



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2013
OF THE CONDITION AND AFFAIRS OF THE

Symetra National Life Insurance Company

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

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 (Street and Number) Bellevue, WA, US 98004 (City or Town, State, Country and Zip Code)

Main Administrative Office 777 108th Avenue NE, Suite 1200 (Street and Number) Bellevue, WA, US 98004 (City or Town, State, Country and Zip Code) 425-256-8000 (Area Code) (Telephone Number)

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

Primary Location of Books and Records 777 108th Avenue NE, Suite 1200 (Street and Number) Bellevue, WA, US 98004 (City or Town, State, Country and Zip Code) 425-256-8000 (Area Code) (Telephone Number)

Internet Website Address www.symetra.com

Statutory Statement Contact Kristin Janeen Khalighi (Name) 425-256-8557 (Area Code) (Telephone Number) kristin.khalighi@symetra.com (E-mail Address) 425-256-5818 (FAX Number)

OFFICERS

President Thomas Michael Marra Treasurer Colleen Mary Murphy
Secretary David Seth Goldstein Chief Actuary Tommie David Brooks

OTHER

Chantel Lee Balkovetz Vice President Glenn Allan Black Vice President Julie Margaret Bodmer Vice President
Philippe Donald Bouvier II Vice President Michaelanne Ehrenberg Vice President Colin Michael Elder Senior Vice President
Kathryn Lee Englund Vice President Andrew Michael Farrell Vice President Michael William Fry Executive Vice President
Daniel Richard Guilbert Executive Vice President Michael Eugene James Vice President Christine Ann Katzmar Holmes Senior Vice President
Richard George LaVoice Executive Vice President Brent Patrick Martonik Vice President George Neil McKinnon Senior Vice President
Margaret Alice Meister Executive Vice President Michael Fintan Murphy Vice President Craig Rodolph Raymond Senior Vice President
Michael Joseph Roscoe # Senior Vice President James Dwyer Pirak Senior Vice President Suzanne Webb Sainato Vice President
Wesley Warren Severin Vice President Margaret Wolin Skinner # Senior Vice President Richard Peter Smolinski Vice President
Bridgette Nikko Takeuchi Vice President Dena Simone Thompson Vice President John Stanley Valickus # Vice President
Jacqueline Marie Veneziani Vice President Mindi Elaine Work Vice President

DIRECTORS OR TRUSTEES

Michael William Fry David Seth Goldstein Daniel Richard Guilbert
Thomas Michael Marra Margaret Alice Meister

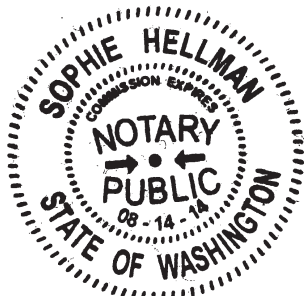
State of Washington SS:
County of King

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.

Signatures of Thomas Michael Marra (President), Margaret Alice Meister (Chief Financial Officer), and Colleen Mary Murphy (Treasurer)

Subscribed and sworn to before me this 28th day of February, 2014

- 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 2013 OF THE Symetra National Life Insurance Company

ASSETS

| | Current Year | | | Prior Year |
|--|--------------|-------------------------|---|-----------------------------|
| | 1 Assets | 2 Nonadmitted Assets | 3 Net Admitted Assets (Cols. 1 - 2) | 4 Net Admitted Assets |
| 1. Bonds (Schedule D) | 16,131,375 | | 16,131,375 | 15,120,892 |
| 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 (less \$ | | | | |
| encumbrances) | | | | |
| 4.2 Properties held for the production of income (less | | | | |
| \$ | | | | |
| encumbrances) | | | | |
| 4.3 Properties held for sale (less \$ | | | | |
| encumbrances) | | | | |
| 5. Cash (\$20,568 , Schedule E - Part 1), cash equivalents | | | | |
| (\$ | | | | |
| , Schedule E - Part 2) and short-term | | | | |
| investments (\$161,747 , Schedule DA) | 182,315 | | 182,315 | 1,106,833 |
| 6. Contract loans (including \$ premium notes) | 170,512 | | 170,512 | 163,890 |
| 7. Derivatives (Schedule DB) | | | | |
| 8. Other invested assets (Schedule BA) | | | | |
| 9. Receivables for securities | 13,191 | | 13,191 | 7,544 |
| 10. Securities lending reinvested collateral assets (Schedule DL) | | | | |
| 11. Aggregate write-ins for invested assets | | | | |
| 12. Subtotals, cash and invested assets (Lines 1 to 11) | 16,497,393 | | 16,497,393 | 16,399,159 |
| 13. Title plants less \$ charged off (for Title insurers | | | | |
| only) | | | | |
| 14. Investment income due and accrued | 69,656 | | 69,656 | 88,125 |
| 15. Premiums and considerations: | | | | |
| 15.1 Uncollected premiums and agents' balances in the course of collection | 3,274 | | 3,274 | 3,981 |
| 15.2 Deferred premiums and agents' balances and installments booked but | | | | |
| deferred and not yet due (including \$ | | | | |
| earned but unbilled premiums) | 40,481 | | 40,481 | 42,264 |
| 15.3 Accrued retrospective premiums | | | | |
| 16. Reinsurance: | | | | |
| 16.1 Amounts recoverable from reinsurers | | | | |
| 16.2 Funds held by or deposited with reinsured companies | | | | |
| 16.3 Other amounts receivable under reinsurance contracts | | | | |
| 17. Amounts receivable relating to uninsured plans | | | | |
| 18.1 Current federal and foreign income tax recoverable and interest thereon | | | | |
| 18.2 Net deferred tax asset | 866,680 | 799,975 | 66,705 | 73,283 |
| 19. Guaranty funds receivable or on deposit | 10,379 | | 10,379 | 11,374 |
| 20. Electronic data processing equipment and software | | | | |
| 21. Furniture and equipment, including health care delivery assets | | | | |
| (\$) | | | | |
| 22. Net adjustment in assets and liabilities due to foreign exchange rates | | | | |
| 23. Receivables from parent, subsidiaries and affiliates | | | | |
| 24. Health care (\$) and other amounts receivable | | | | |
| 25. Aggregate write-ins for other than invested assets | 1,267 | 782 | 485 | |
| 26. Total assets excluding Separate Accounts, Segregated Accounts and | | | | |
| Protected Cell Accounts (Lines 12 to 25) | 17,489,130 | 800,757 | 16,688,373 | 16,618,186 |
| 27. From Separate Accounts, Segregated Accounts and Protected Cell | | | | |
| Accounts | | | | |
| 28. Total (Lines 26 and 27) | 17,489,130 | 800,757 | 16,688,373 | 16,618,186 |
| DETAILS OF WRITE-INS | | | | |
| 1101. | | | | |
| 1102. | | | | |
| 1103. | | | | |
| 1198. Summary of remaining write-ins for Line 11 from overflow page | | | | |
| 1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above) | | | | |
| 2501. Withholding tax refunds due | 1,267 | 782 | 485 | |
| 2502. | | | | |
| 2503. | | | | |
| 2598. Summary of remaining write-ins for Line 25 from overflow page | | | | |
| 2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) | 1,267 | 782 | 485 | |

LIABILITIES, SURPLUS AND OTHER FUNDS

| | 1 Current Year | 2 Prior Year |
|--|-------------------|-----------------|
| 1. Aggregate reserve for life contracts \$ 6,560,665 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ Modco Reserve) | 6,560,665 | 6,918,595 |
| 2. Aggregate reserve for accident and health contracts (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 | 22,000 |
| 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) | 3,165 | 3,874 |
| 9. Contract liabilities not included elsewhere: | | |
| 9.1 Surrender values on canceled contracts | | |
| 9.2 Provision for experience rating refunds, including the liability of \$ accident and health experience rating refunds of which \$ is for medical loss ratio rebate per the Public Health Service Act | | |
| 9.3 Other amounts payable on reinsurance including \$ assumed and \$ ceded | | |
| 9.4 Interest maintenance reserve (IMR, Line 6) | 40,439 | 57,857 |
| 10. Commissions to agents due or accrued-life and annuity contracts \$ 220 accident and health \$ and deposit-type contract funds \$ | 221 | 115 |
| 11. Commissions and expense allowances payable on reinsurance assumed | | |
| 12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6) | 1,346 | 1,308 |
| 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) | 7,965 | 14,290 |
| 15.1 Current federal and foreign income taxes including \$ 280 on realized capital gains (losses) | 18,381 | 48,335 |
| 15.2 Net deferred tax liability | | |
| 16. Unearned investment income | 5,792 | 5,456 |
| 17. Amounts withheld or retained by company as agent or trustee | 380 | 295 |
| 18. Amounts held for agents' account, including \$ agents' credit balances | | |
| 19. Remittances and items not allocated | 768 | 106 |
| 20. Net adjustment in assets and liabilities due to foreign exchange rates | | |
| 21. Liability for benefits for employees and agents if not included above | | |
| 22. Borrowed money \$ and interest thereon \$ | | |
| 23. Dividends to stockholders declared and unpaid | | |
| 24. Miscellaneous liabilities: | | |
| 24.01 Asset valuation reserve (AVR, Line 16, Col. 7) | 19,737 | 19,803 |
| 24.02 Reinsurance in unauthorized and certified (\$) companies | | |
| 24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers | | |
| 24.04 Payable to parent, subsidiaries and affiliates | 35,415 | 16,760 |
| 24.05 Drafts outstanding | | |
| 24.06 Liability for amounts held under uninsured plans | | |
| 24.07 Funds held under coinsurance | | |
| 24.08 Derivatives | | |
| 24.09 Payable for securities | | |
| 24.10 Payable for securities lending | | |
| 24.11 Capital notes \$ and interest thereon \$ | | |
| 25. Aggregate write-ins for liabilities | 16 | 216 |
| 26. Total Liabilities excluding Separate Accounts business (Lines 1 to 25) | 6,696,290 | 7,109,010 |
| 27. From Separate Accounts Statement | | |
| 28. Total Liabilities (Lines 26 and 27) | 6,696,290 | 7,109,010 |
| 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) | 2,992,083 | 2,509,176 |
| 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) | 7,492,083 | 7,009,176 |
| 38. Totals of Lines 29, 30 and 37 (Page 4, Line 55) | 9,992,083 | 9,509,176 |
| 39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3) | 16,688,373 | 16,618,186 |
| DETAILS OF WRITE-INS | | |
| 2501. Accrued interest on policy claims | 16 | 216 |
| 2502. | | |
| 2503. | | |
| 2598. Summary of remaining write-ins for Line 25 from overflow page | | |
| 2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) | 16 | 216 |
| 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) | 258,178 | 270,329 |
| 2. Considerations for supplementary contracts with life contingencies | | |
| 3. Net investment income (Exhibit of Net Investment Income, Line 17) | 572,756 | 606,793 |
| 4. Amortization of interest maintenance reserve (IMR, Line 5) | 3,855 | 3,871 |
| 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) | 834,789 | 880,993 |
| 10. Death benefits | 112,486 | 126,938 |
| 11. Matured endowments (excluding guaranteed annual pure endowments) | | |
| 12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8) | | |
| 13. Disability benefits and benefits under accident and health contracts | 6,388 | 5,951 |
| 14. Coupons, guaranteed annual pure endowments and similar benefits | | |
| 15. Surrender benefits and withdrawals for life contracts | 94,338 | 134,426 |
| 16. Group conversions | | |
| 17. Interest and adjustments on contract or deposit-type contract funds | 1,490 | 3,145 |
| 18. Payments on supplementary contracts with life contingencies | | |
| 19. Increase in aggregate reserves for life and accident and health contracts | (357,928) | 173,853 |
| 20. Totals (Lines 10 to 19) | (143,226) | 444,313 |
| 21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1) | 1,058 | 792 |
| 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) | 281,642 | 182,782 |
| 24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3) | 82,254 | 77,393 |
| 25. Increase in loading on deferred and uncollected premiums | (570) | (1,623) |
| 26. Net transfers to or (from) Separate Accounts net of reinsurance | | |
| 27. Aggregate write-ins for deductions | | |
| 28. Totals (Lines 20 to 27) | 221,157 | 703,657 |
| 29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28) | 613,632 | 177,336 |
| 30. Dividends to policyholders | | |
| 31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30) | 613,632 | 177,336 |
| 32. Federal and foreign income taxes incurred (excluding tax on capital gains) | 110,536 | 134,184 |
| 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) | 503,096 | 43,152 |
| 34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$12,894 (excluding taxes of \$(7,303) transferred to the IMR) | (12,894) | (2,638) |
| 35. Net income (Line 33 plus Line 34) | 490,202 | 40,514 |
| CAPITAL AND SURPLUS ACCOUNT | | |
| 36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2) | 9,509,176 | 9,450,231 |
| 37. Net income (Line 35) | 490,202 | 40,514 |
| 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 | (89,834) | 74,873 |
| 41. Change in nonadmitted assets | 82,474 | (71,465) |
| 42. Change in liability for reinsurance in unauthorized and certified companies | | |
| 43. Change in reserve on account of change in valuation basis, (increase) or decrease | | |
| 44. Change in asset valuation reserve | 66 | 15,023 |
| 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 | | |
| 54. Net change in capital and surplus for the year (Lines 37 through 53) | 482,907 | 58,945 |
| 55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38) | 9,992,083 | 9,509,176 |
| 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. | | |
| 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) | | |

CASH FLOW

| | 1 | 2 |
|---|--------------|------------|
| | Current Year | Prior Year |
| Cash from Operations | | |
| 1. Premiums collected net of reinsurance | 260,531 | 273,838 |
| 2. Net investment income | 616,271 | 638,417 |
| 3. Miscellaneous income | | |
| 4. Total (Lines 1 through 3) | 876,802 | 912,255 |
| 5. Benefit and loss related payments | 234,903 | 280,458 |
| 6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts | | |
| 7. Commissions, expenses paid and aggregate write-ins for deductions | 370,141 | 263,285 |
| 8. Dividends paid to policyholders | | |
| 9. Federal and foreign income taxes paid (recovered) net of \$5,862 tax on capital gains (losses) | 146,081 | 77,262 |
| 10. Total (Lines 5 through 9) | 751,125 | 621,005 |
| 11. Net cash from operations (Line 4 minus Line 10) | 125,677 | 291,250 |
| Cash from Investments | | |
| 12. Proceeds from investments sold, matured or repaid: | | |
| 12.1 Bonds | 2,329,687 | 1,814,951 |
| 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 | | 526,722 |
| 12.8 Total investment proceeds (Lines 12.1 to 12.7) | 2,329,687 | 2,341,673 |
| 13. Cost of investments acquired (long-term only): | | |
| 13.1 Bonds | 3,385,746 | 1,893,666 |
| 13.2 Stocks | | |
| 13.3 Mortgage loans | | |
| 13.4 Real estate | | |
| 13.5 Other invested assets | | |
| 13.6 Miscellaneous applications | 5,647 | |
| 13.7 Total investments acquired (Lines 13.1 to 13.6) | 3,391,393 | 1,893,666 |
| 14. Net increase (decrease) in contract loans and premium notes | 6,622 | (1,196) |
| 15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14) | (1,068,328) | 449,203 |
| 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) | 18,133 | (5,888) |
| 17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) | 18,133 | (5,888) |
| 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) | (924,518) | 734,565 |
| 19. Cash, cash equivalents and short-term investments: | | |
| 19.1 Beginning of year | 1,106,833 | 372,268 |
| 19.2 End of year (Line 18 plus Line 19.1) | 182,315 | 1,106,833 |

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

| | | |
|--|--|--|
| | | |
|--|--|--|

ANNUAL STATEMENT FOR THE YEAR 2013 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 | 258,178 | | 258,178 | | | | | | | | | |
| 2. Considerations for supplementary contracts with life contingencies | | | | | | | | | | | | |
| 3. Net investment income | 572,756 | | 572,756 | | | | | | | | | |
| 4. Amortization of Interest Maintenance Reserve (IMR) | 3,855 | | 3,855 | | | | | | | | | |
| 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) | 834,789 | | 834,789 | | | | | | | | | |
| 10. Death benefits | 112,486 | | 112,486 | | | | | | | | | |
| 11. Matured endowments (excluding guaranteed annual pure endowments) | | | | | | | | | | | | |
| 12. Annuity benefits | | | | | | | | | | | | |
| 13. Disability benefits and benefits under accident and health contracts | 6,388 | | 6,388 | | | | | | | | | |
| 14. Coupons, guaranteed annual pure endowments and similar benefits | | | | | | | | | | | | |
| 15. Surrender benefits and withdrawals for life contracts | 94,338 | | 94,338 | | | | | | | | | |
| 16. Group conversions | | | | | | | | | | | | |
| 17. Interest and adjustments on contract or deposit-type contract funds | 1,490 | | 1,490 | | | | | | | | | |
| 18. Payments on supplementary contracts with life contingencies | | | | | | | | | | | | |
| 19. Increase in aggregate reserves for life and accident and health contracts | (357,928) | | (357,928) | | | | | | | | | |
| 20. Totals (Lines 10 to 19) | (143,226) | | (143,226) | | | | | | | | | |
| 21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) | 1,058 | | 1,058 | | | | | | | | | |
| 22. Commissions and expense allowances on reinsurance assumed | | | | | | | | | | | | |
| 23. General insurance expenses | 281,642 | | 281,642 | | | | | | | | | |
| 24. Insurance taxes, licenses and fees, excluding federal income taxes | 82,254 | | 82,254 | | | | | | | | | |
| 25. Increase in loading on deferred and uncollected premiums | (570) | | (570) | | | | | | | | | |
| 26. Net transfers to or (from) Separate Accounts net of reinsurance | | | | | | | | | | | | |
| 27. Aggregate write-ins for deductions | | | | | | | | | | | | |
| 28. Totals (Lines 20 to 27) | 221,158 | | 221,158 | | | | | | | | | |
| 29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28) | 613,631 | | 613,631 | | | | | | | | | |
| 30. Dividends to policyholders | | | | | | | | | | | | |
| 31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30) | 613,631 | | 613,631 | | | | | | | | | |
| 32. Federal income taxes incurred (excluding tax on capital gains) | 110,536 | | 110,536 | | | | | | | | | |
| 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) | 503,095 | | 503,095 | | | | | | | | | |
| 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 2013 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 | 6,918,595 | | 6,918,595 | | | | | |
| 2. Tabular net premiums or considerations | 228,766 | | 228,766 | | | | | |
| 3. Present value of disability claims incurred | | | | | XXX | | | |
| 4. Tabular interest | 222,097 | | 222,097 | | | | | |
| 5. Tabular less actual reserve released | | | | | | | | |
| 6. Increase in reserve on account of change in valuation basis | | | | | | | | |
| 7. Other increases (net) | (250,000) | | (250,000) | | | | | |
| 8. Totals (Lines 1 to 7) | 7,119,458 | | 7,119,458 | | | | | |
| 9. Tabular cost | 415,288 | | 415,288 | | XXX | | | |
| 10. Reserves released by death | 44,174 | | 44,174 | XXX | XXX | | | XXX |
| 11. Reserves released by other terminations (net) | 99,332 | | 99,332 | | | | | |
| 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) | 558,793 | | 558,793 | | | | | |
| 15. Reserve December 31, current year | 6,560,665 | | 6,560,665 | | | | | |

EXHIBIT OF NET INVESTMENT INCOME

| | 1 Collected During Year | 2 Earned During Year |
|---|----------------------------|-------------------------|
| 1. U.S. Government bonds | (a) .....87,376 |68,287 |
| 1.1 Bonds exempt from U.S. tax | (a) ..... | ..... |
| 1.2 Other bonds (unaffiliated) | (a) .....513,431 |514,052 |
| 1.3 Bonds of affiliates | (a) ..... | ..... |
| 2.1 Preferred stocks (unaffiliated) | (b) ..... | ..... |
| 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 |9,316 |8,980 |
| 6. Cash, cash equivalents and short-term investments | (e) .....494 |494 |
| 7. Derivative instruments | (f) ..... | ..... |
| 8. Other invested assets ..... | ..... | ..... |
| 9. Aggregate write-ins for investment income ..... | ..... | ..... |
| 10. Total gross investment income | 610,617 | 591,813 |
| 11. Investment expenses ..... | ..... | (g) .....19,057 |
| 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) ..... | ..... | 19,057 |
| 17. Net investment income (Line 10 minus Line 16) ..... | ..... | 572,756 |
| 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) ..... | ..... | ..... |
| 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 \$13,816 accrual of discount less \$38,526 amortization of premium and less \$4,282 paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

| | 1 | 2 | 3 | 4 | 5 |
|--|--|-------------------------------|--|--|---|
| | Realized Gain (Loss) On Sales or Maturity | Other Realized Adjustments | Total Realized Capital Gain (Loss) (Columns 1 + 2) | Change in Unrealized Capital Gain (Loss) | Change in Unrealized Foreign Exchange Capital Gain (Loss) |
| 1. U.S. Government bonds | 24 | (21,827) | (21,803) | ..... | ..... |
| 1.1 Bonds exempt from U.S. tax | | | | | |
| 1.2 Other bonds (unaffiliated) | 937 | ..... | 937 | ..... | ..... |
| 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) | 961 | (21,827) | (20,866) | ..... | ..... |
| 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 2013 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 | 3,728 | | 3,728 | | | | | | | | |
| 12. Deferred and accrued | 52,414 | | 52,414 | | | | | | | | |
| 13. Deferred, accrued and uncollected: | | | | | | | | | | | |
| 13.1 Direct | 56,142 | | 56,142 | | | | | | | | |
| 13.2 Reinsurance assumed | | | | | | | | | | | |
| 13.3 Reinsurance ceded | | | | | | | | | | | |
| 13.4 Net (Line 11 + Line 12) | 56,142 | | 56,142 | | | | | | | | |
| 14. Advance | 3,165 | | 3,165 | | | | | | | | |
| 15. Line 13.4 - Line 14 | 52,977 | | 52,977 | | | | | | | | |
| 16. Collected during year: | | | | | | | | | | | |
| 16.1 Direct | 260,531 | | 260,531 | | | | | | | | |
| 16.2 Reinsurance assumed | | | | | | | | | | | |
| 16.3 Reinsurance ceded | | | | | | | | | | | |
| 16.4 Net | 260,531 | | 260,531 | | | | | | | | |
| 17. Line 15 + Line 16.4 | 313,508 | | 313,508 | | | | | | | | |
| 18. Prior year (uncollected + deferred and accrued - advance) | 55,330 | | 55,330 | | | | | | | | |
| 19. Renewal premiums and considerations: | | | | | | | | | | | |
| 19.1 Direct | 258,178 | | 258,178 | | | | | | | | |
| 19.2 Reinsurance assumed | | | | | | | | | | | |
| 19.3 Reinsurance ceded | | | | | | | | | | | |
| 19.4 Net (Line 17 - Line 18) | 258,178 | | 258,178 | | | | | | | | |
| TOTAL | | | | | | | | | | | |
| 20. Total premiums and annuity considerations: | | | | | | | | | | | |
| 20.1 Direct | 258,178 | | 258,178 | | | | | | | | |
| 20.2 Reinsurance assumed | | | | | | | | | | | |
| 20.3 Reinsurance ceded | | | | | | | | | | | |
| 20.4 Net (Lines 9.4 + 10.4 + 19.4) | 258,178 | | 258,178 | | | | | | | | |

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

| | 1 Total | 2 Industrial Life | Ordinary | | 5 Credit Life (Group and Individual) | Group | | Accident and Health | | | 11 Aggregate of All Other Lines of Business |
|--|------------|----------------------|---------------------|---------------------------|---|---------------------|----------------|---------------------|------------------------------------|-------------|--|
| | | | 3 Life Insurance | 4 Individual Annuities | | 6 Life Insurance | 7 Annuities | 8 Group | 9 Credit (Group and Individual) | 10 Other | |
| DIVIDENDS AND COUPONS APPLIED (included in Part 1) | | | | | | | | | | | |
| 21. To pay renewal premiums | | | | | | | | | | | |
| 22. All other | | | | | | | | | | | |
| REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED | | | | | | | | | | | |
| 23. First year (other than single): | | | | | | | | | | | |
| 23.1 Reinsurance ceded | | | | | | | | | | | |
| 23.2 Reinsurance assumed | | | | | | | | | | | |
| 23.3 Net ceded less assumed | | | | | | | | | | | |
| 24. Single: | | | | | | | | | | | |
| 24.1 Reinsurance ceded | | | | | | | | | | | |
| 24.2 Reinsurance assumed | | | | | | | | | | | |
| 24.3 Net ceded less assumed | | | | | | | | | | | |
| 25. Renewal: | | | | | | | | | | | |
| 25.1 Reinsurance ceded | | | | | | | | | | | |
| 25.2 Reinsurance assumed | | | | | | | | | | | |
| 25.3 Net ceded less assumed | | | | | | | | | | | |
| 26. Totals: | | | | | | | | | | | |
| 26.1 Reinsurance ceded (Page 6, Line 6) | | | | | | | | | | | |
| 26.2 Reinsurance assumed (Page 6, Line 22) | | | | | | | | | | | |
| 26.3 Net ceded less assumed | | | | | | | | | | | |
| COMMISSIONS INCURRED (direct business only) | | | | | | | | | | | |
| 27. First year (other than single) | | | | | | | | | | | |
| 28. Single | | | | | | | | | | | |
| 29. Renewal | 1,058 | | 1,058 | | | | | | | | |
| 30. Deposit-type contract funds | | | | | | | | | | | |
| 31. Totals (to agree with Page 6, Line 21) | 1,058 | | 1,058 | | | | | | | | |

ANNUAL STATEMENT FOR THE YEAR 2013 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 | | |
| | | 2 Cost Containment | 3 All Other | | | |
| 1. Rent | 9,781 | | | | | 9,781 |
| 2. Salaries and wages | 131,708 | | | | | 131,708 |
| 3.11 Contributions for benefit plans for employees | 29,205 | | | | | 29,205 |
| 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 | 1,319 | | | | | 1,319 |
| 3.32 Other agent welfare | | | | | | |
| 4.1 Legal fees and expenses | | | | | | |
| 4.2 Medical examination fees | | | | | | |
| 4.3 Inspection report fees | | | | | | |
| 4.4 Fees of public accountants and consulting actuaries | 58,811 | | | | | 58,811 |
| 4.5 Expense of investigation and settlement of policy claims | | | | | | |
| 5.1 Traveling expenses | 4,052 | | | | | 4,052 |
| 5.2 Advertising | | | | | | |
| 5.3 Postage, express, telegraph and telephone | 2,279 | | | | | 2,279 |
| 5.4 Printing and stationery | 1,315 | | | | | 1,315 |
| 5.5 Cost or depreciation of furniture and equipment | 1,556 | | | | | 1,556 |
| 5.6 Rental of equipment | | | | | | |
| 5.7 Cost or depreciation of EDP equipment and software | 4,826 | | | | | 4,826 |
| 6.1 Books and periodicals | 7,297 | | | | | 7,297 |
| 6.2 Bureau and association fees | 9,196 | | | | | 9,196 |
| 6.3 Insurance, except on real estate | | | | | | |
| 6.4 Miscellaneous losses | | | | | | |
| 6.5 Collection and bank service charges | 13,793 | | | | | 13,793 |
| 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 | | | | 19,057 | | 19,057 |
| 9.3 Aggregate write-ins for expenses | 6,504 | | | | | 6,504 |
| 10. General expenses incurred | 281,642 | | | 19,057 | (a) | 300,699 |
| 11. General expenses unpaid December 31, prior year | | | | 1,308 | | 1,308 |
| 12. General expenses unpaid December 31, current year | | | | 1,346 | | 1,346 |
| 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) | 281,642 | | | 19,019 | | 300,661 |
| DETAILS OF WRITE-INS | | | | | | |
| 09.301. Consulting Fees | 5,391 | | | | | 5,391 |
| 09.302. Miscellaneous | 1,113 | | | | | 1,113 |
| 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) | 6,504 | | | | | 6,504 |

(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 | 54,638 | | | | 54,638 |
| 3. State taxes on premiums | 5,250 | | | | 5,250 |
| 4. Other state taxes, including \$ for employee benefits | 1,283 | | | | 1,283 |
| 5. U.S. Social Security taxes | 9,376 | | | | 9,376 |
| 6. All other taxes | 11,706 | | | | 11,706 |
| 7. Taxes, licenses and fees incurred | 82,254 | | | | 82,254 |
| 8. Taxes, licenses and fees unpaid December 31, prior year | 14,290 | | | | 14,290 |
| 9. Taxes, licenses and fees unpaid December 31, current year | 7,965 | | | | 7,965 |
| 10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9) | 88,579 | | | | 88,579 |

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 on 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 - 3.0% CRVM (1985 - 1989) | 522 | | 522 | | |
| 0100002. 58 CSO - 4.5% CRVM ALB (1980 - 1988) | 2,539,957 | | 2,539,957 | | |
| 0100003. 58 CSO - 5.5% CRVM ALB (1982 - 1983) | 13,109 | | 13,109 | | |
| 0100004. 58 CET - 4.5% CRVM ALB (1980 - 1988) | 329,069 | | 329,069 | | |
| 0100005. 58 CET - 5.5% CRVM ALB (1984 - 1986) | 4,305 | | 4,305 | | |
| 0100006. 80 CSO - 4.5% CRVM ALB (1983 - 1989) | 1,730,295 | | 1,730,295 | | |
| 0100007. 80 CSO - 6.0% CRVM ALB (1982 - 1988) | 27,200 | | 27,200 | | |
| 0100008. 80 CSO - NLP 5.5% (1987 - 1989) | 775 | | 775 | | |
| 0100009. GIR - Extra Mortality on GIR options | 26,286 | | 26,286 | | |
| 0199997. Totals (Gross) | 4,671,518 | | 4,671,518 | | |
| 0199998. Reinsurance ceded | | | | | |
| 0199999. Life Insurance: Totals (Net) | 4,671,518 | | 4,671,518 | | |
| 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. 58 CSO - 4.5% CRVM ALB (1980 - 1988) | 9,086 | | 9,086 | | |
| 0500002. 80 CSO - 6.0% CRVM ALB (1982 - 1987) | 4,693 | | 4,693 | | |
| 0500003. Unearned Premium | 825 | | 825 | | |
| 0599997. Totals (Gross) | 14,604 | | 14,604 | | |
| 0599998. Reinsurance ceded | | | | | |
| 0599999. Disability-Active Lives: Totals (Net) | 14,604 | | 14,604 | | |
| 0600001. 1952 INTERCO DISA W/58 CSO - 3.0% (1980 - 1989) | 57,791 | | 57,791 | | |
| 0699997. Totals (Gross) | 57,791 | | 57,791 | | |
| 0699998. Reinsurance ceded | | | | | |
| 0699999. Disability-Disabled Lives: Totals (Net) | 57,791 | | 57,791 | | |
| 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. | 48,204 | | 48,204 | | |
| 0700002. For non-deduction of deferred fractional premiums or return of premiums at the death of the insured. | 15,738 | | 15,738 | | |
| 0700003. AG XXXII Reserve for Immediate Payment of Claims | 2,810 | | 2,810 | | |
| 0700004. Cash Flow Testing Reserve | 1,750,000 | | 1,750,000 | | |
| 0799997. Totals (Gross) | 1,816,752 | | 1,816,752 | | |
| 0799998. Reinsurance ceded | | | | | |
| 0799999. Miscellaneous Reserves: Totals (Net) | 1,816,752 | | 1,816,752 | | |
| 9999999. Totals (Net) - Page 3, Line 1 | 6,560,665 | | 6,560,665 | | |

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.
- 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.
- 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:
- 8. Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year? Yes [] No [X]
8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements: \$
8.2 State the amount of reserves established for this business: \$
8.3 Identify where the reserves are reported in the blank:
- 9. Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year? Yes [] No [X]
9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders: \$
9.2 State the amount of reserves established for this business: \$
9.3 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 2013 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 | 2,000 | | 2,000 | | | | | | | | |
| 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 2013 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 | 138,874 | | 138,874 | | | | | | | | |
| 1.2 Reinsurance assumed | | | | | | | | | | | |
| 1.3 Reinsurance ceded | | | | | | | | | | | |
| 1.4 Net (d) | 138,874 | | 138,874 | | | | | | | | |
| 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 | 22,000 | | 22,000 | | | | | | | | |
| 4.2 Reinsurance assumed | | | | | | | | | | | |
| 4.3 Reinsurance ceded | | | | | | | | | | | |
| 4.4 Net | 22,000 | | 22,000 | | | | | | | | |
| 5. Amounts recoverable from reinsurers December 31, prior year | | | | | | | | | | | |
| 6. Incurred Benefits | | | | | | | | | | | |
| 6.1 Direct | 118,874 | | 118,874 | | | | | | | | |
| 6.2 Reinsurance assumed | | | | | | | | | | | |
| 6.3 Reinsurance ceded | | | | | | | | | | | |
| 6.4 Net | 118,874 | | 118,874 | | | | | | | | |

- (a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
 \$ in Line 6.1, and \$ in Line 6.4.
- (b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
 \$ in Line 6.1, and \$ in Line 6.4.
- (c) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
 \$ in Line 6.1, and \$ in Line 6.4.
- (d) Includes \$6,388 premiums waived under total and permanent disability benefits.

EXHIBIT OF NON-ADMITTED ASSETS

| | 1 | 2 | 3 |
|---|--|--|--|
| | Current Year Total Nonadmitted Assets | Prior Year Total Nonadmitted Assets | Change in Total Nonadmitted Assets (Col. 2 - Col. 1) |
| 1. Bonds (Schedule D) | | | |
| 2. Stocks (Schedule D): | | | |
| 2.1 Preferred stocks | | | |
| 2.2 Common stocks | | | |
| 3. Mortgage loans on real estate (Schedule B): | | | |
| 3.1 First liens | | | |
| 3.2 Other than first liens..... | | | |
| 4. Real estate (Schedule A): | | | |
| 4.1 Properties occupied by the company | | | |
| 4.2 Properties held for the production of income..... | | | |
| 4.3 Properties held for sale | | | |
| 5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA) | | | |
| 6. Contract loans | | | |
| 7. Derivatives (Schedule DB) | | | |
| 8. Other invested assets (Schedule BA) | | | |
| 9. Receivables for securities | | | |
| 10. Securities lending reinvested collateral assets (Schedule DL) | | | |
| 11. Aggregate write-ins for invested assets | | | |
| 12. Subtotals, cash and invested assets (Lines 1 to 11) | | | |
| 13. Title plants (for Title insurers only) | | | |
| 14. Investment income due and accrued | | | |
| 15. Premiums and considerations: | | | |
| 15.1 Uncollected premiums and agents' balances in the course of collection | | | |
| 15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due | | | |
| 15.3 Accrued retrospective premiums | | | |
| 16. Reinsurance: | | | |
| 16.1 Amounts recoverable from reinsurers | | | |
| 16.2 Funds held by or deposited with reinsured companies | | | |
| 16.3 Other amounts receivable under reinsurance contracts | | | |
| 17. Amounts receivable relating to uninsured plans | | | |
| 18.1 Current federal and foreign income tax recoverable and interest thereon | | | |
| 18.2 Net deferred tax asset | 799,975 | 883,231 | 83,256 |
| 19. Guaranty funds receivable or on deposit | | | |
| 20. Electronic data processing equipment and software | | | |
| 21. Furniture and equipment, including health care delivery assets | | | |
| 22. Net adjustment in assets and liabilities due to foreign exchange rates | | | |
| 23. Receivables from parent, subsidiaries and affiliates | | | |
| 24. Health care and other amounts receivable | | | |
| 25. Aggregate write-ins for other than invested assets | 782 | | (782) |
| 26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) | 800,757 | 883,231 | 82,474 |
| 27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts | | | |
| 28. Total (Lines 26 and 27) | 800,757 | 883,231 | 82,474 |
| DETAILS OF WRITE-INS | | | |
| 1101. | | | |
| 1102. | | | |
| 1103. | | | |
| 1198. Summary of remaining write-ins for Line 11 from overflow page | | | |
| 1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above) | | | |
| 2501. Withholding tax refunds due | 782 | | (782) |
| 2502. | | | |
| 2503. | | | |
| 2598. Summary of remaining write-ins for Line 25 from overflow page | | | |
| 2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) | 782 | | (782) |

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A. Accounting Practices

The accompanying financial statements of Symetra National Life Insurance Company of (the Company) have been prepared in conformity with the National Association of Insurance Commissioners (NAIC) *Accounting Practices and Procedures Manual* and *Annual Statement Instructions*, except to the extent that practices prescribed or permitted by the Office of the Insurance Commissioner of the state of Washington (the Department) differ. No differences exist in the prescribed practices that result in a material effect on surplus as of December 31, 2013 or 2012. The Company has no permitted practices as of December 31, 2013 or 2012.

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

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

C. Accounting Policy

Premiums are recognized annually on the policy anniversary for individual traditional life policies, consistent with the statutory reserving process. Premiums for universal life policies are recognized when received. In addition, the following provides a summary of the Company's key accounting policies:

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

NOTES TO FINANCIAL STATEMENTS

2. Accounting Changes and Correction of Errors

The Company adopted SSAP No. 101, *Income Taxes, A Replacement of SSAP No. 10R and SSAP No. 10* as of January 1, 2012. This SSAP establishes statutory accounting principles for current and deferred federal and foreign income taxes and current state income taxes. Additionally, the eligibility test under SSAP No. 10R, *Income Taxes-A Temporary Replacement of SSAP No. 10*, is eliminated and the admissibility limitation is altered. Upon adoption the Company recorded an adjustment to reclassify \$37,861 of additional deferred tax assets from special surplus funds to unassigned funds. There was no cumulative effect adjustment as a result of adopting SSAP No. 101 and no material impact on the Company's assets, liabilities, surplus or income.

There were no errors discovered for the years ended December 31, 2013 or 2012.

3. Business Combinations and Goodwill

Not applicable

4. Discontinued Operations

Not applicable

5. Investments

A. Mortgage Loans

The Company has no investments in mortgage loans.

B. Debt Restructuring

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

C. Reverse Mortgages

The Company has no investments in reverse mortgages.

D. Loan-Backed Securities

- (1) Prepayment assumptions for single and multi-class mortgage-backed securities are obtained primarily from broker dealer survey values or internal estimates when survey values are not available.
- (2) The Company did not recognize other-than-temporary impairments (OTTI) for loan backed and structured securities due to the intent to sell or inability to hold for the year ended December 31, 2013.
- (3) The Company does not currently hold any mortgage-backed securities with OTTI calculated as the present value of cash flows expected to be collected.
- (4) All impaired securities (fair value is less than cost or amortized cost) for which an OTTI has not been recognized in earnings as a realized loss (including securities with a recognized OTTI for non-interest related declines when a non- recognized interest related impairment remains):

| | | | |
|----|--|----|-----------|
| a. | The aggregate related amount of unrealized losses: | | |
| | 1. Less than 12 months | \$ | 179,256 |
| | 2. 12 months or longer | \$ | — |
| b. | The aggregate related fair value of securities with unrealized losses: | | |
| | 1. Less than 12 months | \$ | 1,974,082 |
| | 2. 12 months or longer | \$ | — |

NOTES TO FINANCIAL STATEMENTS

- (5) The Company's review of loan-backed securities for OTTI includes both quantitative and qualitative criteria. Quantitative criteria include the length of time and amount that each security is in an unrealized loss position (i.e., is underwater) and, for bonds, whether expected future cash flows indicate a credit loss exists.

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

- Extent and duration of the decline in fair value below cost or amortized cost;
- The financial condition and near-term prospects of the issuer of the security, including any specific events that may affect its operations, earnings potential or compliance with terms and covenants of the security;
- Changes in the financial condition of the security's underlying collateral;
- Any downgrades of the security by a rating agency;
- Nonpayment of scheduled interest, or the reduction or elimination of dividends;
- Other indications that a credit loss has occurred; and
- For bonds, the Company's intent to sell or whether it is more likely than not the Company will be required to sell the bond prior to recovery of its amortized cost, considering any regulatory developments, prepayments or call modifications and the Company's liquidity needs.

E. Repurchase Agreements and/or Securities Lending Transactions

The Company has no investments in repurchase agreements or securities lending transactions.

F. Real Estate

The Company has no investments in real estate.

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

The Company has no investments in LIHTC.

NOTES TO FINANCIAL STATEMENTS

H. Restricted Assets

(1) Restricted Assets (Including Pledged)

| Restricted Asset Category | Gross Restricted | | | | | | 8 | Percentage | | |
|---|---------------------------------|--|--|------------------|-----------------------|----------------------------------|--|----------------------------------|--|---------------|
| | Current Year | | | | | 6 | | 7 | 9 | 10 |
| | 1 | 2 | 3 | 4 | 5 | | | | | |
| Total General Account (G/A) | G/A Supporting S/A Activity (a) | Total Separate Account (S/A) Restricted Assets | S/A Assets Supporting G/A Activity (b) | Total (1 plus 3) | Total From Prior Year | Increase/ (Decrease) (5 minus 6) | Total Current Year Admitted Restricted | Gross Restricted to Total Assets | Admitted Restricted to Total Admitted Assets | |
| a. Subject to contractual obligation for which liability is not shown | \$ — | \$ — | \$ — | \$ — | \$ — | \$ — | \$ — | — | —% | —% |
| b. Collateral held under security lending agreements | — | — | — | — | — | — | — | — | — | — |
| c. Subject to repurchase agreements | — | — | — | — | — | — | — | — | — | — |
| d. Subject to reverse repurchase agreements | — | — | — | — | — | — | — | — | — | — |
| e. Subject to dollar repurchase agreements | — | — | — | — | — | — | — | — | — | — |
| f. Subject to dollar reverse repurchase agreements | — | — | — | — | — | — | — | — | — | — |
| g. Placed under option contract | — | — | — | — | — | — | — | — | — | — |
| h. Letter stock or securities restricted as to sale | — | — | — | — | — | — | — | — | — | — |
| i. On deposit with states | 2,296,513 | — | — | — | 2,296,513 | 2,384,669 | (88,156) | 2,296,513 | 13.13% | 13.76% |
| l. On deposit with other regulatory bodies | — | — | — | — | — | — | — | — | — | — |
| k. Pledged as collateral not captured in other categories | — | — | — | — | — | — | — | — | — | — |
| l. Other restricted assets | — | — | — | — | — | — | — | — | — | — |
| m. Total Restricted Assets | \$ 2,296,513 | — | — | — | \$ 2,296,513 | \$ 2,384,669 | \$ (88,156) | \$ 2,296,513 | 13.13% | 13.76% |

(2) Detail of Assets Pledged as Collateral Not Captured in Other Categories - None

(3) Detail of Other Restricted Assets - None

NOTES TO FINANCIAL STATEMENTS**6. Joint Ventures, Partnerships and Limited Liability Companies**

The Company has no investments in joint ventures, partnerships or limited liability companies.

7. Investment Income

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

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

B. There was no investment income due and accrued excluded from surplus as of December 31, 2013 or 2012.

8. Derivative Instruments

The Company has no investments in derivative instruments.

9. Income Taxes

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

1.

| | 12/31/2013 | | |
|---|-------------------|----------------|------------------------------|
| | (1) | (2) | (3) |
| | Ordinary | Capital | (Col 1 + 2) Total |
| (a) Gross DTAs | \$ 896,477 | \$ — | \$ 896,477 |
| (b) Statutory valuation allowance adjustments | — | — | — |
| (c) Adjusted gross DTA (1a - 1b) | 896,477 | — | 896,477 |
| (d) DTAs nonadmitted | 799,975 | — | 799,975 |
| (e) Subtotal net admitted DTAs (1c - 1d) | 96,502 | — | 96,502 |
| (f) DTLs | 29,797 | — | 29,797 |
| (g) Net admitted DTA (1e - 1f) | \$ 66,705 | \$ — | \$ 66,705 |

| | 12/31/2012 | | |
|---|-------------------|----------------|------------------------------|
| | (4) | (5) | (6) |
| | Ordinary | Capital | (Col 4 + 5) Total |
| (a) Gross DTAs | \$ 997,551 | \$ — | \$ 997,551 |
| (b) Statutory valuation allowance adjustments | — | — | — |
| (c) Adjusted gross DTA (1a - 1b) | 997,551 | — | 997,551 |
| (d) DTAs nonadmitted | 883,231 | — | 883,231 |
| (e) Subtotal net admitted DTAs (1c - 1d) | 114,320 | — | 114,320 |
| (f) DTLs | 41,037 | — | 41,037 |
| (g) Net admitted DTA (1e - 1f) | \$ 73,283 | \$ — | \$ 73,283 |

NOTES TO FINANCIAL STATEMENTS

| | Change | | |
|---|---------------------------------------|--------------------------------------|--------------------------------------|
| | (7) (Col 1-4) Ordinary | (8) (Col 2-5) Capital | (9) (Col 7 + 8) Total |
| (a) Gross DTAs | \$ (101,074) | \$ — | \$ (101,074) |
| (b) Statutory valuation allowance adjustments | — | — | — |
| (c) Adjusted gross DTA (1a - 1b) | (101,074) | — | (101,074) |
| (d) DTAs nonadmitted | (83,256) | — | (83,256) |
| (e) Subtotal net admitted DTAs (1c - 1d) | (17,818) | — | (17,818) |
| (f) DTLs | (11,240) | — | (11,240) |
| (g) Net admitted DTA (1e - 1f) | \$ (6,578) | \$ — | \$ (6,578) |

2. The SSAP No. 101 admission calculation components as of December 31 are as follows:

| | 12/31/2013 | | |
|---|-------------------------|------------------------|--------------------------------------|
| | (1) Ordinary | (2) Capital | (3) (Col 1 + 2) Total |
| (a) Federal income taxes paid in prior years recoverable through loss carrybacks | \$ 66,705 | \$ — | \$ 66,705 |
| (b) Adjusted gross DTAs expected to be realized after application of the threshold limitation (lesser of 2(b)1 and 2(b)2 below) | — | — | — |
| 1. Adjusted gross DTAs expected to be realized following the balance sheet date | — | — | — |
| 2. Adjusted gross DTAs allowed per limitation threshold | XXXXX | XXXXX | 1,491,767 |
| (c) Adjusted gross DTAs offset by gross DTLs | 29,797 | — | 29,797 |
| (d) DTAs admitted as the result of applications of SSAP No. 101 (2(a) + 2(b)+ 2(c)) | \$ 96,502 | \$ — | \$ 96,502 |

| | 12/31/2012 | | |
|---|-------------------------|------------------------|--------------------------------------|
| | (4) Ordinary | (5) Capital | (6) (Col 4 + 5) Total |
| (a) Federal income taxes paid in prior years recoverable through loss carrybacks | \$ 73,283 | \$ — | \$ 73,283 |
| (b) Adjusted gross DTAs expected to be realized after application of the threshold limitation (lesser of 2(b)1 and 2(b)2 below) | — | — | — |
| 1. Adjusted gross DTAs expected to be realized following the balance sheet date | — | — | — |
| 2. Adjusted gross DTAs allowed per limitation threshold | XXXXX | XXXXX | 1,418,354 |
| (c) Adjusted gross DTAs offset by gross DTLs | 41,037 | — | 41,037 |
| (d) DTAs admitted as the result of applications of SSAP No. 101 (2(a) + 2(b)+ 2(c)) | \$ 114,320 | \$ — | \$ 114,320 |

NOTES TO FINANCIAL STATEMENTS

| | Change | | |
|---|---|--|--|
| | (7) (Col 1-4) Ordinary | (8) (Col 2-5) Capital | (9) (Col 7 + 8) Total |
| (a) Federal income taxes paid in prior years recoverable through loss carrybacks | \$ (6,578) | \$ — | \$ (6,578) |
| (b) Adjusted gross DTAs expected to be realized after application of the threshold limitation (lesser of 2(b)1 and 2(b)2 below) | — | — | — |
| 1. Adjusted gross DTAs expected to be realized following the balance sheet date | — | — | — |
| 2. Adjusted gross DTAs allowed per limitation threshold | XXXXXX | XXXXXX | 73,413 |
| (c) Adjusted gross DTAs offset by gross DTLs | (11,240) | — | (11,240) |
| (d) DTAs admitted as the result of applications of SSAP No. 101 (2(a) + 2(b)+2(c)) | \$ (17,818) | \$ — | \$ (17,818) |

| 3. | 12/31/2013 | 12/31/2012 |
|--|-------------------|-------------------|
| Ratio percentage used to determine recovery period and threshold | | |
| (a) limitation amount | 10,608% | 15,510% |
| (b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above | \$ 9,945,115 | \$ 9,455,696 |

| | | 12/31/2013 | | |
|---|----|-------------------|------------------|------------------------------|
| | | (1) | (2) | (3) |
| | | Ordinary % | Capital % | (Col 1+2) Total % |
| (a) Determination of adjusted gross DTA and net admitted DTA by tax character as a percentage | | | | |
| (1) Adjusted gross DTAs amount from note 9.A.1.(c) | \$ | 896,477 | \$ — | \$ 896,477 |
| (2) Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies | | 0.00% | 0.00% | 0.00% |
| (3) Net admitted adjusted gross DTAs amount from note 9.A.1.(e) | \$ | 96,502 | \$ — | \$ 96,502 |
| (4) Percentage of net admitted adjusted gross DTAs by tax character attributable to the impact of tax planning strategies | | 0.00% | 0.00% | 0.00% |

| | | 12/31/2012 | | |
|---|----|-------------------|------------------|------------------------------|
| | | (4) | (5) | (6) |
| | | Ordinary % | Capital % | (Col 4+5) Total % |
| (a) Determination of adjusted gross DTA and net admitted DTA by tax character as a percentage | | | | |
| (1) Adjusted gross DTAs amount from note 9.A.1.(c) | \$ | 997,551 | \$ — | \$ 997,551 |
| (2) Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies | | 0.00% | 0.00% | 0.00% |
| (3) Net admitted adjusted gross DTAs amount from note 9.A.1.(e) | \$ | 114,320 | \$ — | \$ 114,320 |
| (4) Percentage of net admitted adjusted gross DTAs by tax character attributable to the impact of tax planning strategies | | 0.00% | 0.00% | 0.00% |

NOTES TO FINANCIAL STATEMENTS

| | Change | | |
|---|---|--|--------------------------------------|
| | (7) (Col 1-4) Ordinary % | (8) (Col 2-5) Capital % | (9) (Col 7+8) Total % |
| (a) Determination of adjusted gross DTA and net admitted DTA by tax character as a percentage | | | |
| (1) Adjusted gross DTAs amount from note 9.A.1.(c) | \$ (101,074) | \$ — | \$ (101,074) |
| (2) Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies | 0.00% | 0.00% | 0.00% |
| (3) Net admitted adjusted gross DTAs amount from note 9.A.1.(e) | \$ (17,818) | \$ — | \$ (17,818) |
| (4) Percentage of net admitted adjusted gross DTAs by tax character attributable to the impact of tax planning strategies | 0.00% | 0.00% | 0.00% |

(c) Does the Company’s tax-planning strategies include the use of reinsurance? Yes _____ No X

B. Regarding deferred tax liabilities that are not recognized:

The Company has no DTLs which have not been recognized.

NOTES TO FINANCIAL STATEMENTS

C. Current and deferred income taxes consist of the following major components

| | (1) | (2) | (3) |
|---|------------|------------|-----------------------|
| | 12/31/2013 | 12/31/2012 | (Col 1 - 2) Change |
| 1. Current Income Tax | | | |
| (a) Federal | \$ 110,536 | 134,184 | (23,648) |
| (b) Foreign | — | — | — |
| (c) Subtotal | 110,536 | 134,184 | (23,648) |
| (d) Federal income tax on net capital gains | 5,591 | 1,794 | 3,797 |
| (e) Utilization of capital loss carryforwards | — | — | — |
| (f) Other | — | — | — |
| (g) Federal and foreign income taxes incurred | \$ 116,127 | 135,978 | (19,851) |
| 2. DTAs | | | |
| (a) Ordinary | | | |
| (1) Discounting of unpaid leases | \$ — | \$ — | — |
| (2) Unearned premium reserve | — | — | — |
| (3) Policyholder reserves | 855,734 | 956,442 | (100,708) |
| (4) Investments | 2,028 | 1,910 | 118 |
| (5) Deferred acquisition costs | 38,441 | 38,649 | (208) |
| (6) Policyholder dividends accrual | — | — | — |
| (7) Fixed assets | — | — | — |
| (8) Compensation and benefits accrual | — | — | — |
| (9) Pension accrual | — | — | — |
| (10) Receivables - nonadmitted | — | — | — |
| (11) Net operating loss carryforward | — | — | — |
| (12) Tax credit carryforward | — | — | — |
| (13) Other | 274 | 550 | (276) |
| (99) Subtotal | 896,477 | 997,551 | (101,074) |
| (b) Statutory valuation allowance adjustment | — | — | — |
| (c) Nonadmitted | 799,975 | 883,231 | (83,256) |
| (d) Admitted ordinary DTAs (2a99-2b-2c) | 96,502 | 114,320 | (17,818) |
| (e) Capital | | | |
| (1) Investments | — | — | — |
| (2) Net capital loss carryforward | — | — | — |
| (3) Real estate | — | — | — |
| (4) Other | — | — | — |
| (99) Subtotal | — | — | — |
| (f) Statutory valuation allowance adjustment | — | — | — |
| (g) Nonadmitted | — | — | — |
| (h) Admitted capital DTAs (2e99-2f-2g) | — | — | — |
| (i) Admitted DTAs (2d+2h) | \$ 96,502 | \$ 114,320 | (17,818) |

NOTES TO FINANCIAL STATEMENTS

C. Current and deferred income taxes consist of the following major components (continued)

| 3. DTLs | (1) 12/31/2013 | (2) 12/31/2012 | (3) (Col 1 - 2) Change |
|---|-------------------|-------------------|------------------------------|
| (a) Ordinary | | | |
| (1) Investments | \$ 11,057 | \$ 20,316 | \$ (9,259) |
| (2) Fixed assets | — | — | — |
| (3) Deferred and uncollected premium | 18,344 | 20,721 | (2,377) |
| (4) Policyholder reserves | — | — | — |
| (5) Other | 396 | — | 396 |
| (99) Subtotal | <u>29,797</u> | <u>41,037</u> | <u>(11,240)</u> |
| (b) Capital | | | |
| (1) Investments | — | — | — |
| (2) Real estate | — | — | — |
| (3) Other | — | — | — |
| (99) Subtotal | <u>—</u> | <u>—</u> | <u>—</u> |
| (c) DTLs (3a99-3b99) | <u>\$ 29,797</u> | <u>\$ 41,037</u> | <u>\$ (11,240)</u> |
| 4. Net DTA/DTL (2i-3c) | <u>\$ 66,705</u> | <u>\$ 73,283</u> | <u>\$ (6,578)</u> |
| Net change in DTA/(DTL) (2a99+2e99-3c) | | | <u>\$ (89,834)</u> |
| Surplus adjustments | | | |
| Tax effect of change in unrealized capital gain(losses) | | | — |
| Tax effect of change in nonadmitted assets | | | (274) |
| Adjustments to prior year net DTAs | | | <u>(114)</u> |
| Change in net deferred income taxes | | | <u>\$ (90,222)</u> |

D. Reconciliation of Federal Income Tax Rate to Actual Effective Rate

Among the more significant book to tax adjustments were the following:

| | 12/31/2013 | 12/31/2012 |
|--|-------------------|------------------|
| Significant statutory to tax adjustments on current taxes: | | |
| Ordinary income tax at federal statutory rate (35%) | \$ 214,771 | \$ 62,068 |
| Capital income tax at federal statutory rate (35%) | (7,303) | 370 |
| Total income tax | <u>207,468</u> | <u>62,438</u> |
| Other permanent items | 116 | 22 |
| Change in IMR | (1,349) | (1,355) |
| Prior year adjustment | 114 | 4,599 |
| All other adjustments | — | — |
| Federal income tax expense (benefit) | <u>\$ 206,349</u> | <u>\$ 65,704</u> |
| Federal and foreign taxes incurred | \$ 116,127 | \$ 135,978 |
| Change in net deferred income taxes | 90,222 | (70,274) |
| Total statutory income taxes | <u>\$ 206,349</u> | <u>\$ 65,704</u> |

NOTES TO FINANCIAL STATEMENTS

E. Operating Loss and Tax Credit Carryforwards and Protective Tax Deposits

1. As of December 31, 2013, the Company had no net operating loss, capital loss or tax credit carryforward amounts.
2. The amount of federal income taxes incurred that are available for recovery in the event of a carryback of future net losses is as follows:

| | 2013 | 2012 | 2011 |
|-----------------|------------|------------|------------|
| Ordinary income | \$ 110,422 | \$ 129,698 | \$ 104,398 |
| Capital gain | 5,591 | 1,794 | 3,738 |

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

F. Consolidated Federal Income Tax Return

1. The Company's federal income tax return is consolidated with the following:
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 each respective company's 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.
3. The Company's federal income tax returns have been examined and closing agreements have been executed with the Internal Revenue Service, or the statute of limitations has expired for all tax periods through December 31, 2009.

G. Federal or Foreign Income Tax Loss Contingencies

The Company has no tax loss contingency for which it is reasonably possible that the total liability will significantly increase within twelve months of the reporting date.

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

- A. B. and C. The following transactions were entered into by the Company with affiliates. Non-insurance transactions involving less than 0.5% of the Company's admitted assets are omitted, with the exception of cost allocation transactions which are discussed separately.

There were no material related party transactions for the years ended December 31, 2013 or 2012.

- D. As of December 31, 2013 and 2012, the Company reported the following amounts due (to)/from an affiliated company, which are generally settled within 30 days:

| | December 31 | |
|--------------------------------|--------------------|--------------------|
| | 2013 | 2012 |
| Symetra Life Insurance Company | \$ (33,482) | \$ (14,837) |
| White Mountains Advisors, LLC | (1,934) | (1,923) |
| Total | <u>\$ (35,416)</u> | <u>\$ (16,760)</u> |

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

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

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

NOTES TO FINANCIAL STATEMENTS

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

11. Debt

Not applicable

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

A-D. The Company does not sponsor a defined benefit plan.

E. The Company does not administer the defined contribution plan. See Note 12G.

F. The Company does not participate in a multi-employer plan.

G. Consolidated Holding Company Plans

Retirement Plans

The Company participates in a defined contribution 401(k) plan sponsored by Symetra Life Insurance Company, its parent, for all eligible employees that includes matching 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, 2013 or 2012.

H. The Company does not participate in a cash balance, post employment benefit or deferred compensation plan.

I. There is no impact from the Medicare Modernization Act since the Company does not participate in postretirement benefit plans.

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

(1) The Company's capital is common stock, 20,000 shares authorized, issued and outstanding, \$125 per share par value. There are no other classes of capital stock.

(2) The Company has no preferred stock.

(3) The Company is restricted as to the amount of dividends that can be paid to its shareholder without prior approval of the Department. This restriction is the greater of statutory net gain from operations for the previous year or 10% of total capital and surplus at the close of the previous year, subject to a maximum limit equal to statutory unassigned funds. Based on this restriction, the maximum dividend payout that may be made without prior approval in 2014 is \$999,208.

(4) The Company paid no dividends during the years ending December 31, 2013 or 2012.

(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 shareholders.

NOTES TO FINANCIAL STATEMENTS

- (6) The Company has no restrictions on surplus.
- (7) Advances to surplus not repaid - Not applicable
- (8) The Company holds no stock for special purposes.
- (9) There was no change in aggregate write-ins for special surplus funds as of December 31, 2013.
- (10) There was no change of unassigned funds (surplus) due to cumulative unrealized gains or losses as of December 31, 2013 or 2012.
- (11) The Company has no surplus notes.
- (12) Impact of any restatement due to quasi-reorganizations - Not applicable
- (13) Effective date of quasi-reorganizations - Not applicable

14. Contingencies

- A. (1) The Company has made no commitments or contingent commitments to a SCA entity.
- (2) The Company has made no guarantees as of December 31, 2013 or 2012.
- (3) Not applicable
- B. (1) The Company's liability established under SSAP No. 35R, *Guaranty Fund and Other Assessments* relating to estimated retrospective premium based guaranty fund assessments were \$4,000 and \$7,105 as of December 31, 2013 and 2012, respectively. Changes in the liability for guaranty fund assessments are charged to operations in the period in which the Company is notified.
- (2) Under SSAP No. 35R, the Company has related premium tax offsets as follows:

| | | |
|--|----|---------|
| a. Assets recognized from paid and accrued premium tax offsets and policy surcharges as of December 31, 2012 | \$ | 5,529 |
| b. Decreases during current year: | | |
| Premium tax offset accrual adjustment | | (331) |
| Premium tax offset applied | | (1,198) |
| c. Increases during year | | — |
| d. Assets recognized from paid and accrued premium tax offsets and policy surcharges as of December 31, 2013 | \$ | 4,000 |
- C. The Company has no gain contingencies to report.
- D. Claims related extra contractual obligation and bad faith losses stemming from lawsuits - Not applicable
- E. Because of the nature of its business, the Company is subject to legal actions filed or threatened in the ordinary course of its business operations. The Company does not expect that any such litigation, pending or threatened, as of December 31, 2013, will have a material adverse effect on its financial condition, future operating results or liquidity.

15. Leases

Not applicable

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

Not applicable

NOTES TO FINANCIAL STATEMENTS

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

- A. Transfers of Receivables Reported as Sales – Not applicable
- B. Transfer and Servicing of Financial Assets – Not applicable
- C. Wash Sales

The Company had no transactions which met the definition of wash sales as stated in SSAP No. 91, *Accounting for Transfers and Servicing of Financial Assets and Extinguishments of Liabilities*, for securities with a NAIC designation of 3 or below or unrated securities for the year ended December 31, 2013.

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

Not applicable

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

Not applicable

20. Fair Value Measurements

- A. Assets Measured at Fair Value

The Company had no financial assets or financial liabilities recorded at fair value as of December 31, 2013, or 2012.

The Company determines the fair value of its financial instruments based on the fair value hierarchy, which favors the use of observable inputs over the use of unobservable inputs when measuring fair value.

The Company has categorized its financial instruments into the three-level hierarchy, which gives the highest priority to quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The level to which a fair value measurement falls is assigned based on the lowest-level input that is significant to the measurement. The fair value measurements for the Company's financial instruments not carried at fair value, but disclosed at fair value are categorized as follows:

- Level 1 - Unadjusted quoted prices in active markets for identical instruments. This category primarily consists of cash and short-term investments.
- Level 2 - Quoted prices for similar instruments in active markets and model-derived valuations whose inputs are observable. This category includes those financial instruments that are valued using industry-standard pricing methodologies or models. All significant inputs are observable or derived from observable information in the marketplace. The financial instruments in this category include bonds.
- Level 3 - Fair value estimates whose significant inputs are unobservable. This category includes financial instruments for which fair value is estimated based on industry-standard pricing methodologies and internally developed models utilizing significant inputs not based on or corroborated by readily available market information. In limited circumstances, this may also utilize estimates based on non-binding broker quotes. The Company has no financial instruments in this level.

(1)– (5) Not applicable

- B. Other Fair Value Disclosures

Not applicable

NOTES TO FINANCIAL STATEMENTS

C. Fair Values for all Financial Instruments by Levels 1, 2 and 3:

The tables below reflect the fair values and admitted values of all admitted assets and liabilities that are financial instruments, subject to fair value disclosure requirements. The fair values are also categorized by the valuation hierarchy as described in Note 20A.

As of December 31, 2013

| Type of Financial Instrument | Aggregate Fair Value | Admitted Values | (Level 1) | (Level 2) | (Level 3) | Not Practicable (Carrying Value) |
|---------------------------------|----------------------|-----------------|-----------|---------------|-----------|----------------------------------|
| Financial instruments-assets | | | | | | |
| Bonds | | | | | | |
| U.S. government and agencies | \$ 3,214,643 | \$ 3,221,298 | — | \$ 3,214,643 | — | — |
| Industrial and miscellaneous | 2,753,091 | 2,537,136 | — | 2,753,091 | — | — |
| Mortgage-backed securities | 10,432,050 | 10,372,942 | — | 10,432,050 | — | — |
| Total bonds | \$ 16,399,784 | \$ 16,131,376 | — | \$ 16,399,784 | — | — |
| Cash and short-term investments | 182,315 | 182,315 | 182,315 | — | — | — |
| Contract loans | — | 170,512 | — | — | — | 170,512 |
| Total assets | \$ 16,582,099 | \$ 16,484,203 | 182,315 | \$ 16,399,784 | — | 170,512 |

As of December 31, 2012

| Type of Financial Instrument | Aggregate Fair Value | Admitted Values | (Level 1) | (Level 2) | (Level 3) | Not Practicable (Carrying Value) |
|---------------------------------|----------------------|-----------------|-----------|---------------|-----------|----------------------------------|
| Financial instruments-assets | | | | | | |
| Bonds | | | | | | |
| U.S. government and agencies | \$ 2,960,306 | \$ 2,899,720 | — | \$ 2,960,306 | — | — |
| Industrial and miscellaneous | 2,938,471 | 2,585,566 | — | 2,938,471 | — | — |
| Mortgage-backed securities | 10,526,094 | 9,635,606 | — | 10,526,094 | — | — |
| Total bonds | \$ 16,424,871 | \$ 15,120,892 | — | \$ 16,424,871 | — | — |
| Cash and short-term investments | 1,106,833 | 1,106,833 | 1,106,833 | — | — | — |
| Contract loans | — | 163,890 | — | — | — | 163,890 |
| Total assets | \$ 17,531,704 | \$ 16,391,615 | 1,106,833 | \$ 16,424,871 | — | 163,890 |

D. Not Practical to Estimate Fair Value:

| Type of Financial Instrument | Carrying Value | Effective Interest Rate | Maturity Date | Explanation |
|------------------------------|----------------|-------------------------|---------------|-------------|
| Contract loans: | | | | |
| December 31, 2013 | \$ 170,512 | 5.2% to 7.4% | NA | See below |
| December 31, 2012 | \$ 163,890 | 5.2% to 7.4% | NA | See below |

The Company's contract loans have varying interest rates ranging from 5.2% to 7.4% and do not have stated maturity dates or payment terms. Cash flow projections are not available and would require significant amounts of judgment and estimation and would not be practical given the immateriality of these assets.

21. Other Disclosures

- A. Extraordinary Items – Not applicable
- B. Troubled Debt Restructuring: Debtors – Not applicable
- C. Other Disclosures and Unusual Items - Not applicable
- D. Business Interruption Insurance Recoveries - Not applicable
- E. State Transferable Tax Credits - Not applicable

NOTES TO FINANCIAL STATEMENTS

F. Subprime-Mortgage- Related Risk Exposure

- (1) In order to determine our subprime exposure, we included all securities issued from a dedicated subprime shelf. We have no securities with a subprime exposure as of December 31, 2013 or 2012.
- (2) Direct exposure through investments in subprime mortgage loans – None
- (3) Direct exposure through other investments – None
- (4) Underwriting exposure to subprime mortgage risk through mortgage guaranty or financial guaranty insurance coverage - Not applicable

G. Retained Assets – Not applicable

H. Offsetting and Netting of Assets and Liabilities - Not applicable

22. Events Subsequent

Type I: Recognized Subsequent Events:

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

Type II: Nonrecognized Subsequent Events:

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

On February 7, 2014, the Company filed applications with the Washington State Office of the Insurance Commissioner and Iowa Insurance Division to redomesticate (also known as redomicile) from the state of Washington to the state of Iowa. The change in legal domicile is expected to occur mid-2014, pending regulatory approvals.

Subsequent events have been considered through February 26, 2014 for the statutory statement issued on February 26, 2014.

23. Reinsurance

Not applicable

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

Not applicable

25. Change in Incurred Losses and Loss Adjustment Expenses

Not applicable

26. Intercompany Pooling Arrangements

Not applicable

27. Structured Settlements

Not applicable

28. Health Care Receivables

Not applicable

29. Participating Policies

Not applicable

30. Premium Deficiency reserves

Not applicable

NOTES TO FINANCIAL STATEMENTS

31. Reserves for Life Contracts and Annuity Contracts

- (1) The Company waives deduction of deferred fractional premium upon death of life policy insureds and returns any premium beyond the date of death. Surrender values on policies do not exceed the corresponding benefit reserves.
- (2) For substandard lives, either extra premium is charged, or the gross premium for a rated age is charged. Mean reserves are determined by computing the regular mean reserve for the plan at any rated age and, in addition, holding one-half of any extra premium charge for the year.
- (3) As of December 31, 2013 and 2012, the Company had \$3,686,623 and \$4,063,280, respectively, of insurance in force for which the gross premiums are less than the net premiums according to the standard valuation set by the Department. Reserves to cover the difference as reported in Exhibit 5, miscellaneous reserves section, were \$48,204 and \$55,616 as of December 31, 2013 and 2012, respectively, and were included in aggregate reserves.
- (4) The tabular interest has been determined by formula as described in the instructions.

(5) Tabular interest on funds not involving life contingencies - Not applicable

(6) Other reserve changes for the year ended December 31, 2013:

| Item | Total | Indust. Life | Ordinary | | | Credit Life Group and individual | Group | |
|-------------------------------------|--------------|--------------|--------------|----------------------|------------------|----------------------------------|-----------|-----------|
| | | | Life Ins. | Individual Annuities | Suppl. Contracts | | Life Ins. | Annuities |
| Change in cash flow testing reserve | \$ (250,000) | | \$ (250,000) | | | | | |
| Total | \$ (250,000) | | \$ (250,000) | | | | | |

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

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

33. Premium and Annuity Considerations Deferred and Uncollected

The deferred and uncollected life insurance premiums as of December 31, 2013 were as follows:

| Type | Gross | Net of Loading |
|-----------------------------|------------------|------------------|
| (1) Industrial | \$ — | \$ — |
| (2) Ordinary – new business | — | — |
| (3) Ordinary – renewal | 56,142 | 43,754 |
| (4) Credit Life | — | — |
| (5) Group Life | — | — |
| (6) Group annuity | — | — |
| (7) Total | <u>\$ 56,142</u> | <u>\$ 43,754</u> |

The deferred and uncollected life insurance premiums as of December 31, 2012 were as follows:

| Type | Gross | Net of Loading |
|-----------------------------|------------------|------------------|
| (1) Industrial | \$ — | \$ — |
| (2) Ordinary – new business | — | — |
| (3) Ordinary – renewal | 59,204 | 46,247 |
| (4) Credit life | — | — |
| (5) Group life | — | — |
| (6) Group annuity | — | — |
| (7) Total | <u>\$ 59,204</u> | <u>\$ 46,247</u> |

34. Separate Accounts

Not applicable

35. Loss/Claim Adjustment Expenses

Not applicable

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []
If yes, complete Schedule Y, Parts 1, 1A and 2
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [] N/A []
- 1.3 State Regulating? Washington
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]
- 2.2 If yes, date of change:
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2010
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2010
- 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). 02/15/2012
- 3.4 By what department or departments?
Washington
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [] No [] N/A [X]
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [X] No [] N/A []
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business? Yes [] No [X]
4.12 renewals? Yes [] No [X]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business? Yes [] No [X]
4.22 renewals? Yes [] No [X]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
- 5.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.
- | 1
Name of Entity | 2
NAIC Company Code | 3
State of Domicile |
|---------------------|------------------------|------------------------|
| | | |
- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [] No [X]
- 6.2 If yes, give full information:
.....
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [X] No []
- 7.2 If yes,
7.21 State the percentage of foreign control; 17.0 %
7.22 State the nationality(s) of the foreign person(s) or entity(s) or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact; and identify the type of entity(s) (e.g., individual, corporation or government, manager or attorney in fact).

| 1 Nationality | 2 Type of Entity |
|------------------|---------------------------------|
| Bermuda | Limited Liability Company |

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 below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), 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 FDIC | 6 SEC |
|--|-----------------------------|----------|----------|-----------|----------|
| Symetra Investment Management, Inc. | Bellevue, WA | NO | NO | NO | YES |
| Symetra Securities, Inc. | Bellevue, WA | 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 and Young LLP
 Suite 3500
 999 Third Avenue
 Seattle, WA 98104-4086
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]
 10.2 If the response to 10.1 is yes, provide information related to this exemption:

 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 17A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]
 10.4 If the response to 10.3 is yes, provide information related to this exemption:

 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []
 10.6 If the response to 10.5 is no or n/a, please explain

 11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
 Dena Thompson, FSA, MAAA
 Senior Actuary and Vice President
 Symetra National Life Insurance Company
 777 108th Avenue NE, Suite 1200
 MS: SC14
 Bellevue, WA 98004
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]
 12.11 Name of real estate holding company
 12.12 Number of parcels involved
 12.13 Total book/adjusted carrying value \$
- 12.2 If, yes provide explanation:

13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?

 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []
 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
 (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
 (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
 (c) Compliance with applicable governmental laws, rules and regulations;
 (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
 (e) Accountability for adherence to the code.
 14.11 If the response to 14.1 is No, please explain:

 14.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
 14.21 If the response to 14.2 is yes, provide information related to amendment(s).

 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).

GENERAL INTERROGATORIES

- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [] No [X]
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

| 1 American Bankers Association (ABA) Routing Number | 2 Issuing or Confirming Bank Name | 3 Circumstances That Can Trigger the Letter of Credit | 4 Amount |
|--|--------------------------------------|--|-------------|
| | | | |

BOARD OF DIRECTORS

16. 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 []
17. 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 []
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict with the official duties of such person? Yes [X] No []

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers.....\$0
 - 20.12 To stockholders not officers.....\$0
 - 20.13 Trustees, supreme or grand (Fraternal Only)\$0
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21 To directors or other officers.....\$0
 - 20.22 To stockholders not officers.....\$0
 - 20.23 Trustees, supreme or grand (Fraternal Only)\$0
- 21.1 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]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others.....\$
 - 21.22 Borrowed from others.....\$
 - 21.23 Leased from others.....\$
 - 21.24 Other.....\$
- 22.1 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 []
- 22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment \$0
 - 22.22 Amount paid as expenses\$2,832
 - 22.23 Other amounts paid\$0
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [] No [X]
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$

INVESTMENT

- 24.01 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 24.03)..... Yes [X] No []
- 24.02 If no, give full and complete information relating thereto
.....
- 24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided) Reference to Note 17
- 24.04 Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes [] No [] N/A [X]
- 24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs.\$
- 24.06 If answer to 24.04 is no, report amount of collateral for other programs.\$
- 24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A [X]
- 24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]
- 24.09 Does the reporting entity or the reporting entity 's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [] No [] N/A [X]

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Symetra National Life Insurance Company
GENERAL INTERROGATORIES

24.10 For the reporting entity's security lending program state the amount of the following as December 31 of the current year:

| | |
|--|----------|
| 24.101 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 | \$ |
| 24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 | \$ |
| 24.103 Total payable for securities lending reported on the liability page | \$ |

25.1 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 21.1 and 24.03). Yes No

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

| | | |
|--|----------|-----------|
| 25.21 Subject to repurchase agreements | \$ | 0 |
| 25.22 Subject to reverse repurchase agreements | \$ | 0 |
| 25.23 Subject to dollar repurchase agreements | \$ | 0 |
| 25.24 Subject to reverse dollar repurchase agreements | \$ | 0 |
| 25.25 Pledged as collateral | \$ | 0 |
| 25.26 Placed under option agreements | \$ | 0 |
| 25.27 Letter stock or other securities restricted as to sale | \$ | 0 |
| 25.28 On deposit with state or other regulatory body | \$ | 2,296,513 |
| 25.29 Other | \$ | 0 |

25.3 For category (25.27) provide the following:

| 1 Nature of Restriction | 2 Description | 3 Amount |
|----------------------------|------------------|-------------|
| | | |

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes No

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

27.1 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

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

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

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

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

28.02 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) |
|--------------|------------------|------------------------------|
| | | |

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year? Yes No

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

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

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

| 1 Central Registration Depository Number(s) | 2 Name | 3 Address |
|---|---|--|
| 104123 | White Mountains Advisors, LLC | 200 Hubbard Road Guilford, CT 06437 |
| 106595 | Wellington Management Company, LLP | 280 Congress Street Boston, MA 02210 |
| 138756 | Pioneer Institutional Asset Management, Inc | 60 State Street Boston, MA 02109-1820 |

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Symetra National Life Insurance Company
GENERAL INTERROGATORIES

29.1 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]

29.2 If yes, complete the following schedule:

| 1 CUSIP # | 2 Name of Mutual Fund | 3 Book/Adjusted Carrying Value |
|-----------------|--------------------------|-----------------------------------|
| 29.2999 - Total | | |

29.3 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 |
|---|---|---|------------------------|
| | | | |

30. 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 (+) |
|-----------------------------|---------------------------------|-----------------|--|
| 30.1 Bonds | 16,293,122 | 16,561,531 | 268,409 |
| 30.2 Preferred stocks | 0 | 0 | 0 |
| 30.3 Totals | 16,293,122 | 16,561,531 | 268,409 |

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

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

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

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [] No []

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
 We utilize a nationally recognized independent third party pricing service for the majority of the prices used to determine fair value. We gain assurance on the overall reasonableness and consistent application of input assumptions, valuation methodologies and compliance with accounting standards for fair value determination through various processes including, but not limited to, evaluation of pricing methodologies, analytical reviews of certain prices and back-testing of selected sales activity to determine whether there are any significant differences between the market price used to value the security prior to sale and the actual sales prices.

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

32.2 If no, list exceptions:

GENERAL INTERROGATORIES

OTHER

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

33.2 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 |
|-----------|------------------|
| | |

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

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

| 1 Name | 2 Amount Paid |
|-----------|------------------|
| | |

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

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

| 1 Name | 2 Amount Paid |
|-----------|------------------|
| | |

GENERAL INTERROGATORIES

PART 2 - LIFE INTERROGATORIES

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

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

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

1.31 Reason for excluding:
.....

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

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

1.6 Individual policies:

Most current three years:

1.61 Total premium earned \$

1.62 Total incurred claims \$

1.63 Number of covered lives

All years prior to most current three years

1.64 Total premium earned \$

1.65 Total incurred claims \$

1.66 Number of covered lives

1.7 Group policies:

Most current three years:

1.71 Total premium earned \$

1.72 Total incurred claims \$

1.73 Number of covered lives

All years prior to most current three years

1.74 Total premium earned \$

1.75 Total incurred claims \$

1.76 Number of covered lives

2. Health Test:

| | 1 Current Year | 2 Prior Year |
|-----------------------------------|-------------------|-----------------|
| 2.1 Premium Numerator | 258,178 | 270,329 |
| 2.2 Premium Denominator | 0.000 | 0.000 |
| 2.3 Premium Ratio (2.1/2.2) | 0 | 0 |
| 2.4 Reserve Numerator | 4,745,913 | 4,866,855 |
| 2.5 Reserve Denominator | 0.000 | 0.000 |
| 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 \$ 178,395

4.22 Received \$ 0

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

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

5.21 Page 3, Line 1 \$

5.22 Page 4, Line 1 \$

6. FOR STOCK REPORTING ENTITIES ONLY:

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

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

7.11 Cash \$ 19,585,835

7.12 Stock \$ 0

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

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

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

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

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

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

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

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

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

FIVE-YEAR HISTORICAL DATA

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

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

| | 1 2013 | 2 2012 | 3 2011 | 4 2010 | 5 2009 |
|--|------------|------------|------------|------------|------------|
| Life Insurance in Force (Exhibit of Life Insurance) | | | | | |
| 1. Ordinary - whole life and endowment (Line 34, Col. 4) | 15,863 | 18,275 | 18,275 | 20,217 | 20,218 |
| 2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4) | 11,713 | 11,440 | 13,282 | 13,642 | 15,700 |
| 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) | 27,576 | 29,715 | 31,557 | 33,859 | 35,918 |
| 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) | 258,178 | 270,329 | 285,156 | 297,410 | 316,302 |
| 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 | 258,178 | 270,329 | 285,156 | 297,410 | 316,302 |
| Balance Sheet (Pages 2 & 3) | | | | | |
| 21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3) | 16,688,373 | 16,618,186 | 16,370,117 | 17,136,479 | 16,784,114 |
| 22. Total liabilities excluding Separate Accounts business (Page 3, Line 26) | 6,696,290 | 7,109,010 | 6,919,886 | 6,385,341 | 6,540,528 |
| 23. Aggregate life reserves (Page 3, Line 1) | 6,560,665 | 6,918,595 | 6,744,742 | 6,178,641 | 6,339,708 |
| 24. Aggregate A & H reserves (Page 3, Line 2) | | | | | |
| 25. Deposit-type contract funds (Page 3, Line 3) | | | | | |
| 26. Asset valuation reserve (Page 3, Line 24.01) | 19,737 | 19,803 | 34,826 | 48,197 | 50,491 |
| 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) | 7,492,083 | 7,009,176 | 6,950,231 | 8,251,138 | 7,743,586 |
| Cash Flow (Page 5) | | | | | |
| 29. Net Cash from Operations (Line 11) | 125,677 | 291,250 | 289,018 | 414,469 | 482,556 |
| Risk-Based Capital Analysis | | | | | |
| 30. Total adjusted capital | 10,011,820 | 9,528,979 | 9,485,056 | 10,799,335 | 10,294,077 |
| 31. Authorized control level risk - based capital | 93,747 | 61,148 | 80,679 | 97,629 | 115,373 |
| Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0 | | | | | |
| 32. Bonds (Line 1) | 97.8 | 92.2 | 93.4 | 97.4 | 93.4 |
| 33. Stocks (Lines 2.1 and 2.2) | | | | | 3.0 |
| 34. Mortgage loans on real estate(Lines 3.1 and 3.2) | | | | | |
| 35. Real estate (Lines 4.1, 4.2 and 4.3) | | | | | |
| 36. Cash, cash equivalents and short-term investments (Line 5) | 1.1 | 6.7 | 2.3 | 1.5 | 2.3 |
| 37. Contract loans (Line 6) | 1.0 | 1.0 | 1.0 | 1.0 | 1.2 |
| 38. Derivatives (Page 2, Line 7) | | | | | XXX |
| 39. Other invested assets (Line 8) | | | | | |
| 40. Receivables for securities (Line 9) | 0.1 | 0.0 | 3.3 | 0.1 | 0.1 |
| 41. Securities lending reinvested collateral assets (Line 10) | | | | | XXX |
| 42. Aggregate write-ins for invested assets (Line 11) | | | | | |
| 43. Cash, cash equivalents and invested assets (Line 12) | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |

FIVE-YEAR HISTORICAL DATA

(Continued)

| | 1 2013 | 2 2012 | 3 2011 | 4 2010 | 5 2009 |
|--|------------|------------|------------|------------|------------|
| Investments in Parent, Subsidiaries and Affiliates | | | | | |
| 44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1) | | | | | |
| 45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1) | | | | | |
| 46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1), | | | | | |
| 47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10) | | | | | |
| 48. Affiliated mortgage loans on real estate | | | | | |
| 49. All other affiliated | | | | | |
| 50. Total of above Lines 44 to 49 | | | | | |
| 51. Total Investment in Parent included in Lines 44 to 49 above | | | | | |
| Total Nonadmitted and Admitted Assets | | | | | |
| 52. Total nonadmitted assets (Page 2, Line 28, Col. 2) | 800,757 | 883,231 | 811,766 | 634,006 | 650,406 |
| 53. Total admitted assets (Page 2, Line 28, Col. 3) | 16,688,373 | 16,618,186 | 16,370,117 | 17,136,479 | 16,784,114 |
| Investment Data | | | | | |
| 54. Net investment income (Exhibit of Net Investment Income) | 572,756 | 606,793 | 692,796 | 799,097 | 820,443 |
| 55. Realized capital gains (losses) (Page 4, Line 34, Column 1) | (12,894) | (2,638) | (3,386) | (7,004) | (1,048) |
| 56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1) | | | | | |
| 57. Total of above Lines 54, 55 and 56 | 559,862 | 604,155 | 689,410 | 792,093 | 819,395 |
| Benefits and Reserve Increases (Page 6) | | | | | |
| 58. 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) | 213,212 | 267,315 | 351,572 | 298,112 | 257,109 |
| 59. Total contract benefits - A & H (Lines 13 & 14, Cols. 9, 10 & 11) | | | | | |
| 60. Increase in life reserves - other than group and annuities (Line 19, Cols. 2 and 3) | (357,928) | 173,853 | 566,101 | (161,067) | 191,410 |
| 61. Increase in A & H reserves (Line 19, Cols. 9, 10 & 11) | | | | | |
| 62. Dividends to policyholders (Line 30, Col. 1) | | | | | |
| Operating Percentages | | | | | |
| 63. 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 | 109.5 | 67.9 | 71.3 | 50.1 | 57.7 |
| 64. 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 | 4.2 | 4.7 | 5.4 | 3.2 | 4.3 |
| 65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2) | | | | | |
| 66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2) | | | | | |
| 67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2) | | | | | |
| A & H Claim Reserve Adequacy | | | | | |
| 68. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2) | | | | | |
| 69. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2) | | | | | |
| 70. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2) | | | | | |
| 71. 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) | | | | | |
| 72. Industrial life (Col. 2) | | | | | |
| 73. Ordinary - life (Col. 3) | 503,095 | 43,152 | (318,203) | 517,040 | 242,043 |
| 74. Ordinary - individual annuities (Col. 4) | | | | | |
| 75. Ordinary-supplementary contracts (Col. 5) | | | | | |
| 76. Credit life (Col. 6) | | | | | |
| 77. Group life (Col. 7) | | | | | |
| 78. Group annuities (Col. 8) | | | | | |
| 79. A & H-group (Col. 9) | | | | | |
| 80. A & H-credit (Col. 10) | | | | | |
| 81. A & H-other (Col. 11) | | | | | |
| 82. Aggregate of all other lines of business (Col. 12) | | | | | |
| 83. Total (Col. 1) | 503,095 | 43,152 | (318,203) | 517,040 | 242,043 |

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



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Symetra National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2013

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 | 254,143 | | | | 254,143 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 254,143 | | | | 254,143 |
| 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 | 132,486 | | | | 132,486 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | | | | | |
| 12. Surrender values and withdrawals for life contracts | 94,339 | | | | 94,339 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 6,387 | | | | 6,387 |
| 15. Totals | 233,212 | | | | 233,212 |
| 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 | 2 | 20,000 | | | | | | | 2 | 20,000 |
| 17. Incurred during current year | 7 | 112,486 | | | | | | | 7 | 112,486 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 9 | 132,486 | | | | | | | 9 | 132,486 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 9 | 132,486 | | | | | | | 9 | 132,486 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 9 | 132,486 | | | | | | | 9 | 132,486 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | | | | | | |
| 20. In force December 31, prior year | 2,089 | 29,715,410 | (a) | | No. of Policies | | | | 2,089 | 29,715,410 |
| 21. Issued during year | | | | | | | | | | |
| 22. Other changes to in force (Net) | (144) | (2,139,395) | | | | | | | (144) | (2,139,395) |
| 23. In force December 31 of current year | 1,945 | 27,576,015 | (a) | | | | | | 1,945 | 27,576,015 |

(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 Plan 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 2013 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 | | | 2,089 | 29,715 | | | | | | 29,715 |
| 2. Issued during year | | | | | | | | | | |
| 3. Reinsurance assumed | | | | | | | | | | |
| 4. Revived during year | | | | | | | | | | |
| 5. Increased during year (net) | | | | | | | | | | |
| 6. Subtotals, Lines 2 to 5 | | | | | | | | | | |
| 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) | | | 2,089 | 29,715 | | | | | | 29,715 |
| Deductions during year: | | | | | | | | | | |
| 10. Death | | | 7 | 112 | | | XXX | | | 112 |
| 11. Maturity | | | 5 | 50 | | | XXX | | | 50 |
| 12. Disability | | | | | | | XXX | | | |
| 13. Expiry | | | 37 | 654 | | | | | | 654 |
| 14. Surrender | | | 95 | 1,211 | | | | | | 1,211 |
| 15. Lapse | | | | | | | | | | |
| 16. Conversion | | | | | | | XXX | XXX | XXX | |
| 17. Decreased (net) | | | | 112 | | | | | | 112 |
| 18. Reinsurance | | | | | | | | | | |
| 19. Aggregate write-ins for decreases | | | | | | | | | | |
| 20. Totals (Lines 10 to 19) | | | 144 | 2,139 | | | | | | 2,139 |
| 21. In force end of year (Line 9 minus Line 20) | | | 1,945 | 27,576 | | | | | | 27,576 |
| 22. Reinsurance ceded end of year | XXX | | XXX | | XXX | | XXX | XXX | | |
| 23. Line 21 minus Line 22 | XXX | | XXX | 27,576 | XXX | (b) | XXX | XXX | | 27,576 |
| 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 \$

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 | | | 561 | 5,967 |
| 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 | | | 4 | 10 |
| 28. Term policies - other | | | 737 | 11,671 |
| 29. Other term insurance - decreasing | XXX | | XXX | |
| 30. Other term insurance | XXX | | XXX | 32 |
| 31. Totals (Lines 27 to 30) | | | 741 | 11,713 |
| Reconciliation to Lines 2 and 21: | | | | |
| 32. Term additions | XXX | | XXX | |
| 33. Totals, extended term insurance | XXX | XXX | | |
| 34. Totals, whole life and endowment | | | 1,204 | 15,863 |
| 35. Totals (Lines 31 to 34) | | | 1,945 | 27,576 |

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 | | | 27,576 | |
| 38. Credit Life (Group and Individual) | | | | |
| 39. Group | | | | |
| 40. Totals (Lines 36 to 39) | | | 27,576 | |

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 | | XXX |
| 43. Federal Employees' Group Life Insurance included in Line 2 | | | | |
| 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 at end of year under ordinary policies (a) | |
|--|--|

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 Child, 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 | | | 282 | 6,733 | | | | |
| 49. Disability Income | | | | | | | | |
| 50. Extended Benefits | | | XXX | XXX | | | | |
| 51. Other | | | | | | | | |
| 52. Total | | (b) | 282 | (b) 6,733 | | (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 2013 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 | 57,857 |
| 2. Current year's realized pre-tax capital gains/(losses) of \$(20,866) transferred into the reserve net of taxes of \$ (7,303) | (13,563) |
| 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) | 44,294 |
| 5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4) | 3,855 |
| 6. Reserve as of December 31, current year (Line 4 minus Line 5) | 40,439 |

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. 2013 | 4,546 | (691) | | 3,855 |
| 2. 2014 | 5,515 | (1,466) | | 4,049 |
| 3. 2015 | 5,839 | (1,534) | | 4,305 |
| 4. 2016 | 6,255 | (1,616) | | 4,639 |
| 5. 2017 | 6,738 | (1,711) | | 5,027 |
| 6. 2018 | 7,070 | (1,779) | | 5,291 |
| 7. 2019 | 6,826 | (1,670) | | 5,156 |
| 8. 2020 | 5,811 | (1,331) | | 4,480 |
| 9. 2021 | 4,486 | (964) | | 3,522 |
| 10. 2022 | 3,017 | (597) | | 2,420 |
| 11. 2023 | 1,411 | (204) | | 1,207 |
| 12. 2024 | 309 | | | 309 |
| 13. 2025 | 27 | | | 27 |
| 14. 2026 | 7 | | | 7 |
| 15. 2027 | | | | |
| 16. 2028 | | | | |
| 17. 2029 | | | | |
| 18. 2030 | | | | |
| 19. 2031 | | | | |
| 20. 2032 | | | | |
| 21. 2033 | | | | |
| 22. 2034 | | | | |
| 23. 2035 | | | | |
| 24. 2036 | | | | |
| 25. 2037 | | | | |
| 26. 2038 | | | | |
| 27. 2039 | | | | |
| 28. 2040 | | | | |
| 29. 2041 | | | | |
| 30. 2042 | | | | |
| 31. 2043 and Later | | | | |
| 32. Total (Lines 1 to 31) | 57,857 | (13,563) | | 44,294 |

ANNUAL STATEMENT FOR THE YEAR 2013 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 | 19,803 | | 19,803 | | | | 19,803 |
| 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 | 2,836 | | 2,836 | | | | 2,836 |
| 8. Accumulated balances (Lines 1 through 5 - 6 + 7) | 22,639 | | 22,639 | | | | 22,639 |
| 9. Maximum reserve | 19,737 | | 19,737 | | | | 19,737 |
| 10. Reserve objective | 14,810 | | 14,810 | | | | 14,810 |
| 11. 20% of (Line 10 - Line 8) | (1,566) | | (1,566) | | | | (1,566) |
| 12. Balance before transfers (Lines 8 + 11) | 21,073 | | 21,073 | | | | 21,073 |
| 13. Transfers | | | | | | | XXX |
| 14. Voluntary contribution | | | | | | | |
| 15. Adjustment down to maximum/up to zero | (1,336) | | (1,336) | | | | (1,336) |
| 16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15) | 19,737 | | 19,737 | | | | 19,737 |

**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 | 10,298,655 | XXX | XXX | 10,298,655 | 0.0000 | | 0.0000 | | 0.0000 | |
| 2. | 1 | Highest Quality | 5,540,508 | XXX | XXX | 5,540,508 | 0.0004 | 2,216 | 0.0023 | 12,743 | 0.0030 | 16,622 |
| 3. | 2 | High Quality | 292,212 | XXX | XXX | 292,212 | 0.0019 | 555 | 0.0058 | 1,695 | 0.0090 | 2,630 |
| 4. | 3 | Medium Quality | | XXX | XXX | | 0.0093 | | 0.0230 | | 0.0340 | |
| 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) | 16,131,375 | XXX | XXX | 16,131,375 | XXX | 2,771 | XXX | 14,438 | XXX | 19,252 |
| PREFERRED STOCK | | | | | | | | | | | | |
| 10. | 1 | Highest Quality | | XXX | XXX | | 0.0004 | | 0.0023 | | 0.0030 | |
| 11. | 2 | High Quality | | XXX | XXX | | 0.0019 | | 0.0058 | | 0.0090 | |
| 12. | 3 | Medium Quality | | XXX | XXX | | 0.0093 | | 0.0230 | | 0.0340 | |
| 13. | 4 | Low Quality | | XXX | XXX | | 0.0213 | | 0.0530 | | 0.0750 | |
| 14. | 5 | Lower Quality | | XXX | XXX | | 0.0432 | | 0.1100 | | 0.1700 | |
| 15. | 6 | In or Near Default | | XXX | XXX | | 0.0000 | | 0.2000 | | 0.2000 | |
| 16. | | Affiliated Life with AVR | | XXX | XXX | | 0.0000 | | 0.0000 | | 0.0000 | |
| 17. | | Total Preferred Stocks (Sum of Lines 10 through 16) | | XXX | XXX | | XXX | | XXX | | XXX | |
| SHORT - TERM BONDS | | | | | | | | | | | | |
| 18. | | Exempt Obligations | | XXX | XXX | | 0.0000 | | 0.0000 | | 0.0000 | |
| 19. | 1 | Highest Quality | 161,747 | XXX | XXX | 161,747 | 0.0004 | 65 | 0.0023 | 372 | 0.0030 | 485 |
| 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) | 161,747 | XXX | XXX | 161,747 | XXX | 65 | XXX | 372 | XXX | 485 |

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) | 16,293,122 | XXX | XXX | 16,293,122 | XXX | 2,836 | XXX | 14,810 | XXX | 19,737 |
| MORTGAGE LOANS | | | | | | | | | | | | |
| In Good Standing: | | | | | | | | | | | | |
| 35. | | Farm Mortgages | | | XXX | | 0.0035 | | 0.0100 | | 0.0130 | |
| 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 | | 0.0035 | | 0.0100 | | 0.0130 | |
| 40. | | In Good Standing With Restructured Terms | | | XXX | | 0.0035 | | 0.0100 | | 0.0130 | |
| 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) | | | XXX | | XXX | | XXX | | XXX | |
| 52. | | Schedule DA Mortgages | | | XXX | | 0.0030 | | 0.0100 | | 0.0130 | |
| 53. | | Total Mortgage Loans on Real Estate (Lines 51 + 52) | | | XXX | | XXX | | XXX | | XXX | |

Asset Valuation Reserve - Equity Component

N O N E

Asset Valuation Reserve Replications (Synthetic) Assets

N O N E

Schedule F - Claims

N O N E

Schedule H - Part 1 - Analysis of Underwriting Operations

N O N E

Schedule H - Part 2 - Reserves and Liabilities

N O N E

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

N O N E

Schedule H - Part 4 - Reinsurance

N O N E

Schedule H - Part 5 - Health Claims

N O N E

Schedule S - Part 1 - Section 1

N O N E

Schedule S - Part 1 - Section 2

N O N E

Schedule S - Part 2

N O N E

Schedule S - Part 3 - Section 1

N O N E

Schedule S - Part 3 - Section 2

N O N E

Schedule S - Part 4

N O N E

Schedule S - Part 4 - Bank Footnote

N O N E

Schedule S - Part 5

N O N E

Schedule S - Part 5 - Bank Footnote

N O N E

Schedule S - Part 6

N O N E

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

| | 1 As Reported (net of ceded) | 2 Restatement Adjustments | 3 Restated (gross of ceded) |
|--|------------------------------------|---------------------------------|-----------------------------------|
| ASSETS (Page 2, Col. 3) | | | |
| 1. Cash and invested assets (Line 12) | 16,497,393 | | 16,497,393 |
| 2. Reinsurance (Line 16) | | | |
| 3. Premiums and considerations (Line 15) | 43,755 | | 43,755 |
| 4. Net credit for ceded reinsurance | XXX | | |
| 5. All other admitted assets (balance) | 147,225 | | 147,225 |
| 6. Total assets excluding Separate Accounts (Line 26) | 16,688,373 | | 16,688,373 |
| 7. Separate Account assets (Line 27) | | | |
| 8. Total assets (Line 28) | 16,688,373 | | 16,688,373 |
| LIABILITIES, CAPITAL AND SURPLUS (Page 3) | | | |
| 9. Contract reserves (Lines 1 and 2) | 6,560,665 | | 6,560,665 |
| 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) | 3,165 | | 3,165 |
| 14. Other contract liabilities (Line 9) | 40,439 | | 40,439 |
| 15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount) | | | |
| 16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount) | | | |
| 17. Reinsurance with Certified Reinsurers (Line 24.02 inset amount) | | | |
| 18. Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount) | | | |
| 19. All other liabilities (balance) | 90,021 | | 90,021 |
| 20. Total liabilities excluding Separate Accounts (Line 26) | 6,696,290 | | 6,696,290 |
| 21. Separate Account liabilities (Line 27) | | | |
| 22. Total liabilities (Line 28) | 6,696,290 | | 6,696,290 |
| 23. Capital & surplus (Line 38) | 9,992,083 | XXX | 9,992,083 |
| 24. Total liabilities, capital & surplus (Line 39) | 16,688,373 | | 16,688,373 |
| NET CREDIT FOR CEDED REINSURANCE | | | |
| 25. Contract reserves | | | |
| 26. Claim reserves | | | |
| 27. Policyholder dividends/reserves | | | |
| 28. Premium & annuity considerations received in advance | | | |
| 29. Liability for deposit-type contracts | | | |
| 30. Other contract liabilities | | | |
| 31. Reinsurance ceded assets | | | |
| 32. Other ceded reinsurance recoverables | | | |
| 33. Total ceded reinsurance recoverables | | | |
| 34. Premiums and considerations | | | |
| 35. Reinsurance in unauthorized companies | | | |
| 36. Funds held under reinsurance treaties with unauthorized reinsurers | | | |
| 37. Reinsurance with Certified Reinsurers | | | |
| 38. Funds held under reinsurance treaties with Certified Reinsurers | | | |
| 39. Other ceded reinsurance payables/offsets | | | |
| 40. Total ceded reinsurance payable/offsets | | | |
| 41. Total net credit for ceded reinsurance | | | |

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Symetra National Life Insurance Company
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

| States, Etc. | 1 | Direct Business Only | | | | | 7 |
|--|-------------------------|------------------------|---|----------------------|---------------------------|------------------------|---------|
| | | Life Contracts | | 4 | 5 | 6 | |
| | | 2 | 3 | | | | |
| 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 | 14,858 | | | | 14,858 |
| 2. Alaska | AK | N | 204 | | | | 204 |
| 3. Arizona | AZ | L | 1,710 | | | | 1,710 |
| 4. Arkansas | AR | L | 974 | | | | 974 |
| 5. California | CA | L | 22,712 | | | | 22,712 |
| 6. Colorado | CO | L | 1,782 | | | | 1,782 |
| 7. Connecticut | CT | L | 4,227 | | | | 4,227 |
| 8. Delaware | DE | L | 198 | | | | 198 |
| 9. District of Columbia | DC | L | | | | | |
| 10. Florida | FL | L | 9,038 | | | | 9,038 |
| 11. Georgia | GA | L | 10,857 | | | | 10,857 |
| 12. Hawaii | HI | N | | | | | |
| 13. Idaho | ID | L | 4,697 | | | | 4,697 |
| 14. Illinois | IL | L | 14,269 | | | | 14,269 |
| 15. Indiana | IN | L | 2,282 | | | | 2,282 |
| 16. Iowa | IA | N | 2,816 | | | | 2,816 |
| 17. Kansas | KS | L | 4,142 | | | | 4,142 |
| 18. Kentucky | KY | L | 2,995 | | | | 2,995 |
| 19. Louisiana | LA | L | 6,196 | | | | 6,196 |
| 20. Maine | ME | N | | | | | |
| 21. Maryland | MD | L | 6,367 | | | | 6,367 |
| 22. Massachusetts | MA | N | 111 | | | | 111 |
| 23. Michigan | MI | L | 359 | | | | 359 |
| 24. Minnesota | MN | L | 997 | | | | 997 |
| 25. Mississippi | MS | L | 7,370 | | | | 7,370 |
| 26. Missouri | MO | L | 25,561 | | | | 25,561 |
| 27. Montana | MT | L | 464 | | | | 464 |
| 28. Nebraska | NE | L | 64 | | | | 64 |
| 29. Nevada | NV | L | 3,207 | | | | 3,207 |
| 30. New Hampshire | NH | N | 59 | | | | 59 |
| 31. New Jersey | NJ | N | 389 | | | | 389 |
| 32. New Mexico | NM | L | 1,606 | | | | 1,606 |
| 33. New York | NY | N | 328 | | | | 328 |
| 34. North Carolina | NC | L | 5,812 | | | | 5,812 |
| 35. North Dakota | ND | L | | | | | |
| 36. Ohio | OH | L | 4,470 | | | | 4,470 |
| 37. Oklahoma | OK | L | 1,918 | | | | 1,918 |
| 38. Oregon | OR | L | 10,104 | | | | 10,104 |
| 39. Pennsylvania | PA | L | 437 | | | | 437 |
| 40. Rhode Island | RI | N | | | | | |
| 41. South Carolina | SC | L | 2,872 | | | | 2,872 |
| 42. South Dakota | SD | L | | | | | |
| 43. Tennessee | TN | L | 17,398 | | | | 17,398 |
| 44. Texas | TX | L | 12,240 | | | | 12,240 |
| 45. Utah | UT | L | 1,160 | | | | 1,160 |
| 46. Vermont | VT | N | 121 | | | | 121 |
| 47. Virginia | VA | L | 6,558 | | | | 6,558 |
| 48. Washington | WA | L | 35,931 | | | | 35,931 |
| 49. West Virginia | WV | L | 494 | | | | 494 |
| 50. Wisconsin | WI | L | 3,643 | | | | 3,643 |
| 51. Wyoming | WY | N | | | | | |
| 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 | CAN | N | 97 | | | | 97 |
| 58. Aggregate Other Alien | OT | XXX | 49 | | | | 49 |
| 59. Subtotal | (a) | 40 | 254,143 | | | | 254,143 |
| 90. Reporting entity contributions for employee benefits plans | | XXX | | | | | |
| 91. Dividends or refunds applied to purchase paid-up additions and annuities | | XXX | | | | | |
| 92. Dividends or refunds applied to shorten endowment or premium paying period | | XXX | | | | | |
| 93. Premium or annuity considerations waived under disability or other contract provisions | | XXX | 6,387 | | | | 6,387 |
| 94. Aggregate or other amounts not allocable by State | | XXX | | | | | |
| 95. Totals (Direct Business) | | XXX | 260,530 | | | | 260,530 |
| 96. Plus reinsurance assumed | | XXX | | | | | |
| 97. Totals (All Business) | | XXX | 260,530 | | | | 260,530 |
| 98. Less reinsurance ceded | | XXX | | | | | |
| 99. Totals (All Business) less Reinsurance Ceded | | XXX | 260,530 | (b) | | | 260,530 |
| DETAILS OF WRITE-INS | | | | | | | |
| 58001. Other Alien | | XXX | 49 | | | | 49 |
| 58002. | | XXX | | | | | |
| 58003. | | XXX | | | | | |
| 58998. Summary of remaining write-ins for Line 58 from overflow page | | XXX | | | | | |
| 58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above) | | XXX | 49 | | | | 49 |
| 9401. | | XXX | | | | | |
| 9402. | | XXX | | | | | |
| 9403. | | XXX | | | | | |
| 9498. Summary of remaining write-ins for Line 94 from overflow page | | XXX | | | | | |
| 9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above) | | XXX | | | | | |

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

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

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

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

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

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

Allocated by States and Territories

| | | 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 | 14,858 | | | | | 14,858 |
| 2. Alaska | AK | 204 | | | | | 204 |
| 3. Arizona | AZ | 1,710 | | | | | 1,710 |
| 4. Arkansas | AR | 974 | | | | | 974 |
| 5. California | CA | 22,712 | | | | | 22,712 |
| 6. Colorado | CO | 1,782 | | | | | 1,782 |
| 7. Connecticut | CT | 4,227 | | | | | 4,227 |
| 8. Delaware | DE | 198 | | | | | 198 |
| 9. District of Columbia | DC | | | | | | |
| 10. Florida | FL | 9,038 | | | | | 9,038 |
| 11. Georgia | GA | 10,857 | | | | | 10,857 |
| 12. Hawaii | HI | | | | | | |
| 13. Idaho | ID | 4,697 | | | | | 4,697 |
| 14. Illinois | IL | 14,269 | | | | | 14,269 |
| 15. Indiana | IN | 2,282 | | | | | 2,282 |
| 16. Iowa | IA | 2,816 | | | | | 2,816 |
| 17. Kansas | KS | 4,142 | | | | | 4,142 |
| 18. Kentucky | KY | 2,995 | | | | | 2,995 |
| 19. Louisiana | LA | 6,196 | | | | | 6,196 |
| 20. Maine | ME | | | | | | |
| 21. Maryland | MD | 6,367 | | | | | 6,367 |
| 22. Massachusetts | MA | 111 | | | | | 111 |
| 23. Michigan | MI | 359 | | | | | 359 |
| 24. Minnesota | MN | 997 | | | | | 997 |
| 25. Mississippi | MS | 7,370 | | | | | 7,370 |
| 26. Missouri | MO | 25,561 | | | | | 25,561 |
| 27. Montana | MT | 464 | | | | | 464 |
| 28. Nebraska | NE | 64 | | | | | 64 |
| 29. Nevada | NV | 3,207 | | | | | 3,207 |
| 30. New Hampshire | NH | 59 | | | | | 59 |
| 31. New Jersey | NJ | 389 | | | | | 389 |
| 32. New Mexico | NM | 1,606 | | | | | 1,606 |
| 33. New York | NY | 328 | | | | | 328 |
| 34. North Carolina | NC | 5,812 | | | | | 5,812 |
| 35. North Dakota | ND | | | | | | |
| 36. Ohio | OH | 4,470 | | | | | 4,470 |
| 37. Oklahoma | OK | 1,918 | | | | | 1,918 |
| 38. Oregon | OR | 10,104 | | | | | 10,104 |
| 39. Pennsylvania | PA | 437 | | | | | 437 |
| 40. Rhode Island | RI | | | | | | |
| 41. South Carolina | SC | 2,872 | | | | | 2,872 |
| 42. South Dakota | SD | | | | | | |
| 43. Tennessee | TN | 17,398 | | | | | 17,398 |
| 44. Texas | TX | 12,240 | | | | | 12,240 |
| 45. Utah | UT | 1,160 | | | | | 1,160 |
| 46. Vermont | VT | 121 | | | | | 121 |
| 47. Virginia | VA | 6,558 | | | | | 6,558 |
| 48. Washington | WA | 35,931 | | | | | 35,931 |
| 49. West Virginia | WV | 494 | | | | | 494 |
| 50. Wisconsin | WI | 3,643 | | | | | 3,643 |
| 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 | CAN | 97 | | | | | 97 |
| 58. Aggregate Other Alien | OT | 49 | | | | | 49 |
| 59. Total | | 254,143 | | | | | 254,143 |

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

| Name | FEI # | NAIC # | Domicile | Ownership |
|---|------------|--------|----------|--|
| Symetra Financial Corporation | 20-0978027 | | DE | 10% or greater owners of record (excludes shares held in "street name" by brokerage firms and other intermediaries): White Mountains Insurance Group, LTD.* and Berkshire Hathaway, Inc. |
| Symetra Life Insurance Company | 91-0742147 | 68608 | WA | 100% Symetra Financial Corporation |
| Symetra National Life Insurance Company | 91-1079693 | 90581 | WA | 100% Symetra Life Insurance Company |
| First Symetra National Life Insurance Company of New York | 91-1367496 | 78417 | NY | 100% Symetra Life Insurance Company |
| Symetra Assigned Benefits Service Company | 91-1246870 | | WA | 100% Symetra Financial Corporation |
| Symetra Administrative Services, Inc. | 91-1364981 | | WA | 100% Symetra Financial Corporation |
| Symetra Securities, Inc. | 91-0824835 | | WA | 100% Symetra Financial Corporation |
| Symetra Investment Management, Inc. | 36-4715812 | | 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 |
| Rocket Drive Holdings, LLC | 38-3907508 | | FL | 100% Symetra Financial Corporation |
| TIF Invest III, LLC | 26-3530060 | | DE | 100% Symetra Financial Corporation |

* Controlling Entity

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Symetra National Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 |
|------------|-----------------------|-------------------|-------------------|--------------|------------|--|---|----------------------|----------------------------------|--|--|--|--|----|
| Group Code | Group Name | NAIC Company Code | Federal ID Number | Federal RSSD | CIK | Name of Securities Exchange if Publicly Traded (U.S. or International) | Names of Parent, Subsidiaries Or Affiliates | Domiciliary Location | Relationship to Reporting Entity | Directly Controlled by (Name of Entity/Person) | Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other) | If Control is Ownership Provide Percentage | Ultimate Controlling Entity(ies)/Person(s) | * |
| | | | 20-0978027 | | 0001403385 | NYSE | SYMETRA FINANCIAL CORPORATION | WA | UIP | | Board of Directors | | WHITE MOUNTAINS INSURANCE GROUP LTD | 1 |
| 1129 | WHITE MOUNTAINS GROUP | 68608 | 91-0742147 | | | | SYMETRA LIFE INSURANCE COMPANY | WA | UDP | SYMETRA FINANCIAL CORPORATION | Ownership | 100.000 | WHITE MOUNTAINS INSURANCE GROUP LTD | |
| 1129 | WHITE MOUNTAINS GROUP | 90581 | 91-1079693 | | | | SYMETRA NATIONAL LIFE INSURANCE COMPANY | WA | | SYMETRA LIFE INSURANCE COMPANY | Ownership | 100.000 | WHITE MOUNTAINS INSURANCE GROUP LTD | |
| 1129 | WHITE MOUNTAINS GROUP | 78417 | 91-1367496 | | | | FIRST SYMETRA NATIONAL LIFE INS CO OF NY | NY | IA | SYMETRA LIFE INSURANCE COMPANY | Ownership | 100.000 | WHITE MOUNTAINS INSURANCE GROUP LTD | |
| | | | 91-1246870 | | | | SYMETRA ASSIGNED BENEFITS SERVICE COMPANY | WA | NIA | SYMETRA FINANCIAL CORPORATION | Ownership | 100.000 | WHITE MOUNTAINS INSURANCE GROUP LTD | |
| | | | 91-1364981 | | | | SYMETRA ADMINISTRATIVE SERVICES, INC. | WA | NIA | SYMETRA FINANCIAL CORPORATION | Ownership | 100.000 | WHITE MOUNTAINS INSURANCE GROUP LTD | |
| | | | 91-0824835 | | | | SYMETRA SECURITIES, INC. | WA | NIA | SYMETRA FINANCIAL CORPORATION | Ownership | 100.000 | WHITE MOUNTAINS INSURANCE GROUP LTD | |
| | | | 36-4715812 | | | | SYMETRA INVESTMENT MANAGEMENT, INC. | WA | NIA | SYMETRA FINANCIAL CORPORATION | Ownership | 100.000 | WHITE MOUNTAINS INSURANCE GROUP LTD | |
| | | | 20-3820455 | | | | CLEARSCAPE FUNDING CORPORATION | WA | NIA | SYMETRA FINANCIAL CORPORATION | Ownership | 100.000 | WHITE MOUNTAINS INSURANCE GROUP LTD | |
| | | | 26-1099574 | | | | WSF RECEIVABLES I, LLC | FL | NIA | CLEARSCAPE FUNDING CORPORATION | Ownership | 100.000 | WHITE MOUNTAINS INSURANCE GROUP LTD | |
| | | | 20-8947838 | | | | HEALTH NETWORK STRATEGIES, LLC | DE | NIA | SYMETRA FINANCIAL CORPORATION | Ownership | 60.000 | WHITE MOUNTAINS INSURANCE GROUP LTD | 2 |
| | | | 51-0309072 | | | | MEDICAL RISK MANAGERS, INC | DE | NIA | SYMETRA FINANCIAL CORPORATION | Ownership | 100.000 | WHITE MOUNTAINS INSURANCE GROUP LTD | |
| | | | 39-3907508 | | | | ROCKET DRIVE HOLDINGS, LLC | FL | NIA | SYMETRA FINANCIAL CORPORATION | Ownership | 100.000 | WHITE MOUNTAINS INSURANCE GROUP LTD | |
| | | | 26-3530060 | | | | TIF INVEST III, LLC | DE | NIA | SYMETRA FINANCIAL CORPORATION | Ownership | 100.000 | WHITE MOUNTAINS INSURANCE GROUP LTD | |

| Asterisk | Explanation |
|----------|---|
| 1 | Applicable to columns 10 through 13: General Reinsurance Corporation is the direct owner of 17%. General Reinsurance Corporation's ultimate controlling person, Berkshire Hathaway, Inc., has filed a Disclaimer of Control with the reporting person's domiciliary jurisdiction. White Mountains Insurance Group, Ltd. is the beneficial owner of 17%. No direct owner whose ultimate controlling person is White Mountains Insurance Group, Ltd. has ownership of 10% or greater. |
| 2 | 40% owned by non-affiliated members. |

ANNUAL STATEMENT FOR THE YEAR 2013 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 | 240,000,000 | (7,115,296) | | | | | | | 232,884,704 | |
| 68608 | 91-0742147 | Symetra Life Insurance Company | (240,000,000) | 7,115,296 | (72,163,921) | | | | | | (305,048,625) | |
| | 36-4715812 | Symetra Investment Management, Inc | | | 72,163,921 | | | | | | 72,163,921 | |
| 9999999 Control Totals | | | | | | | | | | | | XXX |

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

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

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

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

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

- 27. Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1? NO
- 28. Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1? NO
- 29. Will the Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? NO
- 30. Will the Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? NO
- 31. Will the Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? NO
- 32. Will the Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? NO
- 33. Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1? NO
- 34. Will the Worker's Compensation Carve-Out Supplement be filed by March 1? NO
- 35. Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1? NO
- 36. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1? NO
- 37. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1? NO
- 38. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1? NO
- 39. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1? NO

APRIL FILING

- 40. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? NO
- 41. Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1? YES
- 42. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? NO
- 43. Will the Accident and Health Policy Experience Exhibit be filed by April 1? NO
- 44. Will the Analysis of Annuity Operations by Lines of Business be filed with the state of domicile and the NAIC by April 1? NO
- 45. Will the Analysis of Increase in Annuity Reserves During the Year be filed with the state of domicile and the NAIC by April 1? NO
- 46. Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1? NO
- 47. Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1? NO

AUGUST FILING

- 48. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? NO

Explanations:

- 12.
- 13.
- 14.
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Bar Codes:

- 12. SIS Stockholder Information Supplement [Document Identifier 420]



- 13. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]



- 14. Trusteed Surplus Statement [Document Identifier 490]



- 15. Participating Opinion for Exhibit 5 [Document Identifier 371]



- 17. Actuarial Opinion on X-Factors [Document Identifier 442]



- 18. Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443]






























- 19. Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]



- 20. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]



SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

| | |
|---|---|
| 21. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446] |  9 0 5 8 1 2 0 1 3 4 4 6 0 0 0 0 0 |
| 22. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447] |  9 0 5 8 1 2 0 1 3 4 4 7 0 0 0 0 0 |
| 23. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448] |  9 0 5 8 1 2 0 1 3 4 4 8 0 0 0 0 0 |
| 24. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449] |  9 0 5 8 1 2 0 1 3 4 4 9 0 0 0 0 0 |
| 25. C-3 RBC Certifications Required Under C-3 Phase I [Document Identifier 450] |  9 0 5 8 1 2 0 1 3 4 5 0 0 0 0 0 0 |
| 26. C-3 RBC Certifications Required Under C-3 Phase II [Document Identifier 451] |  9 0 5 8 1 2 0 1 3 4 5 1 0 0 0 0 0 |
| 27. Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452] |  9 0 5 8 1 2 0 1 3 4 5 2 0 0 0 0 0 |
| 28. Modified Guaranteed Annuity Model Regulation [Document Identifier 453] |  9 0 5 8 1 2 0 1 3 4 5 3 0 0 0 0 0 |
| 29. Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII [Document Identifier 436] |  9 0 5 8 1 2 0 1 3 4 3 6 0 0 0 0 0 |
| 30. Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII [Document Identifier 437] |  9 0 5 8 1 2 0 1 3 4 3 7 0 0 0 0 0 |
| 31. Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII [Document Identifier 438] |  9 0 5 8 1 2 0 1 3 4 3 8 0 0 0 0 0 |
| 32. Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII [Document Identifier 439] |  9 0 5 8 1 2 0 1 3 4 3 9 0 0 0 0 0 |
| 33. Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities [Document Identifier 454] |  9 0 5 8 1 2 0 1 3 4 5 4 0 0 0 0 0 |
| 34. Workers' Compensation Carve-Out Supplement [Document Identifier 495] |  9 0 5 8 1 2 0 1 3 4 9 5 0 0 0 0 0 |
| 35. Supplemental Schedule O [Document Identifier 465] |  9 0 5 8 1 2 0 1 3 4 6 5 0 0 0 0 0 |
| 36. Medicare Part D Coverage Supplement [Document Identifier 365] |  9 0 5 8 1 2 0 1 3 3 6 5 0 0 0 0 0 |
| 37. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224] |  9 0 5 8 1 2 0 1 3 2 2 4 0 0 0 0 0 |
| 38. Relief from the one-year cooling off period for independent CPA [Document Identifier 225] |  9 0 5 8 1 2 0 1 3 2 2 5 0 0 0 0 0 |
| 39. Relief from the Requirements for Audit Committees [Document Identifier 226] |  9 0 5 8 1 2 0 1 3 2 2 6 0 0 0 0 0 |
| 40. Long-Term Care Experience Reporting Forms [Document Identifier 306] |  9 0 5 8 1 2 0 1 3 3 0 6 0 0 0 0 0 |
| 42. Credit Insurance Experience Exhibit [Document Identifier 230] |  9 0 5 8 1 2 0 1 3 2 3 0 0 0 0 0 0 |
| 43. Accident and Health Policy Experience Exhibit [Document Identifier 210] |  9 0 5 8 1 2 0 1 3 2 1 0 0 0 0 0 0 |
| 44. Analysis of Annuity Operations by Lines of Business [Document Identifier 510] |  9 0 5 8 1 2 0 1 3 5 1 0 0 0 0 0 0 |
| 45. Analysis of Increase in Annuity Reserves During the Year [Document Identifier 515] |  9 0 5 8 1 2 0 1 3 5 1 5 0 0 0 0 0 |
| 46. Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216] |  9 0 5 8 1 2 0 1 3 2 1 6 0 0 0 0 0 |
| 47. Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217] |  9 0 5 8 1 2 0 1 3 2 1 7 0 0 0 0 0 |
| 48. Management's Report of Internal Control Over Financial Reporting [Document Identifier 223] |  9 0 5 8 1 2 0 1 3 2 2 3 0 0 0 0 0 |

OVERFLOW PAGE FOR WRITE-INS

NONE

SUMMARY INVESTMENT SCHEDULE

| Investment Categories | Gross Investment Holdings | | Admitted Assets as Reported in the Annual Statement | | | |
|---|---------------------------|-----------------|---|--|-----------------------------------|-----------------|
| | 1 Amount | 2 Percentage | 3 Amount | 4 Securities Lending Reinvested Collateral Amount | 5 Total (Col. 3 + 4) Amount | 6 Percentage |
| 1. Bonds: | | | | | | |
| 1.1 U.S. treasury securities | 3,221,298 | 19.526 | 3,221,298 | | 3,221,298 | 19.526 |
| 1.2 U.S. government agency obligations (excluding mortgage-backed securities): | | | | | | |
| 1.21 Issued by U.S. government agencies | | 0.000 | | | | 0.000 |
| 1.22 Issued by U.S. government sponsored agencies | | 0.000 | | | | 0.000 |
| 1.3 Non-U.S. government (including Canada, excluding mortgaged-backed securities) | | 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 | 7,077,356 | 42.900 | 7,077,356 | | 7,077,356 | 42.900 |
| 1.512 Issued or guaranteed by FNMA and FHLMC | 1,282,046 | 7.771 | 1,282,046 | | 1,282,046 | 7.771 |
| 1.513 All other | | 0.000 | | | | 0.000 |
| 1.52 CMOs and REMICs: | | | | | | |
| 1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA | 2,013,539 | 12.205 | 2,013,539 | | 2,013,539 | 12.205 |
| 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 | | 0.000 | | | | 0.000 |
| 2. Other debt and other fixed income securities (excluding short-term): | | | | | | |
| 2.1 Unaffiliated domestic securities (includes credit tenant loans and hybrid securities) | 2,537,136 | 15.379 | 2,537,136 | | 2,537,136 | 15.379 |
| 2.2 Unaffiliated non-U.S. securities (including Canada) | | 0.000 | | | | 0.000 |
| 2.3 Affiliated securities | | 0.000 | | | | 0.000 |
| 3. Equity interests: | | | | | | |
| 3.1 Investments in mutual funds | | 0.000 | | | | 0.000 |
| 3.2 Preferred stocks: | | | | | | |
| 3.21 Affiliated | | 0.000 | | | | 0.000 |
| 3.22 Unaffiliated | | 0.000 | | | | 0.000 |
| 3.3 Publicly traded equity securities (excluding preferred stocks): | | | | | | |
| 3.31 Affiliated | | 0.000 | | | | 0.000 |
| 3.32 Unaffiliated | | 0.000 | | | | 0.000 |
| 3.4 Other equity securities: | | | | | | |
| 3.41 Affiliated | | 0.000 | | | | 0.000 |
| 3.42 Unaffiliated | | 0.000 | | | | 0.000 |
| 3.5 Other equity interests including tangible personal property under lease: | | | | | | |
| 3.51 Affiliated | | 0.000 | | | | 0.000 |
| 3.52 Unaffiliated | | 0.000 | | | | 0.000 |
| 4. Mortgage loans: | | | | | | |
| 4.1 Construction and land development | | 0.000 | | | | 0.000 |
| 4.2 Agricultural | | 0.000 | | | | 0.000 |
| 4.3 Single family residential properties | | 0.000 | | | | 0.000 |
| 4.4 Multifamily residential properties | | 0.000 | | | | 0.000 |
| 4.5 Commercial loans | | 0.000 | | | | 0.000 |
| 4.6 Mezzanine real estate loans | | 0.000 | | | | 0.000 |
| 5. Real estate investments: | | | | | | |
| 5.1 Property occupied by company | | 0.000 | | | | 0.000 |
| 5.2 Property held for production of income (including \$ 0 of property acquired in satisfaction of debt) | | 0.000 | | | | 0.000 |
| 5.3 Property held for sale (including \$ 0 property acquired in satisfaction of debt) | | 0.000 | | | | 0.000 |
| 6. Contract loans | 170,512 | 1.034 | 170,512 | | 170,512 | 1.034 |
| 7. Derivatives | | 0.000 | | | | 0.000 |
| 8. Receivables for securities | 13,191 | 0.080 | 13,191 | | 13,191 | 0.080 |
| 9. Securities Lending (Line 10, Asset Page reinvested collateral) | | 0.000 | | XXX | XXX | XXX |
| 10. Cash, cash equivalents and short-term investments | 182,315 | 1.105 | 182,315 | | 182,315 | 1.105 |
| 11. Other invested assets | | 0.000 | | | | 0.000 |
| 12. Total invested assets | 16,497,393 | 100.000 | 16,497,393 | | 16,497,393 | 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 10 | |
| 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 | 15,120,892 |
| 2. | Cost of bonds and stocks acquired, Part 3, Column 7 | 3,385,746 |
| 3. | Accrual of discount | 13,816 |
| 4. | Unrealized valuation increase (decrease): | |
| | 4.1. Part 1, Column 12 | |
| | 4.2. Part 2, Section 1, Column 15 | |
| | 4.3. Part 2, Section 2, Column 13 | |
| | 4.4. Part 4, Column 11 | |
| 5. | Total gain (loss) on disposals, Part 4, Column 19 | 961 |
| 6. | Deduction consideration for bonds and stocks disposed of, Part 4, Column 7 | 2,329,687 |
| 7. | Deduct amortization of premium | 38,526 |
| 8. | Total foreign exchange change in book/adjusted carrying value: | |
| | 8.1. Part 1, Column 15 | |
| | 8.2. Part 2, Section 1, Column 19 | |
| | 8.3. Part 2, Section 2, Column 16 | |
| | 8.4. Part 4, Column 15 | |
| 9. | Deduct current year's other than temporary impairment recognized: | |
| | 9.1. Part 1, Column 14 | 21,827 |
| | 9.2. Part 2, Section 1, Column 17 | |
| | 9.3. Part 2, Section 2, Column 14 | |
| | 9.4. Part 4, Column 13 | 21,827 |
| 10. | Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) | 16,131,375 |
| 11. | Deduct total nonadmitted amounts | |
| 12. | Statement value at end of current period (Line 10 minus Line 11) | 16,131,375 |

ANNUAL STATEMENT FOR THE YEAR 2013 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 | 10,298,654 | 10,472,247 | 10,383,510 | 10,155,230 |
| | 2. Canada | | | | |
| | 3. Other Countries | | | | |
| | 4. Totals | 10,298,654 | 10,472,247 | 10,383,510 | 10,155,230 |
| U.S. States, Territories and Possessions (Direct and guaranteed) | 5. Totals | | | | |
| U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed) | 6. Totals | | | | |
| U.S. Special revenue and special assessment obligations and all non- guaranteed obligations of agencies and authorities of governments and their political subdivisions | 7. Totals | 3,295,585 | 3,174,447 | 3,274,433 | 3,385,070 |
| Industrial and Miscellaneous and Hybrid Securities (unaffiliated) | 8. United States | 2,537,136 | 2,753,090 | 2,570,187 | 2,473,244 |
| | 9. Canada | | | | |
| | 10. Other Countries | | | | |
| | 11. Totals | 2,537,136 | 2,753,090 | 2,570,187 | 2,473,244 |
| Parent, Subsidiaries and Affiliates | 12. Totals | | | | |
| | 13. Total Bonds | 16,131,375 | 16,399,784 | 16,228,130 | 16,013,544 |
| PREFERRED STOCKS | | | | | |
| Industrial and Miscellaneous (unaffiliated) | 14. United States | | | | |
| | 15. Canada | | | | |
| | 16. Other Countries | | | | |
| | 17. Totals | | | | |
| Parent, Subsidiaries and Affiliates | 18. Totals | | | | |
| | 19. Total Preferred Stocks | | | | |
| COMMON STOCKS | | | | | |
| Industrial and Miscellaneous (unaffiliated) | 20. United States | | | | |
| | 21. Canada | | | | |
| | 22. Other Countries | | | | |
| | 23. Totals | | | | |
| Parent, Subsidiaries and Affiliates | 24. Totals | | | | |
| | 25. Total Common Stocks | | | | |
| | 26. Total Stocks | | | | |
| | 27. Total Bonds and Stocks | 16,131,375 | 16,399,784 | 16,228,130 | |

ANNUAL STATEMENT FOR THE YEAR 2013 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

| 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 9.7 | 8 Total from Col. 6 Prior Year | 9 % From Col. 7 Prior Year | 10 Total Publicly Traded | 11 Total Privately Placed (a) |
|---|---------------------|-------------------------------------|---------------------------------------|--|--------------------|-------------------------|-----------------------------------|--------------------------------------|----------------------------------|--------------------------------|-------------------------------------|
| 1. U.S. Governments | | | | | | | | | | | |
| 1.1 NAIC 1 | 273,331 | 5,867,944 | 4,076,524 | 72,114 | 8,741 | 10,298,654 | 63.2 | 10,219,600 | 63.3 | 10,298,654 | |
| 1.2 NAIC 2 | | | | | | | | | | | |
| 1.3 NAIC 3 | | | | | | | | | | | |
| 1.4 NAIC 4 | | | | | | | | | | | |
| 1.5 NAIC 5 | | | | | | | | | | | |
| 1.6 NAIC 6 | | | | | | | | | | | |
| 1.7 Totals | 273,331 | 5,867,944 | 4,076,524 | 72,114 | 8,741 | 10,298,654 | 63.2 | 10,219,600 | 63.3 | 10,298,654 | |
| 2. All Other Governments | | | | | | | | | | | |
| 2.1 NAIC 1 | | | | | | | | | | | |
| 2.2 NAIC 2 | | | | | | | | | | | |
| 2.3 NAIC 3 | | | | | | | | | | | |
| 2.4 NAIC 4 | | | | | | | | | | | |
| 2.5 NAIC 5 | | | | | | | | | | | |
| 2.6 NAIC 6 | | | | | | | | | | | |
| 2.7 Totals | | | | | | | | | | | |
| 3. U.S. States, Territories and Possessions etc., Guaranteed | | | | | | | | | | | |
| 3.1 NAIC 1 | | | | | | | | | | | |
| 3.2 NAIC 2 | | | | | | | | | | | |
| 3.3 NAIC 3 | | | | | | | | | | | |
| 3.4 NAIC 4 | | | | | | | | | | | |
| 3.5 NAIC 5 | | | | | | | | | | | |
| 3.6 NAIC 6 | | | | | | | | | | | |
| 3.7 Totals | | | | | | | | | | | |
| 4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed | | | | | | | | | | | |
| 4.1 NAIC 1 | | | | | | | | | | | |
| 4.2 NAIC 2 | | | | | | | | | | | |
| 4.3 NAIC 3 | | | | | | | | | | | |
| 4.4 NAIC 4 | | | | | | | | | | | |
| 4.5 NAIC 5 | | | | | | | | | | | |
| 4.6 NAIC 6 | | | | | | | | | | | |
| 4.7 Totals | | | | | | | | | | | |
| 5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed | | | | | | | | | | | |
| 5.1 NAIC 1 | 64,610 | 226,747 | 1,346,734 | 1,370,942 | 286,552 | 3,295,585 | 20.2 | 2,315,727 | 14.3 | 3,295,585 | |
| 5.2 NAIC 2 | | | | | | | | | | | |
| 5.3 NAIC 3 | | | | | | | | | | | |
| 5.4 NAIC 4 | | | | | | | | | | | |
| 5.5 NAIC 5 | | | | | | | | | | | |
| 5.6 NAIC 6 | | | | | | | | | | | |
| 5.7 Totals | 64,610 | 226,747 | 1,346,734 | 1,370,942 | 286,552 | 3,295,585 | 20.2 | 2,315,727 | 14.3 | 3,295,585 | |

ANNUAL STATEMENT FOR THE YEAR 2013 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

| 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 9.7 | 8 Total from Col. 6 Prior Year | 9 % From Col. 7 Prior Year | 10 Total Publicly Traded | 11 Total Privately Placed (a) |
|---|---------------------|-------------------------------------|---------------------------------------|--|--------------------|-------------------------|-----------------------------------|--------------------------------------|----------------------------------|--------------------------------|-------------------------------------|
| 6. Industrial & Miscellaneous (Unaffiliated) | | | | | | | | | | | |
| 6.1 NAIC 1 | 661,945 | 996,134 | | 748,592 | | 2,406,671 | 14.8 | 3,276,762 | 20.3 | 2,406,671 | |
| 6.2 NAIC 2 | | | 292,212 | | | 292,212 | 1.8 | 336,242 | 2.1 | 292,212 | |
| 6.3 NAIC 3 | | | | | | | | | | | |
| 6.4 NAIC 4 | | | | | | | | | | | |
| 6.5 NAIC 5 | | | | | | | | | | | |
| 6.6 NAIC 6 | | | | | | | | | | | |
| 6.7 Totals | 661,945 | 996,134 | 292,212 | 748,592 | | 2,698,883 | 16.6 | 3,613,004 | 22.4 | 2,698,883 | |
| 7. Hybrid Securities | | | | | | | | | | | |
| 7.1 NAIC 1 | | | | | | | | | | | |
| 7.2 NAIC 2 | | | | | | | | | | | |
| 7.3 NAIC 3 | | | | | | | | | | | |
| 7.4 NAIC 4 | | | | | | | | | | | |
| 7.5 NAIC 5 | | | | | | | | | | | |
| 7.6 NAIC 6 | | | | | | | | | | | |
| 7.7 Totals | | | | | | | | | | | |
| 8. Parent, Subsidiaries and Affiliates | | | | | | | | | | | |
| 8.1 NAIC 1 | | | | | | | | | | | |
| 8.2 NAIC 2 | | | | | | | | | | | |
| 8.3 NAIC 3 | | | | | | | | | | | |
| 8.4 NAIC 4 | | | | | | | | | | | |
| 8.5 NAIC 5 | | | | | | | | | | | |
| 8.6 NAIC 6 | | | | | | | | | | | |
| 8.7 Totals | | | | | | | | | | | |

ANNUAL STATEMENT FOR THE YEAR 2013 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

| 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 9.7 | 8 Total from Col. 6 Prior Year | 9 % From Col. 7 Prior Year | 10 Total Publicly Traded | 11 Total Privately Placed (a) |
|--|---------------------|-------------------------------------|---------------------------------------|--|--------------------|-------------------------|-----------------------------------|--------------------------------------|----------------------------------|--------------------------------|-------------------------------------|
| 9. Total Bonds Current Year | | | | | | | | | | | |
| 9.1 NAIC 1 | (d) 999,886 | 7,090,825 | 5,423,258 | 2,191,648 | 295,293 | 16,000,910 | 98.2 | XXX | XXX | 16,000,910 | |
| 9.2 NAIC 2 | (d) | | 292,212 | | | 292,212 | 1.8 | XXX | XXX | 292,212 | |
| 9.3 NAIC 3 | (d) | | | | | | | XXX | XXX | | |
| 9.4 NAIC 4 | (d) | | | | | | | XXX | XXX | | |
| 9.5 NAIC 5 | (d) | | | | | (c) | | XXX | XXX | | |
| 9.6 NAIC 6 | (d) | | | | | (c) | | XXX | XXX | | |
| 9.7 Totals | 999,886 | 7,090,825 | 5,715,470 | 2,191,648 | 295,293 | 16,293,122 | 100.0 | XXX | XXX | 16,293,122 | |
| 9.8 Line 9.7 as a % of Col. 6 | 6.1 | 43.5 | 35.1 | 13.5 | 1.8 | 100.0 | XXX | XXX | XXX | 100.0 | |
| 10. Total Bonds Prior Year | | | | | | | | | | | |
| 10.1 NAIC 1 | 3,335,896 | 6,009,387 | 5,233,605 | 1,226,807 | 6,394 | XXX | XXX | 15,812,089 | 97.9 | 15,812,089 | |
| 10.2 NAIC 2 | | | 336,242 | | | XXX | XXX | 336,242 | 2.1 | 336,242 | |
| 10.3 NAIC 3 | | | | | | XXX | XXX | | | | |
| 10.4 NAIC 4 | | | | | | XXX | XXX | | | | |
| 10.5 NAIC 5 | | | | | | XXX | XXX | (c) | | | |
| 10.6 NAIC 6 | | | | | | XXX | XXX | (c) | | | |
| 10.7 Totals | 3,335,896 | 6,009,387 | 5,569,847 | 1,226,807 | 6,394 | XXX | XXX | 16,148,331 | 100.0 | 16,148,331 | |
| 10.8 Line 10.7 as a % of Col. 8 | 20.7 | 37.2 | 34.5 | 7.6 | 0.0 | XXX | XXX | 100.0 | XXX | 100.0 | |
| 11. Total Publicly Traded Bonds | | | | | | | | | | | |
| 11.1 NAIC 1 | 999,886 | 7,090,825 | 5,423,258 | 2,191,648 | 295,293 | 16,000,910 | 98.2 | 15,812,089 | 97.9 | 16,000,910 | XXX |
| 11.2 NAIC 2 | | | 292,212 | | | 292,212 | 1.8 | 336,242 | 2.1 | 292,212 | XXX |
| 11.3 NAIC 3 | | | | | | | | | | | XXX |
| 11.4 NAIC 4 | | | | | | | | | | | XXX |
| 11.5 NAIC 5 | | | | | | | | | | | XXX |
| 11.6 NAIC 6 | | | | | | | | | | | XXX |
| 11.7 Totals | 999,886 | 7,090,825 | 5,715,470 | 2,191,648 | 295,293 | 16,293,122 | 100.0 | 16,148,331 | 100.0 | 16,293,122 | XXX |
| 11.8 Line 11.7 as a % of Col. 6 | 6.1 | 43.5 | 35.1 | 13.5 | 1.8 | 100.0 | XXX | XXX | XXX | 100.0 | XXX |
| 11.9 Line 11.7 as a % of Line 9.7, Col. 6, Section 9 | 6.1 | 43.5 | 35.1 | 13.5 | 1.8 | 100.0 | XXX | XXX | XXX | 100.0 | XXX |
| 12. Total Privately Placed Bonds | | | | | | | | | | | |
| 12.1 NAIC 1 | | | | | | | | | | XXX | |
| 12.2 NAIC 2 | | | | | | | | | | XXX | |
| 12.3 NAIC 3 | | | | | | | | | | XXX | |
| 12.4 NAIC 4 | | | | | | | | | | XXX | |
| 12.5 NAIC 5 | | | | | | | | | | XXX | |
| 12.6 NAIC 6 | | | | | | | | | | XXX | |
| 12.7 Totals | | | | | | | | | | XXX | |
| 12.8 Line 12.7 as a % of Col. 6 | | | | | | | XXX | XXX | XXX | XXX | |
| 12.9 Line 12.7 as a % of Line 9.7, Col. 6, Section 9 | | | | | | | XXX | XXX | XXX | XXX | |

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

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

ANNUAL STATEMENT FOR THE YEAR 2013 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 9.5 | 8 Total from Col. 6 Prior Year | 9 % From Col. 7 Prior Year | 10 Total Publicly Traded | 11 Total Privately Placed |
|--|---------------------|-------------------------------------|---------------------------------------|--|--------------------|-------------------------|-----------------------------------|--------------------------------------|----------------------------------|--------------------------------|---------------------------------|
| 1. U.S. Governments | | | | | | | | | | | |
| 1.1 Issuer Obligations | 150,150 | 2,191,398 | 879,750 | | | 3,221,298 | 19.8 | 2,899,720 | 18.0 | 3,221,298 | |
| 1.2 Residential Mortgage-Backed Securities | 123,181 | 1,609,171 | 3,196,774 | 72,114 | 8,741 | 5,009,981 | 30.7 | 5,242,099 | 32.5 | 5,009,981 | |
| 1.3 Commercial Mortgage-Backed Securities | | 2,067,375 | | | | 2,067,375 | 12.7 | 2,077,781 | 12.9 | 2,067,375 | |
| 1.4 Other Loan-Backed and Structured Securities | | | | | | | | | | | |
| 1.5 Totals | 273,331 | 5,867,944 | 4,076,524 | 72,114 | 8,741 | 10,298,654 | 63.2 | 10,219,600 | 63.3 | 10,298,654 | |
| 2. All Other Governments | | | | | | | | | | | |
| 2.1 Issuer Obligations | | | | | | | | | | | |
| 2.2 Residential Mortgage-Backed Securities | | | | | | | | | | | |
| 2.3 Commercial Mortgage-Backed Securities | | | | | | | | | | | |
| 2.4 Other Loan-Backed and Structured Securities | | | | | | | | | | | |
| 2.5 Totals | | | | | | | | | | | |
| 3. U.S. States, Territories and Possessions, Guaranteed | | | | | | | | | | | |
| 3.1 Issuer Obligations | | | | | | | | | | | |
| 3.2 Residential Mortgage-Backed Securities | | | | | | | | | | | |
| 3.3 Commercial Mortgage-Backed Securities | | | | | | | | | | | |
| 3.4 Other Loan-Backed and Structured Securities | | | | | | | | | | | |
| 3.5 Totals | | | | | | | | | | | |
| 4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed | | | | | | | | | | | |
| 4.1 Issuer Obligations | | | | | | | | | | | |
| 4.2 Residential Mortgage-Backed Securities | | | | | | | | | | | |
| 4.3 Commercial Mortgage-Backed Securities | | | | | | | | | | | |
| 4.4 Other Loan-Backed and Structured Securities | | | | | | | | | | | |
| 4.5 Totals | | | | | | | | | | | |
| 5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed | | | | | | | | | | | |
| 5.1 Issuer Obligations | | | | | | | | | | | |
| 5.2 Residential Mortgage-Backed Securities | 64,610 | 226,747 | 1,346,734 | 1,370,942 | 286,552 | 3,295,585 | 20.2 | 2,315,727 | 14.3 | 3,295,585 | |
| 5.3 Commercial Mortgage-Backed Securities | | | | | | | | | | | |
| 5.4 Other Loan-Backed and Structured Securities | | | | | | | | | | | |
| 5.5 Totals | 64,610 | 226,747 | 1,346,734 | 1,370,942 | 286,552 | 3,295,585 | 20.2 | 2,315,727 | 14.3 | 3,295,585 | |
| 6. Industrial and Miscellaneous | | | | | | | | | | | |
| 6.1 Issuer Obligations | 661,945 | 996,134 | 292,212 | 748,592 | | 2,698,883 | 16.6 | 3,613,004 | 22.4 | 2,698,883 | |
| 6.2 Residential Mortgage-Backed Securities | | | | | | | | | | | |
| 6.3 Commercial Mortgage-Backed Securities | | | | | | | | | | | |
| 6.4 Other Loan-Backed and Structured Securities | | | | | | | | | | | |
| 6.5 Totals | 661,945 | 996,134 | 292,212 | 748,592 | | 2,698,883 | 16.6 | 3,613,004 | 22.4 | 2,698,883 | |
| 7. Hybrid Securities | | | | | | | | | | | |
| 7.1 Issuer Obligations | | | | | | | | | | | |
| 7.2 Residential Mortgage-Backed Securities | | | | | | | | | | | |
| 7.3 Commercial Mortgage-Backed Securities | | | | | | | | | | | |
| 7.4 Other Loan-Backed and Structured Securities | | | | | | | | | | | |
| 7.5 Totals | | | | | | | | | | | |
| 8. Parent, Subsidiaries and Affiliates | | | | | | | | | | | |
| 8.1 Issuer Obligations | | | | | | | | | | | |
| 8.2 Residential Mortgage-Backed Securities | | | | | | | | | | | |
| 8.3 Commercial Mortgage-Backed Securities | | | | | | | | | | | |
| 8.4 Other Loan-Backed and Structured Securities | | | | | | | | | | | |
| 8.5 Totals | | | | | | | | | | | |

ANNUAL STATEMENT FOR THE YEAR 2013 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 9.5 | 8 Total from Col. 6 Prior Year | 9 % From Col. 7 Prior Year | 10 Total Publicly Traded | 11 Total Privately Placed |
|--|---------------------|-------------------------------------|---------------------------------------|--|--------------------|-------------------------|-----------------------------------|--------------------------------------|----------------------------------|--------------------------------|---------------------------------|
| 9. Total Bonds Current Year | | | | | | | | | | | |
| 9.1 Issuer Obligations | 812,095 | 3,187,532 | 1,171,962 | 748,592 | | 5,920,181 | 36.3 | XXX | XXX | 5,920,181 | |
| 9.2 Residential Mortgage-Backed Securities | 187,791 | 1,835,918 | 4,543,508 | 1,443,056 | 295,293 | 8,305,566 | 51.0 | XXX | XXX | 8,305,566 | |
| 9.3 Commercial Mortgage-Backed Securities | | 2,067,375 | | | | 2,067,375 | 12.7 | XXX | XXX | 2,067,375 | |
| 9.4 Other Loan-Backed and Structured Securities | | | | | | | | XXX | XXX | | |
| 9.5 Totals | 999,886 | 7,090,825 | 5,715,470 | 2,191,648 | 295,293 | 16,293,122 | 100.0 | XXX | XXX | 16,293,122 | |
| 9.6 Line 9.5 as a % of Col. 6 | 6.1 | 43.5 | 35.1 | 13.5 | 1.8 | 100.0 | XXX | XXX | XXX | 100.0 | |
| 10. Total Bonds Prior Year | | | | | | | | | | | |
| 10.1 Issuer Obligations | 2,976,414 | 2,447,455 | 336,242 | 752,613 | | XXX | XXX | 6,512,724 | 40.3 | 6,512,724 | |
| 10.2 Residential Mortgage-Backed Securities | 359,482 | 2,081,357 | 4,636,399 | 474,194 | 6,394 | XXX | XXX | 7,557,826 | 46.8 | 7,557,826 | |
| 10.3 Commercial Mortgage-Backed Securities | | 1,480,575 | 597,206 | | | XXX | XXX | 2,077,781 | 12.9 | 2,077,781 | |
| 10.4 Other Loan-Backed and Structured Securities | | | | | | XXX | XXX | | | | |
| 10.5 Totals | 3,335,896 | 6,009,387 | 5,569,847 | 1,226,807 | 6,394 | XXX | XXX | 16,148,331 | 100.0 | 16,148,331 | |
| 10.6 Line 10.5 as a % of Col. 8 | 20.7 | 37.2 | 34.5 | 7.6 | 0.0 | XXX | XXX | 100.0 | XXX | 100.0 | |
| 11. Total Publicly Traded Bonds | | | | | | | | | | | |
| 11.1 Issuer Obligations | 812,095 | 3,187,532 | 1,171,962 | 748,592 | | 5,920,181 | 36.3 | 6,512,724 | 40.3 | 5,920,181 | XXX |
| 11.2 Residential Mortgage-Backed Securities | 187,791 | 1,835,918 | 4,543,508 | 1,443,056 | 295,293 | 8,305,566 | 51.0 | 7,557,826 | 46.8 | 8,305,566 | XXX |
| 11.3 Commercial Mortgage-Backed Securities | | 2,067,375 | | | | 2,067,375 | 12.7 | 2,077,781 | 12.9 | 2,067,375 | XXX |
| 11.4 Other Loan-Backed and Structured Securities | | | | | | | | | | | XXX |
| 11.5 Totals | 999,886 | 7,090,825 | 5,715,470 | 2,191,648 | 295,293 | 16,293,122 | 100.0 | 16,148,331 | 100.0 | 16,293,122 | XXX |
| 11.6 Line 11.5 as a % of Col. 6 | 6.1 | 43.5 | 35.1 | 13.5 | 1.8 | 100.0 | XXX | XXX | XXX | 100.0 | XXX |
| 11.7 Line 11.5 as a % of Line 9.5, Col. 6, Section 9 | 6.1 | 43.5 | 35.1 | 13.5 | 1.8 | 100.0 | XXX | XXX | XXX | 100.0 | XXX |
| 12. Total Privately Placed Bonds | | | | | | | | | | | |
| 12.1 Issuer Obligations | | | | | | | | | | XXX | |
| 12.2 Residential Mortgage-Backed Securities | | | | | | | | | | XXX | |
| 12.3 Commercial Mortgage-Backed Securities | | | | | | | | | | XXX | |
| 12.4 Other Loan-Backed and Structured Securities | | | | | | | | | | XXX | |
| 12.5 Totals | | | | | | | | | | XXX | |
| 12.6 Line 12.5 as a % of Col. 6 | | | | | | | XXX | XXX | XXX | XXX | |
| 12.7 Line 12.5 as a % of Line 9.5, Col. 6, Section 9 | | | | | | | XXX | XXX | XXX | XXX | |

SCHEDULE DA - VERIFICATION BETWEEN YEARS

Short-Term Investments

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------|-----------|----------------|--|--|
| | Total | Bonds | Mortgage Loans | Other Short-term Investment Assets (a) | Investments in Parent, Subsidiaries and Affiliates |
| 1. Book/adjusted carrying value, December 31 of prior year | 1,027,439 | 1,027,439 | | | |
| 2. Cost of short-term investments acquired | 3,524,072 | 3,524,072 | | | |
| 3. Accrual of discount | | | | | |
| 4. Unrealized valuation increase (decrease) | | | | | |
| 5. Total gain (loss) on disposals | | | | | |
| 6. Deduct consideration received on disposals | 4,389,764 | 4,389,764 | | | |
| 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) | 161,747 | 161,747 | | | |
| 11. Deduct total nonadmitted amounts | | | | | |
| 12. Statement value at end of current period (Line 10 minus Line 11) | 161,747 | 161,747 | | | |

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

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

N O N E

Schedule DB - Part B - Verification - Futures Contracts

N O N E

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

N O N E

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

N O N E

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

N O N E

Schedule E - Verification - Cash Equivalents

N O N E

Schedule A - Part 1 - Real Estate Owned

N O N E

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

N O N E

Schedule A - Part 3 - Real Estate Disposed

N O N E

Schedule B - Part 1 - Mortgage Loans Owned

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Symetra National Life Insurance Company

SCHEDULE D - PART 3

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

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
|--|-----------------------------------|---------|---------------|--------------------------------|---------------------------|------------------|------------------|---|
| CUSIP Identification | Description | Foreign | Date Acquired | Name of Vendor | Number of Shares of Stock | Actual Cost | Par Value | Paid for Accrued Interest and Dividends |
| 912828-RX-0 | US TREASURY N/B 0.875% 12/31/16 | | 02/22/2013 | Deutsche Bank Securities, Inc. | | 60,671 | 60,000 | 81 |
| 912828-VE-7 | US TREASURY N/B 1.000% 05/31/18 | | 08/05/2013 | Barclays Capital, Inc. | | 1,328,383 | 1,350,000 | 2,472 |
| 912828-VZ-0 | US TREASURY N/B 2.000% 09/30/20 | | 10/17/2013 | Deutsche Bank Securities, Inc. | | 901,621 | 900,000 | 890 |
| 0599999. Subtotal - Bonds - U.S. Governments | | | | | | 2,290,675 | 2,310,000 | 3,443 |
| 31417E-UN-9 | FNMA POOL #AB7788 2.500% 02/01/43 | | 01/29/2013 | Citigroup Global Markets | | 1,061,460 | 1,064,037 | 813 |
| 3199999. Subtotal - Bonds - U.S. Special Revenues | | | | | | 1,061,460 | 1,064,037 | 813 |
| 8399997. Total - Bonds - Part 3 | | | | | | 3,352,135 | 3,374,037 | 4,256 |
| 8399998. Total - Bonds - Part 5 | | | | | | 33,611 | 33,693 | 26 |
| 8399999. Total - Bonds | | | | | | 3,385,746 | 3,407,730 | 4,282 |
| 8999997. Total - Preferred Stocks - Part 3 | | | | | | | XXX | |
| 8999998. Total - Preferred Stocks - Part 5 | | | | | | | XXX | |
| 8999999. Total - Preferred Stocks | | | | | | | XXX | |
| 9799997. Total - Common Stocks - Part 3 | | | | | | | XXX | |
| 9799998. Total - Common Stocks - Part 5 | | | | | | | XXX | |
| 9799999. Total - Common Stocks | | | | | | | XXX | |
| 9899999. Total - Preferred and Common Stocks | | | | | | | XXX | |
| 9999999 - Totals | | | | | | 3,385,746 | XXX | 4,282 |

ANNUAL STATEMENT FOR THE YEAR 2013 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 | Stated Contractual Maturity Date |
| 3620AA-TX-6 | GNMA POOL #724266 5.500% 09/15/39 | | 12/01/2013 | Paydown | | 99,770 | 99,768 | 104,522 | 104,422 | | (4,654) | | (4,654) | | 99,770 | | | | 2,463 | 09/15/2039 |
| 3620AC-6M-1 | GNMA POOL #726376 5.000% 10/15/39 | | 12/01/2013 | Paydown | | 77,396 | 77,396 | 80,915 | 80,842 | | (3,446) | | (3,446) | | 77,396 | | | | 1,709 | 10/15/2039 |
| 36295N-NM-5 | GNMA POOL #675496 6.500% 06/15/38 | | 12/01/2013 | Paydown | | 35,696 | 35,696 | 36,790 | 36,748 | | (1,052) | | (1,052) | | 35,696 | | | | 1,245 | 08/14/2029 |
| 912828-BH-2 | US TREASURY N/B NOTES 4.250% 08/15/13 | | 08/15/2013 | Maturity | | 1,350,000 | 1,350,000 | 1,338,852 | 1,349,115 | | 885 | | 885 | | 1,350,000 | | | | 57,375 | 08/15/2013 |
| 912828-HY-9 | US TREASURY N/B 3.125% 04/30/13 | | 04/01/2013 | Deutsche Bank Securities, Inc. | | 10,023 | 10,000 | 9,967 | 9,998 | | 2 | | 2 | | 9,999 | | 24 | 24 | 132 | 04/30/2013 |
| 912828-HY-9 | US TREASURY N/B 3.125% 04/30/13 | | 04/30/2013 | Maturity | | 590,000 | 590,000 | 588,064 | 589,862 | | 138 | | 138 | | 590,000 | | | | 9,219 | 04/30/2013 |
| 0599999. Subtotal - Bonds - U.S. Governments | | | | | | 2,162,885 | 2,162,860 | 2,159,110 | 2,170,987 | | (8,127) | | (8,127) | | 2,162,861 | | 24 | 24 | 72,143 | XXX |
| 31297A-5B-6 | FHLMC POOL #A23542 4.500% 06/01/34 | | 12/01/2013 | Paydown | | 32,636 | 32,636 | 30,082 | 30,196 | | 2,440 | | 2,440 | | 32,636 | | | | 625 | 01/03/2026 |
| 31394Y-KH-6 | FHLMC REMIC SERIES 2791 CLASS OB 4.500% 05/15/33 | | 08/01/2013 | Paydown | | 47,843 | 47,843 | 46,528 | 47,558 | | 286 | | 286 | | 47,843 | | | | 835 | 05/15/2033 |
| 31401W-TE-9 | FNMA POOL #720649 4.000% 05/01/33 | | 12/01/2013 | Paydown | | 7,222 | 7,222 | 6,374 | 6,560 | | 662 | | 662 | | 7,222 | | | | 158 | 02/12/2025 |
| 3199999. Subtotal - Bonds - U.S. Special Revenues | | | | | | 87,701 | 87,701 | 82,984 | 84,314 | | 3,388 | | 3,388 | | 87,701 | | | | 1,618 | XXX |
| 74955D-AB-7 | AEP GENERATING CO 9.820% 12/07/22 | | 12/07/2013 | Redemption | | 45,408 | 45,408 | 43,899 | 44,429 | | 42 | | 42 | | 44,471 | | 937 | 937 | 3,408 | 12/07/2022 |
| 3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) | | | | | | 45,408 | 45,408 | 43,899 | 44,429 | | 42 | | 42 | | 44,471 | | 937 | 937 | 3,408 | XXX |
| 8399997. Total - Bonds - Part 4 | | | | | | 2,295,994 | 2,295,969 | 2,285,993 | 2,299,730 | | (4,697) | | (4,697) | | 2,295,033 | | 961 | 961 | 77,169 | XXX |
| 8399998. Total - Bonds - Part 5 | | | | | | 33,693 | 33,693 | 33,611 | | | 82 | | 82 | | 33,693 | | | | 395 | XXX |
| 8399999. Total - Bonds | | | | | | 2,329,687 | 2,329,662 | 2,319,604 | 2,299,730 | | (4,615) | | (4,615) | | 2,328,726 | | 961 | 961 | 77,564 | XXX |
| 8999997. Total - Preferred Stocks - Part 4 | | | | | | | | | | | | | | | | | | | | XXX |
| 8999998. Total - Preferred Stocks - Part 5 | | | | | | | | | | | | | | | | | | | | XXX |
| 8999999. Total - Preferred Stocks | | | | | | | | | | | | | | | | | | | | XXX |
| 9799997. Total - Common Stocks - Part 4 | | | | | | | | | | | | | | | | | | | | XXX |
| 9799998. Total - Common Stocks - Part 5 | | | | | | | | | | | | | | | | | | | | XXX |
| 9799999. Total - Common Stocks | | | | | | | | | | | | | | | | | | | | XXX |
| 9899999. Total - Preferred and Common Stocks | | | | | | | | | | | | | | | | | | | | XXX |
| 9999999 - Totals | | | | | | 2,329,687 | XXX | 2,319,604 | 2,299,730 | | (4,615) | | (4,615) | | 2,328,726 | | 961 | 961 | 77,564 | XXX |

ANNUAL STATEMENT FOR THE YEAR 2013 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 Identi- fication | 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 Valu (12 + 13 - 14) | 16 Total Foreign Exchange Change in Book/ Adjusted Carrying Value | | | | | | | | | | |
| 31417E-UN-9 | FNMA POOL #AB7788 2.500% 02/01/43 | | 01/29/2013 | Citigroup Global Markets | 12/01/2013 | Paydown | 33,693 | 33,611 | 33,693 | 33,693 | | | | | 82 | | | | | | | 395 | 26 | | |
| 3199999. Subtotal - Bonds - U.S. Special Revenues | | | | | | | 33,693 | 33,611 | 33,693 | 33,693 | | | | | 82 | | | | | | | | 395 | 26 | |
| 8399998. Total - Bonds | | | | | | | 33,693 | 33,611 | 33,693 | 33,693 | | | | | 82 | | | | | | | | | 395 | 26 |
| 8999998. Total - Preferred Stocks | | | | | | | | | | | | | | | | | | | | | | | | | |
| 9799998. Total - Common Stocks | | | | | | | | | | | | | | | | | | | | | | | | | |
| 9899999. Total - Preferred and Common Stocks | | | | | | | | | | | | | | | | | | | | | | | | | |
| 9999999 - Totals | | | | | | | | | | | | | | | | 82 | | | | | | | | 395 | 26 |

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 2013 OF THE Symetra National Life Insurance Company

SCHEDULE DA - PART 1

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

| 1 CUSIP Identi- fication | 2 Description | Codes | | 5 Date Acquired | 6 Name of Vendor | 7 Maturity Date | 8 Book/ Adjusted Carrying Value | Change in Book/Adjusted Carrying Value | | | | 13 Par Value | 14 Actual Cost | Interest | | | | | 21 Paid for Accrued Interest | |
|-----------------------------------|---|-----------|-------------------|-----------------------|---------------------|-----------------------|---|---|--|---|---|-----------------|-------------------|--|--|------------------|-------------------------------|--------------------|---------------------------------------|--|
| | | 3 Code | 4 For- eign | | | | | 9 Unrealized Valuation Increase/ (Decrease) | 10 Current Year's (Amor- tization)/ Accretion | 11 Current Year's Other- Than- Temporary Impairment Recognized | 12 Total Foreign Exchange Change in Book/ Adjusted Carrying Value | | | 15 Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default | 16 Non- Admitted Due and Accrued | 17 Rate of | 18 Effective Rate of | 19 When Paid | | 20 Amount Received During Year |
| 0599999. | Total - U.S. Government Bonds | | | | | | | | | | | | | | | XXX | XXX | XXX | | |
| 1099999. | Total - All Other Government Bonds | | | | | | | | | | | | | | | XXX | XXX | XXX | | |
| 1799999. | Total - U.S. States, Territories and Possessions Bonds | | | | | | | | | | | | | | | XXX | XXX | XXX | | |
| 2499999. | Total - U.S. Political Subdivisions Bonds | | | | | | | | | | | | | | | XXX | XXX | XXX | | |
| 3199999. | Total - U.S. Special Revenues Bonds | | | | | | | | | | | | | | | XXX | XXX | XXX | | |
| 3899999. | Total - Industrial and Miscellaneous (Unaffiliated) Bonds | | | | | | | | | | | | | | | XXX | XXX | XXX | | |
| 4899999. | Total - Hybrid Securities | | | | | | | | | | | | | | | XXX | XXX | XXX | | |
| 5599999. | Total - Parent, Subsidiaries and Affiliates Bonds | | | | | | | | | | | | | | | XXX | XXX | XXX | | |
| 7799999. | Total - Issuer Obligations | | | | | | | | | | | | | | | XXX | XXX | XXX | | |
| 7899999. | Total - Residential Mortgage-Backed Securities | | | | | | | | | | | | | | | XXX | XXX | XXX | | |
| 7999999. | Total - Commercial Mortgage-Backed Securities | | | | | | | | | | | | | | | XXX | XXX | XXX | | |
| 8099999. | Total - Other Loan-Backed and Structured Securities | | | | | | | | | | | | | | | XXX | XXX | XXX | | |
| 8399999. | Total Bonds | | | | | | | | | | | | | | | XXX | XXX | XXX | | |
| 8699999. | Total - Parent, Subsidiaries and Affiliates | | | | | | | | | | | XXX | | | | XXX | XXX | XXX | | |
| 4812A0-36-7 | JP MORGAN PRIME MMKT OVERNIGHT SWEEP | | | 12/31/2013 | Direct | | 161,747 | | | | | | 161,747 | | | 0.000 | 0.000 | MON | | 24 |
| 8999999. | Subtotal - Class One Money Market Mutual Funds | | | | | | 161,747 | | | | | XXX | 161,747 | | | XXX | XXX | XXX | | 24 |
| 9199999. | Totals | | | | | | 161,747 | | | | | XXX | 161,747 | | | XXX | XXX | XXX | | 24 |

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged By

N O N E

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged To

N O N E

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

N O N E

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

N O N E

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Symetra National Life Insurance Company

SCHEDULE E - PART 1 - CASH

| 1 Depository | 2 Code | 3 Rate of Interest | 4 Amount of Interest Received During Year | 5 Amount of Interest Accrued December 31 of Current Year | 6 Balance | 7 * |
|--|-----------|-----------------------|--|---|--------------|--------|
| Bank of America Covina, CA | | | | | 31,418 | XXX |
| JPMorgan New York, NY | | | | | (10,850) | XXX |
| 0199998 Deposits in ... depositories which do not exceed the allowable limit in any one depository (See instructions) - open depositories | XXX | XXX | | | | XXX |
| 0199999. Totals - Open Depositories | XXX | XXX | | | 20,568 | XXX |
| 0299998 Deposits in ... depositories which do not exceed the allowable limit in any one depository (See instructions) - suspended depositories | XXX | XXX | | | | XXX |
| 0299999. Totals - Suspended Depositories | XXX | XXX | | | | XXX |
| 0399999. Total Cash on Deposit | XXX | XXX | | | 20,568 | XXX |
| 0499999. Cash in Company's Office | XXX | XXX | XXX | XXX | | XXX |
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| | | | | | | |
| 0599999 Total - Cash | XXX | XXX | | | 20,568 | XXX |

TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR

| | | | | | | | |
|------------------|----------|---------------|----------|-------------------|--------|-------------------|--------|
| 1. January..... | 43,315 | 4. April..... | (51,021) | 7. July..... | 60,353 | 10. October..... | 35,504 |
| 2. February..... | 30,170 | 5. May..... | 30,298 | 8. August..... | 44,121 | 11. November..... | 42,414 |
| 3. March..... | (15,464) | 6. June..... | 32,173 | 9. September..... | 50,508 | 12. December..... | 20,568 |

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned December 31 of Current Year

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

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Symetra National Life Insurance Company

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

| States, Etc. | 1 Type of Deposit | 2 Purpose of Deposit | Deposits For the Benefit of All Policyholders | | All Other Special Deposits | | |
|---|----------------------|-------------------------|---|-----------------|-----------------------------------|-----------------|--|
| | | | 3 Book/Adjusted Carrying Value | 4 Fair Value | 5 Book/Adjusted Carrying Value | 6 Fair Value | |
| 1. Alabama | AL | | | | | | |
| 2. Alaska | AK | | | | | | |
| 3. Arizona | AZ | | | | | | |
| 4. Arkansas | AR | | | | | | |
| 5. California | CA | | | | | | |
| 6. Colorado | CO | | | | | | |
| 7. Connecticut | CT | | | | | | |
| 8. Delaware | DE | | | | | | |
| 9. District of Columbia | DC | | | | | | |
| 10. Florida | FL | | | | | | |
| 11. Georgia | GA | B Life Insurance | | | 35,028 | 35,077 | |
| 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 | | | 150,118 | 150,328 | |
| 33. New York | NY | | | | | | |
| 34. North Carolina | NC | B Life Insurance | | | 400,346 | 403,090 | |
| 35. North Dakota | ND | | | | | | |
| 36. Ohio | OH | | | | | | |
| 37. Oklahoma | OK | B Life Insurance | | | 150,118 | 150,328 | |
| 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 | | | 55,043 | 55,120 | |
| 48. Washington | WA | B Life Insurance | 1,505,860 | 1,495,852 | | | |
| 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 | CAN | | | | | | |
| 58. Aggregate Alien and Other | OT | XXX | XXX | | | | |
| 59. Subtotal | XXX | XXX | 1,505,860 | 1,495,852 | 790,653 | 793,943 | |
| DETAILS OF WRITE-INS | | | | | | | |
| 5801. US TREASURY NOTE | | | | | | | |
| 5802. | | | | | | | |
| 5803. | | | | | | | |
| 5898. Summary of remaining write-ins for Line 58 from overflow page | XXX | XXX | | | | | |
| 5899. Totals (Lines 5801 thru 5803 plus 5898)(Line 58 above) | XXX | XXX | | | | | |

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