreements \$ 0
 - 23.25 Pledged as collateral \$ 0
 - 23.26 Placed under option agreements \$ 0
 - 23.27 Letter stock or other securities restricted as to sale \$ 0
 - 23.28 On deposit with state or other regulatory body \$ 2,366,105
 - 23.29 Other \$ 0

23.3 For category (23.27) provide the following:

1 Nature of Restriction	2 Description	3 Amount

- 24.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]
- 24.2 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.
- 25.1 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]
- 25.2 If yes, state the amount thereof at December 31 of the current year. \$

GENERAL INTERROGATORIES

26. 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 3, III Conducting Examinations, G - Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?

Yes [X] No []

26.01 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
J.P. Morgan Chase	1 Chase Manhattan Bank, Floor 19 Mail Code NY1-A331 New York, NY 10005-1401

26.02 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)
.....

26.03 Have there been any changes, including name changes, in the custodian(s) identified in 26.01 during the current year?

Yes [] No [X]

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

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

26.05 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	2614 Boston Post Road, Suite 34A Guilford, CT 06437

27.1 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]

27.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
27.2999 - Total		

27.3 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
.....

ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Symetra National Life Insurance Company
GENERAL INTERROGATORIES

28. 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 (+)
28.1 Bonds	16,332,851	17,174,957	842,106
28.2 Preferred stocks	494,882	511,228	16,346
28.3 Totals	16,827,733	17,686,185	858,452

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

The Company utilized the prices provided by the SVO to determine the fair values. If no SVO price is available, the GAAP market price is used to calculate the fair value.

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

29.2 If no, list exceptions:

OTHER

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

30.2 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
.....
.....

31.1 Amount of payments for legal expenses, if any?\$87

31.2 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
.....
.....

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

32.2 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 \$ 0

1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? \$ 0
 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. \$ 0

1.5 Indicate total incurred claims on all Medicare Supplement Insurance. \$ 0

1.6 Individual policies:

Most current three years:

1.61 Total premium earned \$ 0

1.62 Total incurred claims \$ 0

1.63 Number of covered lives

All years prior to most current three years

1.64 Total premium earned \$ 0

1.65 Total incurred claims \$ 0

1.66 Number of covered lives

1.7 Group policies:

Most current three years:

1.71 Total premium earned \$ 0

1.72 Total incurred claims \$ 0

1.73 Number of covered lives

All years prior to most current three years

1.74 Total premium earned \$ 0

1.75 Total incurred claims \$ 0

1.76 Number of covered lives

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator	338,945	374,131
2.2 Premium Denominator	0.000	0.000
2.3 Premium Ratio (2.1/2.2)	5,004,940	4,953,242
2.4 Reserve Numerator	0.000	0.000
2.5 Reserve Denominator		
2.6 Reserve Ratio (2.4/2.5)		

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 \$ 133,581

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: \$ 7,000,000

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

7.11 Cash \$ 17,585,835

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 Guaranteed Death Benefit	2 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
.....
.....
.....

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 2008	2 2007	3 2006	4 2005	5 2004
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	21,341	22,543	23,740	24,973	26,602
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	16,723	18,196	19,991	21,751	23,629
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)	38,064	40,739	43,731	46,724	50,231
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)	338,945	374,131	397,976	409,017	449,449
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	338,945	374,131	397,976	409,017	449,449
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 24, Col. 3)	17,364,526	16,807,590	16,175,307	16,495,886	17,190,355
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	6,379,325	6,303,626	5,952,739	6,680,955	6,388,046
23. Aggregate life reserves (Page 3, Line 1)	6,148,298	6,102,752	5,702,163	6,352,512	4,998,943
24. Aggregate A & H reserves (Page 3, Line 2)					
25. Deposit-type contract funds (Page 3, Line 3)				63	63
26. Asset valuation reserve (Page 3, Line 24.1)	40,096	33,010	46,013	47,385	35,604
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)	8,485,201	8,003,964	7,722,568	7,314,931	8,302,309
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	526,134	496,856	439,626		
Risk-Based Capital Analysis					
30. Total adjusted capital	11,025,297	10,536,974	10,268,581	9,862,316	10,837,913
31. Authorized control level risk - based capital	103,055	78,862	95,420	132,460	139,098
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 10, Col. 3) x 100.0					
32. Bonds (Line 1)	92.2	91.6	90.6	86.9	89.9
33. Stocks (Lines 2.1 and 2.2)	2.9	3.0	3.2	3.0	2.9
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)	3.6	2.3	4.5	8.5	5.9
37. Contract loans (Line 6)	1.2	1.3	1.3	1.2	1.1
38. Other invested assets (Line 7)					
39. Receivables for securities (Line 8)	0.1	1.9	0.5	0.4	0.2
40. Aggregate write-ins for invested assets (Line 9)					
41. Cash, cash equivalents and invested assets (Line 10)	100.0	100.0	100.0	100.0	100.0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2008	2 2007	3 2006	4 2005	5 2004
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds (Schedule D Summary, Line 25, Col. 1)					
43. Affiliated preferred stocks (Schedule D Summary, Line 39, Col. 1)					
44. Affiliated common stocks (Schedule D Summary Line 53, Col. 1),					
45. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)					
46. Affiliated mortgage loans on real estate					
47. All other affiliated					
48. Total of above Lines 42 to 47					
Total Nonadmitted and Admitted Assets					
49. Total nonadmitted assets (Page 2, Line 26, Col. 2)	643,731	682,829	829,511	851,859	255,687
50. Total admitted assets (Page 2, Line 26, Col. 3)	17,364,526	16,807,590	16,175,307	16,495,886	17,190,355
Investment Data					
51. Net investment income (Exhibit of Net Investment Income)	859,671	885,151	874,221	850,715	951,110
52. Realized capital gains (losses)	(328)	(600)	5,518	570	14,209
53. Unrealized capital gains (losses)					
54. Total of above Lines 51, 52 and 53	859,343	884,551	879,739	851,285	965,319
Benefits and Reserve Increases (Page 6)					
55. 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)	192,854	256,963	387,353	207,031	316,724
56. Total contract benefits - A & H (Lines 13 & 14, Cols. 9, 10 & 11)					
57. Increase in life reserves - other than group and annuities (Line 19, Cols. 2 and 3)	45,546	51,425	(650,350)	1,353,569	404,637
58. Increase in A & H reserves (Line 19, Cols. 9, 10 & 11)					
59. Dividends to policyholders (Line 30, Col. 1)					
Operating Percentages					
60. 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	61.4	59.3	49.3	67.5	61.2
61. 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	5.3	5.5	6.3	5.9	5.0
62. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)					
63. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)					
64. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)					
A & H Claim Reserve Adequacy					
65. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2)					
66. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2)					
67. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2)					
68. 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)					
69. Industrial life (Col. 2)					
70. Ordinary - life (Col. 3)	470,633	454,188	1,112,074	(932,052)	145,250
71. Ordinary - individual annuities (Col. 4)					
72. Ordinary-supplementary contracts (Col. 5)					
73. Credit life (Col. 6)					
74. Group life (Col. 7)					
75. Group annuities (Col. 8)					
76. A & H-group (Col. 9)					
77. A & H-credit (Col. 10)					
78. A & H-other (Col. 11)					
79. Aggregate of all other lines of business (Col. 12)					
80. Total (Col. 1)	470,633	454,188	1,112,074	(932,052)	145,250



ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Symetra National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2008

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	333,548				333,548
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	333,548				333,548
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	66,000				66,000
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	117,958				117,958
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	8,896				8,896
15. Totals	192,854				192,854
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	5	66,000							5	66,000
Settled during current year:										
18.1 By payment in full	5	66,000							5	66,000
18.2 By payment on compromised claims										
18.3 Totals paid	5	66,000							5	66,000
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	5	66,000							5	66,000
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	2,692	40,738,513	(a)						2,692	40,738,513
21. Issued during year										
22. Other changes to in force (Net)	(117)	(2,675,673)							(117)	(2,675,673)
23. In force December 31 of current year	2,575	38,062,840	(a)						2,575	38,062,840

(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 2008 OF THE Symetra National Life Insurance Company

EXHIBIT OF LIFE INSURANCE

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance (a)
	1	2	3	4	5	6	Number of		9	
	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			2,692	40,739						40,739
2. Issued during year										
3. Reinsurance assumed										
4. Revived during year			3	39						39
5. Increased during year (net)				537						537
6. Subtotals, Lines 2 to 5			3	576						576
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)			2,695	41,315						41,315
Deductions during year:										
10. Death			5	66			XXX			66
11. Maturity			5	50			XXX			50
12. Disability							XXX			
13. Expiry			28	449						449
14. Surrender			43	853						853
15. Lapse			39	1,254						1,254
16. Conversion							XXX	XXX	XXX	
17. Decreased (net)				579						579
18. Reinsurance										
19. Aggregate write-ins for decreases										
20. Totals, (Lines 10 to 19)			120	3,251						3,251
21. In force end of year, (Line 9 minus Line 20)			2,575	38,064						38,064
22. Reinsurance ceded end of year	XXX		XXX		XXX		XXX	XXX		
23. Line 21 minus Line 22	XXX		XXX	38,064	XXX	(b)	XXX	XXX		38,064
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 2008 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			548	5,871
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			36	373
28. Term policies - other			894	16,295
29. Other term insurance - decreasing	XXX		XXX	
30. Other term insurance	XXX		XXX	54
31. Totals, Lines 27 to 30			930	16,722
32. Reconciliation to Lines 2 and 21: Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX		
34. Totals, whole life and endowment			1,645	21,341
35. Totals (Lines 31 to 34)			2,575	38,063

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			38,063	
38. Credit Life (Group and Individual)				
39. Group				
40. Totals (Lines 36 to 39)			38,063	

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	
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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			632	16,138				
49. Disability Income								
50. Extended Benefits			XXX	XXX				
51. Other								
52. Total		(b)	632	(b) 16,138		(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 2008 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	80,022
2. Current year's realized pre-tax capital gains/(losses) of \$108 transferred into the reserve net of taxes of \$38	70
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)	80,092
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	8,889
6. Reserve as of December 31, current year (Line 4 minus Line 5)	71,203

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. 2008	8,887	2		8,889
2. 2009	5,430	4		5,434
3. 2010	3,897	4		3,901
4. 2011	3,645	4		3,649
5. 2012	3,354	5		3,359
6. 2013	3,851	5		3,856
7. 2014	4,938	5		4,943
8. 2015	5,413	5		5,418
9. 2016	5,937	6		5,943
10. 2017	6,534	6		6,540
11. 2018	6,926	7		6,933
12. 2019	6,684	6		6,690
13. 2020	5,671	5		5,676
14. 2021	4,356	5		4,361
15. 2022	2,911	1		2,912
16. 2023	1,333			1,333
17. 2024	255			255
18. 2025				
19. 2026				
20. 2027				
21. 2028				
22. 2029				
23. 2030				
24. 2031				
25. 2032				
26. 2033				
27. 2034				
28. 2035				
29. 2036				
30. 2037				
31. 2038 and Later				
32. Total (Lines 1 to 31)	80,022	70		80,092

ANNUAL STATEMENT FOR THE YEAR 2008 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	33,010		33,010				33,010
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	9,217		9,217				9,217
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	42,227		42,227				42,227
9. Maximum reserve	44,919		44,919				44,919
10. Reserve objective	31,573		31,573				31,573
11. 20% of (Line 10 - Line 8)	(2,131)		(2,131)				(2,131)
12. Balance before transfers (Lines 8 + 11)	40,096		40,096				40,096
13. Transfers							XXX
14. Voluntary contribution							
15. Adjustment down to maximum/up to zero							
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	40,096		40,096				40,096

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	8,844,113	XXX	XXX	8,844,113	0.0000		0.0000		0.0000	
2.	1	Highest Quality	5,183,413	XXX	XXX	5,183,413	0.0004	2,073	0.0023	11,922	0.0030	15,550
3.	2	High Quality	1,212,656	XXX	XXX	1,212,656	0.0019	2,304	0.0058	7,033	0.0090	10,914
4.	3	Medium Quality	499,122	XXX	XXX	499,122	0.0093	4,642	0.0230	11,480	0.0340	16,970
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)	15,739,304	XXX	XXX	15,739,304	XXX	9,019	XXX	30,435	XXX	43,434
PREFERRED STOCK												
10.	1	Highest Quality	494,882	XXX	XXX	494,882	0.0004	198	0.0023	1,138	0.0030	1,485
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)	494,882	XXX	XXX	494,882	XXX	198	XXX	1,138	XXX	1,485
SHORT - TERM BONDS												
18.		Exempt Obligations	593,547	XXX	XXX	593,547	0.0000		0.0000		0.0000	
19.	1	Highest Quality		XXX	XXX		0.0004		0.0023		0.0030	
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)	593,547	XXX	XXX	593,547	XXX		XXX		XXX	

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)	16,827,733	XXX	XXX	16,827,733	XXX	9,217	XXX	31,573	XXX	44,919
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 (Line 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

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 - Reinsurance Assumed Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Lif

N O N E

Schedule S - Part 1 - Section 2 - Reinsurance Assumed Accident and Health Insurance

N O N E

Schedule S - Part 2 - Reinsurance Recoverable on Paid and Unpaid Losses

N O N E

Schedule S - Part 3 - Section 1 - Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life

N O N E

Schedule S - Part 3 - Section 2 - Reinsurance Ceded Accident and Health Insurance

N O N E

Schedule S - Part 4 - Reinsurance Ceded to Unauthorized Companies

N O N E

Schedule S - Part 5 - Five Year Exhibit of Reinsurance Ceded Business

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 10)	17,067,337		17,067,337
2. Reinsurance (Line 14)			
3. Premiums and considerations (Line 13)	67,085		67,085
4. Net credit for ceded reinsurance	XXX		
5. All other admitted assets (balance)	230,104		230,104
6. Total assets excluding Separate Accounts (Line 24)	17,364,526		17,364,526
7. Separate Account assets (Line 25)			
8. Total assets (Line 26)	17,364,526		17,364,526
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	6,148,298		6,148,298
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)	3,076		3,076
14. Other contract liabilities (Line 9)	71,203		71,203
15. Reinsurance in unauthorized companies (Line 24.2)			
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.3)			
17. All other liabilities (balance)	154,748		154,748
18. Total liabilities excluding Separate Accounts (Line 26)	6,379,325		6,379,325
19. Separate Account liabilities (Line 27)			
20. Total liabilities (Line 28)	6,379,325		6,379,325
21. Capital & surplus (Line 38)	10,985,201	XXX	10,985,201
22. Total liabilities, capital & surplus (Line 39)	17,364,526		17,364,526
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 2008 OF THE Symetra National Life Insurance Company
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

States, Etc.	1	Life Contracts		Direct Business Only			7
		2	3	4	5	6	
	Active Status	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5	Deposit-Type Contracts
1. Alabama	AL	L	11,775			11,775	
2. Alaska	AK	N	1,274			1,274	
3. Arizona	AZ	L	1,811			1,811	
4. Arkansas	AR	L	1,472			1,472	
5. California	CA	L	34,981			34,981	
6. Colorado	CO	L	2,823			2,823	
7. Connecticut	CT	L	7,249			7,249	
8. Delaware	DE	L	128			128	
9. District of Columbia	DC	L					
10. Florida	FL	L	13,274			13,274	
11. Georgia	GA	L	14,301			14,301	
12. Hawaii	HI	N					
13. Idaho	ID	L	7,509			7,509	
14. Illinois	IL	L	17,210			17,210	
15. Indiana	IN	L	4,302			4,302	
16. Iowa	IA	N	1,986			1,986	
17. Kansas	KS	L	5,189			5,189	
18. Kentucky	KY	L	2,809			2,809	
19. Louisiana	LA	L	6,385			6,385	
20. Maine	ME	N	60			60	
21. Maryland	MD	L	7,411			7,411	
22. Massachusetts	MA	N	218			218	
23. Michigan	MI	L	1,132			1,132	
24. Minnesota	MN	L	1,004			1,004	
25. Mississippi	MS	L	6,700			6,700	
26. Missouri	MO	L	34,379			34,379	
27. Montana	MT	L	804			804	
28. Nebraska	NE	L	215			215	
29. Nevada	NV	L	3,882			3,882	
30. New Hampshire	NH	N	59			59	
31. New Jersey	NJ	N	485			485	
32. New Mexico	NM	L	4,741			4,741	
33. New York	NY	N	939			939	
34. North Carolina	NC	L	8,019			8,019	
35. North Dakota	ND	L					
36. Ohio	OH	L	4,768			4,768	
37. Oklahoma	OK	L	1,725			1,725	
38. Oregon	OR	L	12,299			12,299	
39. Pennsylvania	PA	L	489			489	
40. Rhode Island	RI	N					
41. South Carolina	SC	L	2,969			2,969	
42. South Dakota	SD	L					
43. Tennessee	TN	L	21,193			21,193	
44. Texas	TX	L	15,705			15,705	
45. Utah	UT	L	1,335			1,335	
46. Vermont	VT	N					
47. Virginia	VA	L	9,821			9,821	
48. Washington	WA	L	51,591			51,591	
49. West Virginia	WV	L	511			511	
50. Wisconsin	WI	L	5,239			5,239	
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	97			97	
58. Aggregate Other Aliens	OT	XXX					
59. Subtotal	(a)	40	333,548			333,548	
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	8,896				8,896	
94. Aggregate or other amounts not allocable by State	XXX						
95. Totals (Direct Business)	XXX	342,444				342,444	
96. Plus reinsurance assumed	XXX						
97. Totals (All Business)	XXX	342,444				342,444	
98. Less reinsurance ceded	XXX						
99. Totals (All Business) less Reinsurance Ceded	XXX	342,444		(b)		342,444	
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						

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

(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:

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

Allocated by States and Territories

		Direct Business Only					6 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	
States, Etc.							
1. Alabama	AL	11,775					11,775
2. Alaska	AK	1,274					1,274
3. Arizona	AZ	1,811					1,811
4. Arkansas	AR	1,472					1,472
5. California	CA	34,981					34,981
6. Colorado	CO	2,823					2,823
7. Connecticut	CT	7,249					7,249
8. Delaware	DE	128					128
9. District of Columbia	DC						
10. Florida	FL	13,274					13,274
11. Georgia	GA	14,301					14,301
12. Hawaii	HI						
13. Idaho	ID	7,509					7,509
14. Illinois	IL	17,210					17,210
15. Indiana	IN	4,302					4,302
16. Iowa	IA	1,986					1,986
17. Kansas	KS	5,189					5,189
18. Kentucky	KY	2,809					2,809
19. Louisiana	LA	6,385					6,385
20. Maine	ME	60					60
21. Maryland	MD	7,411					7,411
22. Massachusetts	MA	218					218
23. Michigan	MI	1,132					1,132
24. Minnesota	MN	1,004					1,004
25. Mississippi	MS	6,700					6,700
26. Missouri	MO	34,379					34,379
27. Montana	MT	804					804
28. Nebraska	NE	215					215
29. Nevada	NV	3,882					3,882
30. New Hampshire	NH	59					59
31. New Jersey	NJ	485					485
32. New Mexico	NM	4,741					4,741
33. New York	NY	939					939
34. North Carolina	NC	8,019					8,019
35. North Dakota	ND						
36. Ohio	OH	4,768					4,768
37. Oklahoma	OK	1,725					1,725
38. Oregon	OR	12,299					12,299
39. Pennsylvania	PA	489					489
40. Rhode Island	RI						
41. South Carolina	SC	2,969					2,969
42. South Dakota	SD						
43. Tennessee	TN	21,193					21,193
44. Texas	TX	15,705					15,705
45. Utah	UT	1,335					1,335
46. Vermont	VT						
47. Virginia	VA	9,821					9,821
48. Washington	WA	51,591					51,591
49. West Virginia	WV	511					511
50. Wisconsin	WI	5,239					5,239
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	97					97
58. Aggregate Other Alien	OT						
59. Total		333,548					333,548

ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Symetra National Life Insurance Company

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	18.8% White Mountains Insurance Group, Ltd.,* 18.8% Berkshire Hathaway, Inc., 11.7% Franklin Mutual Advisors, LLC, 50.7% Other Equity Investors **
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
Employee Benefit Consultants, Inc.	39-1277023		WI	100% Symetra Administrative Services, Inc.
Wisconsin Pension and Group Services, Inc.	39-1146247		WI	100% Symetra Administrative Services, Inc.
Symetra Securities, Inc.	91-0824835		WA	100% Symetra Financial Corporation
Symetra Services Corporation	91-0887019		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

** No Equity Investor owns 10% or more.

All named entities are corporations

ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Symetra National Life Insurance Company

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	100,000,000	(50,000,000)							50,000,000	
68608	91-0742147	Symetra Life Insurance Company	(100,000,000)	30,000,000							(70,000,000)	
90581	91-1079693	Symetra National Life Insurance Company										
78417	91-1367496	First Symetra National Life Insurance Company of New York		20,000,000							20,000,000	
	91-1246870	Symetra Assigned Benefits Services Company										
	91-1364981	Symetra Administrative Services, Inc.										
	39-1277023	Employee Benefit Consultants, Inc.										
	39-1146247	Wisconsin Pension and Group Services, Inc.										
	91-0824835	Symetra Securities, Inc.										
	91-0887019	Symetra Services Corporation										
	91-1354455	Symetra Investment Services, Inc.										
	20-3494693	TFS Training & Consulting, Inc.										
	20-3820455	Clearscape Funding Corporation										
	26-1099574	WSF Receivables I, LLC										
	20-8947838	Health Network Strategies, LLC										
	51-0309072	Medical Risk Managers, Inc.										
	26-3530060	TIF Invest III, LLC										
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.

	Responses
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

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	
10. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	NO
11. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	NO
12. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
13. Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed by March 1?	NO
14. Will the actuarial opinion on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed by March 1?	YES
15. Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1?	NO
16. 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
17. 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
18. 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
19. 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
20. 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
21. 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
22. 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
23. 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
24. 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
25. 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

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

- 26. Will the Worker's Compensation Carve-Out Supplement be filed by March 1? NO
 - 27. Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1? NO
 - 28. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1? NO
- APRIL FILING**
- 29. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? NO
 - 30. Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1? YES
 - 31. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? NO
 - 32. Will the Accident and Health Policy Experience Exhibit be filed by April 1? NO

Explanations:

- 10.
- 11.
- 12.
- 13.
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- 31.
- 32.

Bar Codes:

- 10. SIS Stockholder Information Supplement [Document Identifier 420]
- 11. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]
- 12. Trusteed Surplus Statement [Document Identifier 490]
- 13. Participating Opinion for Exhibit 5 [Document Identifier 371]
- 15. Actuarial Opinion on X-Factors [Document Identifier 442]
- 16. Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443]
- 17. Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]
- 18. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]
- 19. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]
- 20. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]
- 21. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]
- 22. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]
- 23. C-3 RBC Certifications Required Under C-3 Phase I [Document Identifier 450]
- 24. C-3 RBC Certifications Required Under C-3 Phase II [Document Identifier 451]
- 25. Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]
- 26. Workers' Compensation Carve-Out Supplement [Document Identifier 495]
- 27. Supplemental Schedule O [Document Identifier 465]
- 28. Medicare Part D Coverage Supplement [Document Identifier 365]
- 29. Long-Term Care Experience Reporting Forms [Document Identifier 330]
- 31. Credit Insurance Experience Exhibit [Document Identifier 230]
- 32. Accident and Health Policy Experience Exhibit [Document Identifier 210]

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 9

0997.	Summary of remaining write-ins for Line 9 from overflow page			
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Additional Write-ins for Assets Line 23

2397.	Summary of remaining write-ins for Line 23 from overflow page			
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Additional Write-ins for Liabilities Line 25

2597.	Summary of remaining write-ins for Line 25 from overflow page			
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Additional Write-ins for Liabilities Line 31

3197.	Summary of remaining write-ins for Line 31 from overflow page			
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Additional Write-ins for Liabilities Line 34

3497.	Summary of remaining write-ins for Line 34 from overflow page			
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Additional Write-ins for Summary of Operations Line 8.3

08.397.	Summary of remaining write-ins for Line 8.3 from overflow page			
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Additional Write-ins for Summary of Operations Line 27

2797.	Summary of remaining write-ins for Line 27 from overflow page			
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Additional Write-ins for Summary of Operations Line 53

5397.	Summary of remaining write-ins for Line 53 from overflow page			
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Additional Write-ins for Exhibit of Nonadmitted Assets Line 9

0997.	Summary of remaining write-ins for Line 9 from overflow page			
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Additional Write-ins for Exhibit of Nonadmitted Assets Line 23

2397.	Summary of remaining write-ins for Line 23 from overflow page			
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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	8,292,502	48.587	8,292,502	48.587
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 Foreign government (including Canada, excluding mortgaged-backed securities)		0.000		0.000
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	551,611	3.232	551,611	3.232
1.512 Issued or guaranteed by FNMA and FHLMC	579,578	3.396	579,578	3.396
1.513 All other		0.000		0.000
1.52 CMOs and REMICs:				
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA	356,517	2.089	356,517	2.089
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	362,452	2.124	362,452	2.124
2. Other debt and other fixed income securities (excluding short-term):				
2.1 Unaffiliated domestic securities (includes credit tenant loans rated by the SVO)	4,603,477	26.972	4,603,477	26.972
2.2 Unaffiliated foreign securities	993,167	5.819	993,167	5.819
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	494,882	2.900	494,882	2.900
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 the company		0.000		0.000
5.2 Property held for the 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	206,426	1.209	206,426	1.209
7. Receivables for securities	10,312	0.060	10,312	0.060
8. Cash, cash equivalents and short-term investments	616,413	3.612	616,413	3.612
9. Other invested assets		0.000		0.000
10. Total invested assets	17,067,337	100.000	17,067,337	100.000

Schedule A - Verification - Real Estate

N O N E

Schedule B - Verification - Mortgage Loans

N O N E

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	15,629,175
2.	Cost of bonds and stocks acquired, Column 7, Part 3	1,215,321
3.	Accrual of discount	21,594
4.	Unrealized valuation increase (decrease):	
	4.1. Column 12, Part 1	
	4.2. Column 15, Part 2, Section 1	
	4.3. Column 13, Part 2, Section 2	
	4.4. Column 11, Part 4	
5.	Total gain (loss) on disposals, Column 19, Part 4	108
6.	Deduction consideration for bonds and stocks disposed of, Column 7, Part 4	572,156
7.	Deduct amortization of premium	59,856
8.	Total foreign exchange change in book/adjusted carrying value:	
	8.1. Column 15, Part 1	
	8.2. Column 19, Part 2, Section 1	
	8.3. Column 16, Part 2, Section 2	
	8.4. Column 15, Part 4	
9.	Deduct current year's other than temporary impairment recognized:	
	9.1. Column 14, Part 1	
	9.2. Column 17, Part 2, Section 1	
	9.3. Column 14, Part 2, Section 2	
	9.4. Column 13, Part 4	
10.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	16,234,186
11.	Deduct total nonadmitted amounts	
12.	Statement value at end of current period (Line 10 minus Line 11)	16,234,186

ANNUAL STATEMENT FOR THE YEAR 2008 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	8,844,113	9,602,677	8,853,524	8,820,512
	2. Canada				
	3. Other Countries				
	4. Totals	8,844,113	9,602,677	8,853,524	8,820,512
States, Territories and Possessions (Direct and guaranteed)	5. United States				
	6. Canada				
	7. Other Countries				
	8. Totals				
Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	9. United States				
	10. Canada				
	11. Other Countries				
	12. Totals				
Special revenue and special assessment obligations and all non- guaranteed obligations of agencies and authorities of governments and their political subdivisions	13. United States	936,095	1,005,866	929,154	997,279
	14. Canada				
	15. Other Countries				
	16. Totals	936,095	1,005,866	929,154	997,279
Public Utilities (unaffiliated)	17. United States	462,018	560,305	458,481	474,240
	18. Canada				
	19. Other Countries				
	20. Totals	462,018	560,305	458,481	474,240
Industrial and Miscellaneous and Credit Tenant Loans (unaffiliated)	21. United States	4,503,912	4,327,188	4,699,264	4,336,595
	22. Canada				
	23. Other Countries	993,167	1,085,373	966,365	1,000,000
	24. Totals	5,497,079	5,412,561	5,665,629	5,336,595
Parent, Subsidiaries and Affiliates	25. Totals				
	26. Total Bonds	15,739,305	16,581,409	15,906,788	15,628,626
PREFERRED STOCKS					
Public Utilities (unaffiliated)	27. United States				
	28. Canada				
	29. Other Countries				
	30. Totals				
Banks, Trust and Insurance Companies (unaffiliated)	31. United States	494,882	511,228	481,952	
	32. Canada				
	33. Other Countries				
	34. Totals	494,882	511,228	481,952	
Industrial and Miscellaneous (unaffiliated)	35. United States				
	36. Canada				
	37. Other Countries				
	38. Totals				
Parent, Subsidiaries and Affiliates	39. Totals				
	40. Total Preferred Stocks	494,882	511,228	481,952	
COMMON STOCKS					
Public Utilities (unaffiliated)	41. United States				
	42. Canada				
	43. Other Countries				
	44. Totals				
Banks, Trust and Insurance Companies (unaffiliated)	45. United States				
	46. Canada				
	47. Other Countries				
	48. Totals				
Industrial and Miscellaneous (unaffiliated)	49. United States				
	50. Canada				
	51. Other Countries				
	52. Totals				
Parent, Subsidiaries and Affiliates	53. Totals				
	54. Total Common Stocks				
	55. Total Stocks	494,882	511,228	481,952	
	56. Total Bonds and Stocks	16,234,187	17,092,637	16,388,740	

ANNUAL STATEMENT FOR THE YEAR 2008 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, (Group 1)											
1.1 Class 1	1,994,567	7,181,393	240,591	20,492	618	9,437,661	57.8	7,955,452	51.2	9,437,661	
1.2 Class 2											
1.3 Class 3											
1.4 Class 4											
1.5 Class 5											
1.6 Class 6											
1.7 Totals	1,994,567	7,181,393	240,591	20,492	618	9,437,661	57.8	7,955,452	51.2	9,437,661	
2. All Other Governments, (Group 2)											
2.1 Class 1											
2.2 Class 2											
2.3 Class 3											
2.4 Class 4											
2.5 Class 5											
2.6 Class 6											
2.7 Totals											
3. States, Territories and Possessions etc., Guaranteed, (Group 3)											
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. Political Subdivisions of States, Territories and Possessions, Guaranteed, (Group 4)											
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. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, (Group 5)											
5.1 Class 1	122,055	287,420	208,819	216,659	101,141	936,094	5.7	1,584,959	10.2	936,094	
5.2 Class 2											
5.3 Class 3											
5.4 Class 4											
5.5 Class 5											
5.6 Class 6											
5.7 Totals	122,055	287,420	208,819	216,659	101,141	936,094	5.7	1,584,959	10.2	936,094	

ANNUAL STATEMENT FOR THE YEAR 2008 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. Public Utilities (Unaffiliated), (Group 6)											
6.1 Class 1											
6.2 Class 2				462,018		462,018	2.8	465,636	3.0	462,018	
6.3 Class 3											
6.4 Class 4											
6.5 Class 5											
6.6 Class 6											
6.7 Totals				462,018		462,018	2.8	465,636	3.0	462,018	
7. Industrial & Miscellaneous (Unaffiliated), (Group 7)											
7.1 Class 1	104,314	2,123,970	1,252,411	766,622		4,247,317	26.0	4,511,532	29.1	4,247,318	(1)
7.2 Class 2		504,801	245,838			750,639	4.6	1,006,120	6.5	750,638	1
7.3 Class 3		499,122				499,122	3.1			499,122	
7.4 Class 4											
7.5 Class 5											
7.6 Class 6											
7.7 Totals	104,314	3,127,893	1,498,249	766,622		5,497,078	33.7	5,517,652	35.5	5,497,078	
8. Credit Tenant Loans, (Group 8)											
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, (Group 9)											
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 2008 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) 2,220,936	9,592,783	1,701,821	1,003,773	101,759	14,621,072	89.5	XXX	XXX	14,621,073	(1)
10.2 Class 2	(d)	504,801	245,838	462,018		1,212,657	7.4	XXX	XXX	1,212,656	1
10.3 Class 3	(d)	499,122				499,122	3.1	XXX	XXX	499,122	
10.4 Class 4	(d)							XXX	XXX		
10.5 Class 5	(d)							XXX	XXX		
10.6 Class 6	(d)							XXX	XXX		
10.7 Totals	2,220,936	10,596,706	1,947,659	1,465,791	101,759	(b) 16,332,851	100.0	XXX	XXX	16,332,851	
10.8 Line 10.7 as a % of Col. 6	13.6	64.9	11.9	9.0	0.6	100.0	XXX	XXX	XXX	100.0	
11. Total Bonds Prior Year											
11.1 Class 1	1,024,857	8,733,753	3,203,893	661,317	428,123	XXX	XXX	14,051,943	90.5	14,051,943	
11.2 Class 2		1,006,120		465,636		XXX	XXX	1,471,756	9.5	1,471,756	
11.3 Class 3						XXX	XXX				
11.4 Class 4						XXX	XXX				
11.5 Class 5						XXX	XXX	(c)			
11.6 Class 6						XXX	XXX	(c)			
11.7 Totals	1,024,857	9,739,873	3,203,893	1,126,953	428,123	XXX	XXX	(b) 15,523,699	100.0	15,523,699	
11.8 Line 11.7 as a % of Col. 8	6.6	62.7	20.6	7.3	2.8	XXX	XXX	100.0	XXX	100.0	
12. Total Publicly Traded Bonds											
12.1 Class 1	2,220,937	9,592,784	1,701,821	1,003,773	101,758	14,621,073	89.5	14,051,943	90.5	14,621,073	XXX
12.2 Class 2		504,801	245,838	462,018		1,212,657	7.4	1,471,756	9.5	1,212,657	XXX
12.3 Class 3		499,122				499,122	3.1			499,122	XXX
12.4 Class 4											XXX
12.5 Class 5											XXX
12.6 Class 6											XXX
12.7 Totals	2,220,937	10,596,707	1,947,659	1,465,791	101,758	16,332,852	100.0	15,523,699	100.0	16,332,852	XXX
12.8 Line 12.7 as a % of Col. 6	13.6	64.9	11.9	9.0	0.6	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	13.6	64.9	11.9	9.0	0.6	100.0	XXX	XXX	XXX	100.0	XXX
13. Total Privately Placed Bonds											
13.1 Class 1	(1)	(1)			1	(1)	0.0			XXX	(1)
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	(1)	(1)			1	(1)	0.0			XXX	(1)
13.8 Line 13.7 as a % of Col. 6	100.0	100.0			(100.0)	100.0	XXX	XXX	XXX	XXX	100.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.0	0.0			0.0	0.0	XXX	XXX	XXX	XXX	0.0

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

(b) Includes \$5,007,015 current year, \$ prior year of bonds with Z designations and \$, current year \$ 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 \$593,547 ; NAIC 2 \$; NAIC 3 \$; NAIC 4 \$; NAIC 5 \$; NAIC 6 \$

ANNUAL STATEMENT FOR THE YEAR 2008 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, (Group 1)											
1.1 Issuer Obligations	1,843,122	6,890,970	151,957			8,886,049	54.4	7,955,452	51.2	8,886,049	
1.2 Single Class Mortgage-Backed /Asset Backed Securities	151,446	290,423	88,634	20,492	618	551,613	3.4			551,611	2
1.7 Totals	1,994,568	7,181,393	240,591	20,492	618	9,437,662	57.8	7,955,452	51.2	9,437,660	2
2. All Other Governments, (Group 2)											
2.1 Issuer Obligations											
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											
3. States, Territories and Possessions, Guaranteed, (Group 3)											
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. Political Subdivisions of States, Territories and Possessions, Guaranteed, (Group 4)											
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. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, (Group 5)											
5.1 Issuer Obligations								483,819	3.1		
5.2 Single Class Mortgage-Backed /Asset Backed Securities	29,902	110,214	121,662	216,659	101,141	579,578	3.5	608,854	3.9	579,578	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
5.3 Defined	92,153	177,207	87,157			356,517	2.2	492,286	3.2	356,517	
5.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
5.5 Defined											
5.6 Other											
5.7 Totals	122,055	287,421	208,819	216,659	101,141	936,095	5.7	1,584,959	10.2	936,095	

ANNUAL STATEMENT FOR THE YEAR 2008 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. Public Utilities (Unaffiliated), (Group 6)											
6.1 Issuer Obligations				462,018		462,018	2.8	465,636	3.0	462,018	
6.2 Single Class Mortgage-Backed /Asset Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
6.3 Defined											
6.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES:											
6.5 Defined											
6.6 Other											
6.7 Totals				462,018		462,018	2.8	465,636	3.0	462,018	
7. Industrial and Miscellaneous (Unaffiliated), (Group 7)											
7.1 Issuer Obligations		2,869,756	1,498,249	766,622		5,134,627	31.4	5,069,843	32.7	5,134,627	
7.2 Single Class Mortgage-Backed /Asset Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
7.3 Defined	104,314	258,138				362,452	2.2	447,809	2.9	362,452	
7.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES:											
7.5 Defined											
7.6 Other											
7.7 Totals	104,314	3,127,894	1,498,249	766,622		5,497,079	33.7	5,517,652	35.5	5,497,079	
8. Credit Tenant Loans, (Group 8)											
8.1 Issuer Obligations											
8.7 Totals											
9. Parent, Subsidiaries and Affiliates, (Group 9)											
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 2008 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	1,843,122	9,760,726	1,650,206	1,228,640		14,482,694	88.7	XXX	XXX	14,482,694	
10.2 Single Class Mortgage-Backed /Asset Backed Securities	181,348	400,637	210,296	237,151	101,759	1,131,191	6.9	XXX	XXX	1,131,189	2
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
10.3 Defined	196,467	435,345	87,157			718,969	4.4	XXX	XXX	718,969	
10.4 Other								XXX	XXX		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
10.5 Defined								XXX	XXX		
10.6 Other								XXX	XXX		
10.7 Totals	2,220,937	10,596,708	1,947,659	1,465,791	101,759	16,332,854	100.0	XXX	XXX	16,332,852	2
10.8 Line 10.7 as a % of Col. 6	13.6	64.9	11.9	9.0	0.6	100.0	XXX	XXX	XXX	100.0	0.0
11. Total Bonds Prior Year											
11.1 Issuer Obligations	635,635	9,110,116	2,993,702	918,117	317,180	XXX	XXX	13,974,750	90.0	13,974,750	
11.2 Single Class Mortgage-Backed /Asset Backed Securities	35,389	125,121	128,564	208,836	110,944	XXX	XXX	608,854	3.9	608,854	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
11.3 Defined	353,832	504,636	81,627			XXX	XXX	940,095	6.1	940,095	
11.4 Other						XXX	XXX				
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
11.5 Defined						XXX	XXX				
11.6 Other						XXX	XXX				
11.7 Totals	1,024,856	9,739,873	3,203,893	1,126,953	428,124	XXX	XXX	15,523,699	100.0	15,523,699	
11.8 Line 11.7 as a % of Col. 8	6.6	62.7	20.6	7.3	2.8	XXX	XXX	100.0	XXX	100.0	
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	1,843,122	9,760,726	1,650,206	1,228,640		14,482,694	88.7	13,974,750	90.0	14,482,694	XXX
12.2 Single Class Mortgage-Backed /Asset Backed Securities	181,348	400,636	210,296	237,151	101,758	1,131,189	6.9	608,854	3.9	1,131,189	XXX
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
12.3 Defined	196,467	435,344	87,157			718,968	4.4	940,095	6.1	718,968	XXX
12.4 Other											XXX
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
12.5 Defined											XXX
12.6 Other											XXX
12.7 Totals	2,220,937	10,596,706	1,947,659	1,465,791	101,758	16,332,851	100.0	15,523,699	100.0	16,332,851	XXX
12.8 Line 12.7 as a % of Col. 6	13.6	64.9	11.9	9.0	0.6	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	13.6	64.9	11.9	9.0	0.6	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			1	2	0.0			XXX	2
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
13.3 Defined		1			1	1	0.0			XXX	1
13.4 Other										XXX	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
13.5 Defined										XXX	
13.6 Other										XXX	
13.7 Totals		2			1	3	0.0			XXX	3
13.8 Line 13.7 as a % of Col. 6		66.7			33.3	100.0	XXX	XXX	XXX	XXX	100.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10		0.0			0.0	0.0	XXX	XXX	XXX	XXX	0.0

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	385,967	385,967			
2. Cost of short-term investments acquired	4,615,495	4,615,495			
3. Accrual of discount					
4. Unrealized valuation increase (decrease)					
5. Total gain (loss) on disposals					
6. Deduct consideration received on disposals	4,407,915	4,407,915			
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)	593,547	593,547			
11. Deduct total nonadmitted amounts					
12. Statement value at end of current period (Line 10 minus Line 11)	593,547	593,547			

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

Schedule DB - Part A - Verification - Options, Caps, Floors and Insurance Futures Options Owned

N O N E

Schedule DB - Part B - Verification - Options, Caps, Floors and Insurance Futures Options Written

N O N E

Schedule DB - Part C - Verification - Swaps and Forwards

N O N E

Schedule DB - Part D - Verification - Futures Contracts and Insurance Futures Contracts

N O N E

Schedule DB - Part E - Verification - Statement Value and Fair Value of Open Contracts

N O N E

Schedule DB - Part F - Section 1 - Replicated (Synthetic) Assets Open

N O N E

Schedule DB - Part F - Section 2 - Reconciliation of Replicated (Synthetic) Assets Open

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

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

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 2008 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		1,133,695	1,350,000	1,343,951		1,158			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		117,680	150,000	151,957		(316)			4.750	4.474	MN	925	7,125	07/06/2004	05/15/2014
912828-CN-8	US TREASURY NOTES				1	501,191		101,785	500,000	500,139		(251)			3.625	3.572	JJ	8,373	18,125	07/16/2004	07/15/2009
912828-FA-3	US TREASURY	.SD			1	234,165		108,898	235,000	234,600		165			4.750	4.831	MS	2,852	11,163	04/04/2006	03/31/2011
912828-FS-4	US TREASURY				1	2,007,500		109,914	2,000,000	2,004,295		(1,490)			4.625	4.538	FA	31,430	92,500	09/27/2006	08/31/2011
912828-FX-3	US TREASURY NOTES				1	748,184		103,629	750,000	749,436		622			4.625	4.714	MN	4,504	34,688	01/02/2007	11/15/2009
912828-GC-8	US TREASURY				1	497,266		110,742	500,000	498,266		526			4.625	4.751	JD	64	23,125	02/07/2007	12/31/2011
912828-GQ-7	US TREASURY	.SD			1	888,961		110,750	900,000	892,294		2,091			4.500	4.781	AO	6,936	40,500	05/24/2007	04/30/2012
912828-GR-5	US TREASURY				1	1,035,547		105,598	1,000,000	1,020,279		(14,298)			4.500	2.978	MN	5,843	45,000	12/06/2007	05/15/2010
912828-GH-4	US TREASURY				1	298,652		112,398	300,000	299,023		250			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		108,240	600,000	598,262		231			3.125	3.197	AO	9,211	9,375	05/27/2008	04/30/2013
0199999	U.S. Government - Issuer Obligations					8,301,613		9,044,829	8,285,000	8,292,502	XXX	0	(11,312)	0	XXX	XXX	XXX	85,850	353,601	XXX	XXX
36295N-NM-5	Government National Mortgage A POOL 675496			2	1	551,912		104,171	535,512	551,611		(301)			6.500	5.329	MON	2,901	11,603	08/08/2008	06/15/2038
0299999	U.S. Government - Single Class Mortgage-Backed/Asset-Backed Securities					551,912	XXX	557,848	535,512	551,611	0	(301)	0	0	XXX	XXX	XXX	2,901	11,603	XXX	XXX
0399999	Total - U.S. Government Bonds					8,853,525	XXX	9,602,677	8,820,512	8,844,113	0	(11,613)	0	0	XXX	XXX	XXX	88,751	365,204	XXX	XXX
1099999	Total - All Other Government Bonds					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
1799999	Total - States, Territories and Possessions Bonds					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
2499999	Total - Political Subdivisions Bonds					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
31297A-5B-6	FHLMC POOL #A23542			2	1FE	331,047		101,577	359,163	332,999		596			4.500	5.604	MON	1,347	16,162	06/10/2004	06/01/2034
31401W-TE-9	FNMA POOL #720649			2	1FE	242,948		99,134	275,295	246,578		827			4.000	5.136	MON	918	11,012	06/10/2004	05/01/2033
2699999	Special Revenues - Single Class Mortgage-Backed/Asset-Backed Securities					573,995	XXX	637,735	634,458	579,577	0	1,423	0	0	XXX	XXX	XXX	2,265	27,174	XXX	XXX
31392A-A7-3	FNMA REMIC SER 2001-68 JQ (SEQ)			2	1FE	30,523		99,980	29,005	28,949		(138)			5.500	4.350	MON	133	1,595	09/04/2002	03/25/2009
31394Y-KH-6	FHLMC REMIC SER 2791 OB (SEQ-NAS)			2	1	324,636		101,592	333,816	327,567		208			4.500	5.125	MON	1,252	15,022	06/10/2004	05/15/2033
2799999	Special Revenues - Defined Multi-Class Residential Mortgage-Backed Securities					355,159	XXX	368,130	362,821	356,516	0	70	0	0	XXX	XXX	XXX	1,385	16,617	XXX	XXX
3199999	Total - Special Revenues Bonds					929,154	XXX	1,005,865	997,279	936,093	0	1,493	0	0	XXX	XXX	XXX	3,650	43,791	XXX	XXX
74955D-AB-7	AEP GENERATING CO			2	2FE	458,481		118,148	560,305	474,240		387			9.820	10.170	JD	3,105	46,570	09/05/1990	12/07/2022
3299999	Public Utilities - Issuer Obligations					458,481	XXX	560,305	474,240	462,018	0	387	0	0	XXX	XXX	XXX	3,105	46,570	XXX	XXX
3899999	Total - Public Utilities Bonds					458,481	XXX	560,305	474,240	462,018	0	387	0	0	XXX	XXX	XXX	3,105	46,570	XXX	XXX
035229-CV-3	ANHEUSER-BUSCH CO NTS				2FE	244,088		90,093	225,233	245,838		422			5.050	5.314	AO	2,665	12,625	07/06/2004	10/15/2016
097023-AM-7	BOEING CO DEBS				1FE	459,950		111,274	395,000	450,525		(1,957)			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		94,927	250,000	234,852		1,927			4.125	5.244	JD	458	10,313	07/06/2004	06/15/2015
122014-AC-7	BURLINGTON RESOURCES DEBS				1FE	609,390		106,763	500,000	522,101		(14,045)			9.875	6.633	JD	2,194	49,375	05/03/2001	06/15/2010
369622-DN-2	GENERAL ELEC CAP CORP SUB NOTES				1FE	387,720		106,270	300,000	337,087		(10,062)			8.125	4.155	MN	3,115	24,375	06/23/2003	05/15/2012
494368-AS-2	KIMBERLY CLARK CORP NTS				1FE	321,384		107,163	280,000	316,098		(1,082)			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		96,952	500,000	510,165		(1,738)			5.000	4.548	FA	10,278	25,000	03/24/2004	02/03/2014
852060-AJ-1	SPRINT CAP CORP NOTES				3FE	496,785		83,500	500,000	499,122		376			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		101,640	500,000	507,394		(998)			4.800	4.527	AO	5,067	24,000	03/25/2004	04/15/2015
913017-BD-0	UNITED TECHNOLOGIES UNSEC'D NTS				1FE	560,000		105,735	500,000	518,279		(7,886)			6.350	4.555	MS	10,583	31,750	02/04/2003	03/01/2011
458182-BM-3	INTER AMERICAN DEVELOPMENT BNK		F		1FE	445,460		115,538	500,000	488,366		4,548			8.500	9.700	MS	12,514	42,500	09/06/1988	03/15/2011
879385-AC-6	TELEFONICA EUROPE BV GLOBAL		F		2FE	520,905		101,536	500,000	504,801		(2,573)			7.750	7.140	MS	11,410	38,750	01/30/2001	09/15/2010
3999999	Industrial and Miscellaneous - Issuer Obligations					5,302,115	XXX	5,079,273	4,975,000	5,134,628	0	(33,068)	0	0	XXX	XXX	XXX	84,473	343,301	XXX	XXX
55274S-AK-7	MASTER ASSET SECURITIZATION 2006-3 1A10			2	1FE	363,515		92,172	361,595	362,452		(240)			6.000	5.724	MON	1,808	21,696	01/11/2007	08/25/2013
4199999	Industrial and Miscellaneous - Defined Multi-Class Residential Mortgage-Backed Securities					363,515	XXX	333,290	361,595	362,452	0	(240)	0	0	XXX	XXX	XXX	1,808	21,696	XXX	XXX
4599999	Total - Industrial and Miscellaneous Bonds					5,665,630	XXX	5,412,563	5,336,595	5,497,080	0	(33,308)	0	0	XXX	XXX	XXX	86,281	364,997	XXX	XXX
5399999	Total - Parent, Subsidiaries and Affiliates Bonds					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
5499999	Total - Issuer Obligations					14,062,209	XXX	14,684,407	13,734,240	13,889,148	0	(43,993)	0	0	XXX	XXX	XXX	173,428	743,472	XXX	XXX

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ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Symetra National Life Insurance Company

SCHEDULE D - PART 1

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

1 CUSIP Identification	2 Description	Codes			6 NAIC Des.	7 Actual Cost	Fair Value		10 Par Value	11 Book/ Adjusted Carrying Value	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3 C o d e	4 F o r e i g n	5 B o n d C h a r			8 R a t e U s e d t o O b t a i n F a i r V a l u e	9 F a i r V a l u e			12 U n r e a l i z e d V a l u e I n c r e a s e/ (D e c r e a s e)	13 C u r r e n t Y e a r ' s (A m o r t i z a t i o n) A c c r e t i o n	14 C u r r e n t Y e a r ' s O t h e r T h a n T e m p o r a r y I m p a i r m e n t R e c o g n i z e d	15 T o t a l F o r e i g n E x c h a n g e i n B o o k/ A d j u s t e d C a r r y i n g V a l u e	16 R a t e o f	17 E f f e c t i v e R a t e o f	18 W h e n P a i d	19 A d m i t t e d A m o u n t D u e a n d A c c r u e d	20 A m o u n t R e c e i v e d D u r i n g Y e a r	21 A c q u i r e d	22 M a t u r i t y
5599999. Total - Single Class Mortgage-Backed/Asset-Backed Securities						1,125,907	XXX	1,195,583	1,169,970	1,131,188	0	1,122	0	0	XXX	XXX	XXX	5,166	38,777	XXX	XXX
5699999. Total - Defined Multi-Class Residential Mortgage-Backed Securities						718,674	XXX	701,420	724,416	718,968	0	(170)	0	0	XXX	XXX	XXX	3,193	38,313	XXX	XXX
5799999. Total - Other Multi-Class Residential Mortgage-Backed Securities						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
5899999. Total - Defined Multi-Class Commercial Mortgage-Backed Securities						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
5999999. Total - Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
6099999 - Total Bonds						15,906,790	XXX	16,581,410	15,628,626	15,739,304	0	(43,041)	0	0	XXX	XXX	XXX	181,787	820,562	XXX	XXX

ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Symetra National Life Insurance Company

SCHEDULE D - PART 2 - SECTION 1

Showing All PREFERRED STOCKS Owned December 31 of Current Year

1 CUSIP Identi- fication	2 Description	Codes		5 Number of Shares	6 Par Value Per Share	7 Rate Per Share	8 Book/ Adjusted Carrying Value	Fair Value		11 Actual Cost	Dividends			Change in Book/Adjusted Carrying Value				20 NAIC Desig- nation	21 Date Acquired
		3 Code	4 For- eign					9 Rate Per Share Used to Obtain Fair Value	10 Fair Value		12 Declared but Unpaid	13 Amount Received During Year	14 Nonadmitted Declared But Unpaid	15 Unrealized Valuation Increase/ (Decrease)	16 Current Year's (Amor- tization) Accretion	17 Current Year's Other Than Temporary Impairment Recognized	18 Total Change in Book/Adjusted Carrying Value (15 + 16 - 17)			19 Total Foreign Exchange Change in Book/ Adjusted Carrying Value
75913Y-30-1	REGIONS FINANCIAL ASSET MGMT 8.44% PFD 4/30/10 (144A)			500,000	1,000.00		494,882	1,022,456	511,228	481,952		42,200			3,439		3,439	RP1LFE	08/01/2004
6299999. Total - Preferred Stock - Banks, Trust and Insurance Companies							494,882	XXX	511,228	481,952		42,200			3,439		3,439	XXX	XXX
6599999 - Total Preferred Stocks							494,882	XXX	511,228	481,952		42,200			3,439		3,439	XXX	XXX

ANNUAL STATEMENT FOR THE YEAR 2008 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
912828-HY-9	US TREASURY US TREASURY N/B 3.125% 04/30/13		05/27/2008	Citibank, N.A.		598,031	600,000	1,427
0399999. Bonds - U.S. Governments								
36295N-NM-5	Government National Mortgage A POOL 675496 6.500% 06/15/38		08/08/2008	Banc of America Securities		551,912	535,512	1,160
3199999. Bonds - Special Revenues								
6099997. Total - Bonds - Part 3						1,149,943	1,135,512	2,587
6099998. Total - Bonds - Part 5						65,378	63,435	137
6099999. Total - Bonds						1,215,321	1,198,947	2,724
6599997. Total - Preferred Stocks - Part 3							XXX	
6599998. Total - Preferred Stocks - Part 5							XXX	
6599999. Total - Preferred Stocks							XXX	
7299997. Total - Common Stocks - Part 3							XXX	
7299998. Total - Common Stocks - Part 5							XXX	
7299999. Total - Common Stocks							XXX	
7399999. Total - Preferred and Common Stocks							XXX	
7499999 - Totals							XXX	2,724

ANNUAL STATEMENT FOR THE YEAR 2008 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
912828-AZ-3	US TREASURY NOTES 2.625% 05/15/08		05/15/2008	Maturity		250,000	250,000	246,074	249,668				332		250,000				3,281	05/15/2008
912828-EP-1	US TREASURY NOTES 4.250% 11/30/07		02/01/2008	Maturity															(1,066)	11/30/2007
0399999. Bonds - U.S. Governments						250,000	250,000	246,074	249,668			332	332		250,000				2,215	XXX
31297A-5B-6	FHLMC POOL #A23542 4.500% 06/01/34		12/01/2008	Paydown		25,519	25,519	23,521	23,617		1,901		1,901		25,519				602	06/01/2034
31392A-A7-3	FNMA REMIC SER 2001-68 JQ (SEQ) 5.500% 05/25/23		12/01/2008	Paydown		98,277	98,277	103,421	98,557		(281)		(281)		98,277				2,921	03/25/2009
31394Y-KH-6	FHLMC REMIC SER 2791 08 (SEQ-NAS) 4.500% 05/15/33		12/01/2008	Paydown		38,017	38,017	36,972	37,282		735		735		38,017				1,037	05/15/2033
31401W-TE-9	FNMA POOL #720649 4.000% 05/01/33		12/01/2008	Paydown		7,934	7,934	7,001	7,082		851		851		7,934				173	05/01/2033
3199999. Bonds - Special Revenues						169,747	169,747	170,915	166,538		3,206		3,206		169,747				4,733	XXX
74955D-AB-7	AEP GENERATING CO 9.820% 12/07/22		12/08/2008	Redemption 100.0000		4,115	4,115	3,978	4,006		2		2		4,008		108	108	241	12/07/2022
3899999. Bonds - Public Utilities						4,115	4,115	3,978	4,006		2		2		4,008		108	108	241	XXX
55274S-AK-7	MASTER ASSET SECURITIZATION 2006-3 1A10 6.000% 10/25/36		12/01/2008	Paydown		84,859	84,859	85,310	85,117		(258)		(258)		84,859				2,895	08/25/2013
4599999. Bonds - Industrial and Miscellaneous						84,859	84,859	85,310	85,117		(258)		(258)		84,859				2,895	XXX
6099997. Total - Bonds - Part 4						508,721	508,721	506,277	505,329		3,282		3,282		508,614		108	108	10,084	XXX
6099998. Total - Bonds - Part 5						63,435	63,435	65,378			(1,943)		(1,943)		63,435				936	XXX
6099999. Total - Bonds						572,156	572,156	571,655	505,329		1,339		1,339		572,049		108	108	11,020	XXX
6599997. Total - Preferred Stocks - Part 4							XXX													XXX
6599998. Total - Preferred Stocks - Part 5							XXX													XXX
6599999. Total - Preferred Stocks							XXX													XXX
7299997. Total - Common Stocks - Part 4							XXX													XXX
7299998. Total - Common Stocks - Part 5							XXX													XXX
7299999. Total - Common Stocks							XXX													XXX
7399999. Total - Preferred and Common Stocks							XXX													XXX
7499999 - Totals						572,156	XXX	571,655	505,329		1,339		1,339		572,049		108	108	11,020	XXX

ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Symetra National Life Insurance Company

SCHEDULE D - PART 5

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

1 CUSIP Identifi- cation	2 Description	3 For- eign	4 Date Acquired	5 Name of Vendor	6 Disposal Date	7 Name of Purchaser	8 Par Value (Bonds) or Number of Shares (Stock)	9 Actual Cost	10 Consid- eration	11 Book/ Adjusted Carrying Value at Disposal	Change in Book/Adjusted Carrying Value					17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Interest and Dividends Received During Year	21 Paid for Accrued Interest and Dividends
											12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's (Amort- ization)/ Accretion	14 Current Year's Other Than Temporary Impairment Recognized	15 Total Change in Book/ Adjusted Carrying Value (12 + 13 - 14)	16 Total Foreign Exchange Change in Book/ Adjusted Carrying Value					
36295N-NM-5	Government National Mortgage A POOL 675496 6.500% 06/15/38		08/08/2008	Banc of America Securities	12/01/2008	Paydown	63,435	65,378	63,435	63,435	0	(1,943)	0	(1,943)	0	0	0	0	936	137
0399999	Bonds - U.S. Governments						63,435	65,378	63,435	63,435	0	(1,943)	0	(1,943)	0	0	0	0	936	137
6099998	Total - Bonds						63,435	65,378	63,435	63,435	0	(1,943)	0	(1,943)	0	0	0	0	936	137
6599998	Total - Preferred Stocks						0	0	0	0	0	0	0	0	0	0	0	0	0	0
7299998	Total - Common Stocks						0	0	0	0	0	0	0	0	0	0	0	0	0	0
7399999	Total - Preferred and Common Stocks						0	0	0	0	0	0	0	0	0	0	0	0	0	0
7499999	Totals							65,378	63,435	63,435	0	(1,943)	0	(1,943)	0	0	0	0	936	137

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 2008 OF THE Symetra National Life Insurance Company

SCHEDULE DA - PART 1

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

1	Codes		4	5	6	7	Change in Book/Adjusted Carrying Value				12	13	Interest					20	
	2	3					8	9	10	11			14	15	16	17	18		19
Description	Code	For- eign	Date Acquired	Name of Vendor	Maturity Date	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	Par Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Non-Admitted Due and Accrued	Rate of	Effective Rate of	When Paid	Amount Received During Year	Paid for Accrued Interest
0399999. Total - U.S. Government						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
1099999. Total - All Other Government Bonds						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
1799999. Total - States, Territories and Possessions						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
2499999. Total - Political Subdivisions						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
3199999. Total - Special Revenue						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
3899999. Total - Public Utilities						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
4599999. Total - Industrial and Miscellaneous						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
5399999. Total - Parent, Subsidiaries and Affiliates Bonds						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
5499999. Total - Issuer Obligations						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
5599999. Total - Single Class Mortgaged Backed/Asset Backed Securities						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
5699999. Total - Defined Multi-Class Residential Mortgage-Backed Securities						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
5799999. Total - Other Multi-Class Residential Mortgage-Backed Securities						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
5899999. Total - Defined Multi-Class Commercial Mortgage-Backed Securities						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
5999999. Total - Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
6099999. Total Bonds						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
7799999. Total - Parent, Subsidiaries and Affiliates						0	0	0	0	0	XXX	0	0	0	XXX	XXX	XXX	0	0
JP MORGAN OVERNIGHT SWEEP			07/01/2008	Various	XXX	0	0	0	0	0	0	0	0	0	0.000	0.000	MN	277	0
JP MORGAN OVERNIGHT SWEEP			12/31/2008	Direct	XXX	593,547	0	0	0	0	0	593,547	0	0	0.000	0.000	MN	1,556	0
7999999. Exempt Money Market Mutual Funds						593,547	0	0	0	0	XXX	593,547	0	0	XXX	XXX	XXX	1,833	0
DREYFUS CASH MGT INST OVERNIGHT OVERNIGHT SWEEP			12/31/2008	Direct	XXX	0	0	0	0	0	0	0	0	0	0.000	0.000	MN	942	0
8099999. Class One Money Market Mutual Funds						0	0	0	0	0	XXX	0	0	0	XXX	XXX	XXX	942	0
8299999 - Totals						593,547	0	0	0	0	XXX	593,547	0	0	XXX	XXX	XXX	2,775	0

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Schedule DB - Part A - Section 1 - Options, Caps, Floors and Insurance Futures Options Owned

N O N E

Schedule DB - Part A - Section 2 - Options, Caps, Floors and Insurance Futures Options Acquired

N O N E

Schedule DB - Part A - Section 3 - Options, Caps, Floors and Insurance Futures Options Terminated

N O N E

Schedule DB - Part B - Section 1 - Options, Caps, Floors and Insurance Futures Options Written and
In Force

N O N E

Schedule DB - Part B - Section 2 - Options, Caps, Floors and Insurance Futures Options Written

N O N E

Schedule DB - Part B - Section 3 - Options, Caps, Floors and Insurance Futures Options Terminated

N O N E

Schedule DB - Part C - Section 1 - Collar, Swap and Forwards Open

N O N E

Schedule DB - Part C - Section 2 - Collar, Swap and Forwards Opened

N O N E

Schedule DB - Part C - Section 3 - Collar, Swap and Forwards Terminated

N O N E

Schedule DB - Part D - Section 1 - Futures Contracts and Insurance Futures Contracts Open

N O N E

Schedule DB - Part D - Section 2 - Futures Contracts and Insurance Futures Contracts Opened

N O N E

Schedule DB - Part D - Section 3 - Futures Contracts and Insurance Futures Contracts Terminated

N O N E

Schedule DB - Part E - Section 1 - Counterparty Exposure for Derivative Instruments Open

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							
8799999 - Total Cash Equivalents							

ANNUAL STATEMENT FOR THE YEAR 2008 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		0	0	0	0
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			49,572	55,375
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			149,745	163,348
33. New York	NY					
34. North Carolina	NC	B Life Insurance			399,816	453,394
35. North Dakota	ND					
36. Ohio	OH					
37. Oklahoma	OK	B Life Insurance			148,716	166,125
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			99,710	108,242
48. Washington	WA	B Life Insurance	1,518,546	1,724,868		
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	0	0	0	0
59. Subtotal	XXX	XXX	1,518,546	1,724,868	847,559	946,484
DETAILS OF WRITE-INS						
5801.						
5802.						
5803.						
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX	XXX	0	0	0	0
5899. Totals (Lines 5801 thru 5803 plus 5898)(Line 58 above)	XXX	XXX	0	0	0	0

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