



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2012 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) kristin.khalighi@symetra.com (E-mail Address) 425-256-8557 (Area Code) (Telephone Number) 425-256-5818 (FAX Number)

OFFICERS

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

OTHER

List of other officers including Chantel Lee Balkovetz, Philippe Donald Bouvier II, Kathryn Lee Englund, David Christopher Fry, Michael Eugene James, Richard George LaVoice, Margaret Alice Meister, Kelly Jean Rabin, Suzanne Webb Sainato, Bridgette Nikko Takeuchi, Jacqueline Marie Veneziani, Glenn Allan Black, Michaelanne Ehrenberg, Andrew Michael Farrell, Michael William Fry, Christine Ann Katzmar Holmes, Brent Patrick Martonik, Richard Thomas Moran, Craig Rodolph Raymond, Wesley Warren Severin, Dena Simone Thompson, Mindi Elaine Work, Julie Margaret Bodmer, Colin Michael Elder, Lydia May Flora-Barlow, Daniel Richard Guilbert, Kevin Daniel Knull, George Neil McKinnon, Michael Fintan Murphy, James Dwyer Pirak, Richard Peter Smolinski, William Michael Tinsley.

DIRECTORS OR TRUSTEES

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

State of Washington County of King SS:

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 25th day of February, 2013

- 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 2012 OF THE Symetra National Life Insurance Company

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	15,120,892		15,120,892	15,065,943
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 (\$79,394 , Schedule E - Part 1), cash equivalents				
(\$, Schedule E - Part 2) and short-term				
investments (\$1,027,439 , Schedule DA)	1,106,833		1,106,833	372,268
6. Contract loans (including \$ premium notes)	163,890		163,890	165,086
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)				
9. Receivables for securities	7,544		7,544	534,265
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)	16,399,159		16,399,159	16,137,562
13. Title plants less \$ charged off (for Title insurers				
only)				
14. Investment income due and accrued	88,125		88,125	95,150
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	3,981		3,981	3,007
15.2 Deferred premiums and agents' balances and installments booked but				
deferred and not yet due (including \$				
earned but unbilled premiums)	42,264		42,264	45,266
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				10,382
18.2 Net deferred tax asset	956,514	883,231	73,283	69,875
19. Guaranty funds receivable or on deposit	11,374		11,374	8,875
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				
26. Total assets excluding Separate Accounts, Segregated Accounts and				
Protected Cell Accounts (Lines 12 to 25)	17,501,417	883,231	16,618,186	16,370,117
27. From Separate Accounts, Segregated Accounts and Protected Cell				
Accounts				
28. Total (Lines 26 and 27)	17,501,417	883,231	16,618,186	16,370,117
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.				
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)				

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ 6,918,595 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ Modco Reserve)	6,918,595	6,744,742
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)	22,000	32,000
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)	3,874	4,015
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)	57,857	59,827
10. Commissions to agents due or accrued-life and annuity contracts \$ 115 accident and health \$ and deposit-type contract funds \$	115	131
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6)	1,308	1,318
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)	14,290	14,083
15.1 Current federal and foreign income taxes including \$ 551 on realized capital gains (losses)	48,335	
15.2 Net deferred tax liability		
16. Unearned investment income	5,456	5,680
17. Amounts withheld or retained by company as agent or trustee	295	301
18. Amounts held for agents' account, including \$ agents' credit balances		
19. Remittances and items not allocated	106	176
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)	19,803	34,826
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	16,760	22,572
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	216	215
26. Total Liabilities excluding Separate Accounts business (Lines 1 to 25)	7,109,010	6,919,886
27. From Separate Accounts Statement		
28. Total Liabilities (Lines 26 and 27)	7,109,010	6,919,886
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		37,861
35. Unassigned funds (surplus)	2,509,176	2,412,370
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)	7,009,176	6,950,231
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	9,509,176	9,450,231
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	16,618,186	16,370,117
DETAILS OF WRITE-INS		
2501. Accrued interest on policy claims	216	215
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)	216	215
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)		
3401. Deferred tax asset adjustment related to SSAP #10R		37,861
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)		37,861

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)	270,329	285,156
2. Considerations for supplementary contracts with life contingencies		
3. Net investment income (Exhibit of Net Investment Income, Line 17)	606,793	692,796
4. Amortization of interest maintenance reserve (IMR, Line 5)	3,871	6,893
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)	880,993	984,845
10. Death benefits	126,938	216,910
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	5,951	5,380
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts	134,426	129,282
16. Group conversions		
17. Interest and adjustments on contract or deposit-type contract funds	3,145	5,769
18. Payments on supplementary contracts with life contingencies		
19. Increase in aggregate reserves for life and accident and health contracts	173,853	566,101
20. Totals (Lines 10 to 19)	444,313	923,442
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	792	1,568
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)	182,782	201,768
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)	77,393	71,986
25. Increase in loading on deferred and uncollected premiums	(1,623)	(237)
26. Net transfers to or (from) Separate Accounts net of reinsurance		
27. Aggregate write-ins for deductions		
28. Totals (Lines 20 to 27)	703,657	1,198,527
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	177,336	(213,682)
30. Dividends to policyholders		
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	177,336	(213,682)
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	134,184	104,521
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)	43,152	(318,203)
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$770 (excluding taxes of \$1,024 transferred to the IMR)	(2,638)	(3,386)
35. Net income (Line 33 plus Line 34)	40,514	(321,589)
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	9,450,231	10,751,138
37. Net income (Line 35)	40,514	(321,589)
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	74,873	185,071
41. Change in nonadmitted assets	(71,465)	(182,399)
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 (Exh. 5A, Line 9999999, Col. 4)		
44. Change in asset valuation reserve	15,023	13,371
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)		
46. Surplus (contributed to) withdrawn from Separate Accounts during period		
47. Other changes in surplus in Separate Accounts Statement		
48. Change in surplus notes		
49. Cumulative effect of changes in accounting principles		
50. Capital changes:		
50.1 Paid in		
50.2 Transferred from surplus (Stock Dividend)		
50.3 Transferred to surplus		
51. Surplus adjustment:		
51.1 Paid in		
51.2 Transferred to capital (Stock Dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance		
52. Dividends to stockholders		(1,000,000)
53. Aggregate write-ins for gains and losses in surplus		4,639
54. Net change in capital and surplus for the year (Lines 37 through 53)	58,945	(1,300,907)
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	9,509,176	9,450,231
DETAILS OF WRITE-INS		
08.301.		
08.302.		
08.303.		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page		
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above)		
2701.		
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)		
5301. Deferred tax asset adjustment related to SSAP #10R		4,639
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)		4,639

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	273,838	287,920
2. Net investment income	638,417	770,906
3. Miscellaneous income		
4. Total (Lines 1 through 3)	912,255	1,058,826
5. Benefit and loss related payments	280,458	327,144
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	263,285	275,512
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$ 2,832 tax on capital gains (losses)	77,262	167,152
10. Total (Lines 5 through 9)	621,005	769,808
11. Net cash from operations (Line 4 minus Line 10)	291,250	289,018
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	1,814,951	4,335,928
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)	2,341,673	4,335,928
13. Cost of investments acquired (long-term only):		
13.1 Bonds	1,893,666	2,995,548
13.2 Stocks		
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets		
13.6 Miscellaneous applications		522,547
13.7 Total investments acquired (Lines 13.1 to 13.6)	1,893,666	3,518,095
14. Net increase (decrease) in contract loans and premium notes	(1,196)	(3,248)
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	449,203	821,081
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		
16.2 Capital and paid in surplus, less treasury stock		
16.3 Borrowed funds		
16.4 Net deposits on deposit-type contracts and other insurance liabilities		
16.5 Dividends to stockholders		1,000,000
16.6 Other cash provided (applied)	(5,888)	6,471
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(5,888)	(993,529)
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)	734,565	116,570
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	372,268	255,698
19.2 End of year (Line 18 plus Line 19.1)	1,106,833	372,268

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

--	--	--

ANNUAL STATEMENT FOR THE YEAR 2012 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	270,329		270,329									
2. Considerations for supplementary contracts with life contingencies												
3. Net investment income	606,793		606,793									
4. Amortization of Interest Maintenance Reserve (IMR)	3,871		3,871									
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)	880,993		880,993									
10. Death benefits	126,938		126,938									
11. Matured endowments (excluding guaranteed annual pure endowments)												
12. Annuity benefits												
13. Disability benefits and benefits under accident and health contracts	5,951		5,951									
14. Coupons, guaranteed annual pure endowments and similar benefits												
15. Surrender benefits and withdrawals for life contracts	134,426		134,426									
16. Group conversions												
17. Interest and adjustments on contract or deposit-type contract funds	3,145		3,145									
18. Payments on supplementary contracts with life contingencies												
19. Increase in aggregate reserves for life and accident and health contracts	173,853		173,853									
20. Totals (Lines 10 to 19)	444,313		444,313									
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	792		792									
22. Commissions and expense allowances on reinsurance assumed												
23. General insurance expenses	182,782		182,782									
24. Insurance taxes, licenses and fees, excluding federal income taxes	77,393		77,393									
25. Increase in loading on deferred and uncollected premiums	(1,623)		(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)	703,657		703,657									
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	177,336		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)	177,336		177,336									
32. Federal income taxes incurred (excluding tax on capital gains)	134,184		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)	43,152		43,152									
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 2012 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	6,744,742		6,744,742					
2. Tabular net premiums or considerations	226,716		226,716					
3. Present value of disability claims incurred					XXX			
4. Tabular interest	216,746		216,746					
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)	7,438,204		7,438,204					
9. Tabular cost	313,245		313,245		XXX			
10. Reserves released by death	35,871		35,871	XXX	XXX			XXX
11. Reserves released by other terminations (net)	170,493		170,493					
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)	519,609		519,609					
15. Reserve December 31, current year	6,918,595		6,918,595					

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 120,031	..... 113,134
1.1 Bonds exempt from U.S. tax	(a) .....	.....
1.2 Other bonds (unaffiliated)	(a) 505,786	..... 505,687
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 .....	..... 8,789	..... 9,015
6. Cash, cash equivalents and short-term investments	(e) 846	..... 816
7. Derivative instruments	(f) .....	.....
8. Other invested assets .....	.....	.....
9. Aggregate write-ins for investment income .....	.....	.....
10. Total gross investment income .....	..... 635,452	..... 628,652
11. Investment expenses .....	.....	(g) 21,859
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) .....	.....	..... 21,859
17. Net investment income (Line 10 minus Line 16) .....	.....	..... 606,793
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 \$ 26,859 accrual of discount less \$ 51,682 amortization of premium and less \$ 2,815 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
1.1 Bonds exempt from U.S. tax
1.2 Other bonds (unaffiliated)	7,030	(5,973)	1,057	.....	.....
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)	7,030	(5,973)	1,057	.....	.....
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 2012 OF THE Symetra National Life Insurance Company

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

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health			11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other	
FIRST YEAR (other than single)											
1. Uncollected											
2. Deferred and accrued											
3. Deferred, accrued and uncollected:											
3.1 Direct											
3.2 Reinsurance assumed											
3.3 Reinsurance ceded											
3.4 Net (Line 1 + Line 2)											
4. Advance											
5. Line 3.4 - Line 4											
6. Collected during year:											
6.1 Direct											
6.2 Reinsurance assumed											
6.3 Reinsurance ceded											
6.4 Net											
7. Line 5 + Line 6.4											
8. Prior year (uncollected + deferred and accrued - advance)											
9. First year premiums and considerations:											
9.1 Direct											
9.2 Reinsurance assumed											
9.3 Reinsurance ceded											
9.4 Net (Line 7 - Line 8)											
SINGLE											
10. Single premiums and considerations:											
10.1 Direct											
10.2 Reinsurance assumed											
10.3 Reinsurance ceded											
10.4 Net											
RENEWAL											
11. Uncollected	4,755		4,755								
12. Deferred and accrued	54,449		54,449								
13. Deferred, accrued and uncollected:											
13.1 Direct	59,204		59,204								
13.2 Reinsurance assumed											
13.3 Reinsurance ceded											
13.4 Net (Line 11 + Line 12)	59,204		59,204								
14. Advance	3,874		3,874								
15. Line 13.4 - Line 14	55,330		55,330								
16. Collected during year:											
16.1 Direct	273,838		273,838								
16.2 Reinsurance assumed											
16.3 Reinsurance ceded											
16.4 Net	273,838		273,838								
17. Line 15 + Line 16.4	329,168		329,168								
18. Prior year (uncollected + deferred and accrued - advance)	58,839		58,839								
19. Renewal premiums and considerations:											
19.1 Direct	270,329		270,329								
19.2 Reinsurance assumed											
19.3 Reinsurance ceded											
19.4 Net (Line 17 - Line 18)	270,329		270,329								
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct	270,329		270,329								
20.2 Reinsurance assumed											
20.3 Reinsurance ceded											
20.4 Net (Lines 9.4 + 10.4 + 19.4)	270,329		270,329								

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	792		792								
30. Deposit-type contract funds											
31. Totals (to agree with Page 6, Line 21)	792		792								

ANNUAL STATEMENT FOR THE YEAR 2012 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	7,371					7,371
2. Salaries and wages	97,733					97,733
3.11 Contributions for benefit plans for employees	11,123					11,123
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	644					644
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	26,218					26,218
4.5 Expense of investigation and settlement of policy claims						
5.1 Traveling expenses	3,175					3,175
5.2 Advertising						
5.3 Postage, express, telegraph and telephone	1,516					1,516
5.4 Printing and stationery	2,359					2,359
5.5 Cost or depreciation of furniture and equipment	1,306					1,306
5.6 Rental of equipment						
5.7 Cost or depreciation of EDP equipment and software	3,701					3,701
6.1 Books and periodicals	2,975					2,975
6.2 Bureau and association fees	8,185					8,185
6.3 Insurance, except on real estate						
6.4 Miscellaneous losses						
6.5 Collection and bank service charges	11,975					11,975
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				21,859		21,859
9.3 Aggregate write-ins for expenses	4,501					4,501
10. General expenses incurred	182,782			21,859	(a)	204,641
11. General expenses unpaid December 31, prior year				1,318		1,318
12. General expenses unpaid December 31, current year				1,308		1,308
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)	182,782			21,869		204,651
DETAILS OF WRITE-INS						
09.301. Consulting fees	4,389					4,389
09.302. Miscellaneous	112					112
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)	4,501					4,501

(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	53,776				53,776
3. State taxes on premiums	10,354				10,354
4. Other state taxes, including \$ for employee benefits	2,236				2,236
5. U.S. Social Security taxes	6,140				6,140
6. All other taxes	4,887				4,887
7. Taxes, licenses and fees incurred	77,393				77,393
8. Taxes, licenses and fees unpaid December 31, prior year	14,083				14,083
9. Taxes, licenses and fees unpaid December 31, current year	14,290				14,290
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	77,186				77,186

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

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Symetra National Life Insurance Company
EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5 Credit (Group and Individual)	6
Valuation Standard	Total	Industrial	Ordinary		Group
0100001. 58 CSO - CRVM 3.0% (1985 - 1989)	522		522		
0100002. 58 CSO - CRVM 4.5% (1980 - 1988)	2,517,229		2,517,229		
0100003. 58 CSO - CRVM 5.5% (1982 - 1983)	14,852		14,852		
0100004. 58 CET - CRVM 4.5% (1980 - 1988)	365,129		365,129		
0100005. 58 CET - CRVM 5.5% (1984 - 1986)	4,403		4,403		
0100006. 80 CSO - CRVM 4.5% (1983 - 1989)	1,816,617		1,816,617		
0100007. 80 CSO - CRVM 6.0% (1982 - 1989)	25,125		25,125		
0100008. 80 CSO - NLP 5.5% (1987 - 1989)	775		775		
0100009. GIR - 58 CSO - 2.0% (1982 - 1988)	9		9		
0100010. GIR - Extra Mortality on GIR options	26,286		26,286		
0199997. Totals (Gross)	4,770,947		4,770,947		
0199998. Reinsurance ceded					
0199999. Life Insurance: Totals (Net)	4,770,947		4,770,947		
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 - CRVM 4.5% (1980 - 1988)	10,947		10,947		
0500002. 80 CSO - CRVM 6.0% (1982 - 1987)	6,097		6,097		
0500003. Unearned Premium	798		798		
0599997. Totals (Gross)	17,842		17,842		
0599998. Reinsurance ceded					
0599999. Disability-Active Lives: Totals (Net)	17,842		17,842		
0600001. 1952 INTERCO DISA W/58 CSO - 3.0% (1980 - 1989)	56,066		56,066		
0699997. Totals (Gross)	56,066		56,066		
0699998. Reinsurance ceded					
0699999. Disability-Disabled Lives: Totals (Net)	56,066		56,066		
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.	55,616		55,616		
0700002. For non-deduction of deferred fractional premiums or return of premiums at the death of the insured.	15,269		15,269		
0700003. AG XXXII Reserve for Immediate Payment of Claims	2,855		2,855		
0700004. Cash Flow Testing Reserve	2,000,000		2,000,000		
0799997. Totals (Gross)	2,073,740		2,073,740		
0799998. Reinsurance ceded					
0799999. Miscellaneous Reserves: Totals (Net)	2,073,740		2,073,740		
9999999. Totals (Net) - Page 3, Line 1	6,918,595		6,918,595		

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	2 Valuation Basis		3 4 Increase in Actuarial Reserve Due to Change
	Changed From	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 2012 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	20,000		20,000								
2.22 Reinsurance assumed											
2.23 Reinsurance ceded											
2.24 Net	20,000		(b) 20,000	(b)		(b)	(b)		(b)	(b)	(b)
3. Incurred but unreported:											
3.1 Direct	2,000		2,000								
3.2 Reinsurance assumed											
3.3 Reinsurance ceded											
3.4 Net	2,000		(b) 2,000	(b)		(b)	(b)		(b)	(b)	(b)
4. TOTALS											
4.1 Direct	22,000		22,000								
4.2 Reinsurance assumed											
4.3 Reinsurance ceded											
4.4 Net	22,000	(a)	(a) 22,000				(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 2012 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	142,889		142,889								
1.2 Reinsurance assumed											
1.3 Reinsurance ceded											
1.4 Net	(d) 142,889		142,889								
2. Liability December 31, current year from Part 1:											
2.1 Direct	22,000		22,000								
2.2 Reinsurance assumed											
2.3 Reinsurance ceded											
2.4 Net	22,000		22,000								
3. Amounts recoverable from reinsurers December 31, current year											
4. Liability December 31, prior year:											
4.1 Direct	32,000		32,000								
4.2 Reinsurance assumed											
4.3 Reinsurance ceded											
4.4 Net	32,000		32,000								
5. Amounts recoverable from reinsurers December 31, prior year											
6. Incurred Benefits											
6.1 Direct	132,889		132,889								
6.2 Reinsurance assumed											
6.3 Reinsurance ceded											
6.4 Net	132,889		132,889								

- (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 \$5,951 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	883,231	811,766	(71,465)
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			
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	883,231	811,766	(71,465)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	883,231	811,766	(71,465)
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)			
2501. Other Assets			
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)			

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A. Accounting Practices

The accompanying financial statements of Symetra National Life Insurance Company of (the Company) have been prepared in conformity with the National Association of Insurance Commissioners (NAIC) *Accounting Practices and Procedures Manual* and *Annual Statement Instructions*, except to the extent that practices prescribed or permitted by the Office of the Insurance Commissioner of the state of Washington (the Department) differ. No differences exist in the prescribed or permitted practices that result in a material effect on surplus as of December 31, 2012 or 2011.

The Company has no permitted practices as of December 31, 2012. Washington State Insurance code RCW 48.13 was revised with an effective date of July 1, 2012 and under the new investment code the Company no longer requires a permitted practice. The new code permits investment of up to 3% of an insurer's admitted assets in a single issuer. To the extent that this limit is exceeded, the excess is assigned to the investments not otherwise permitted and not specifically prohibited to the extent of not more than 5% of admitted assets. Under the previous Washington State Insurance code RCW 48.13.240(3), a mutual fund was classified as a miscellaneous investment and an investment in a single entity's mutual fund used to be limited to no more than 1% of an insurer's admitted assets. The Company, with the explicit permission of the Department, was permitted to invest up to 4% of its assets in a single entity's mutual funds, as well as an unlimited amount of its assets in mutual funds listed on the NAIC's most recent Mutual Funds List as U.S. Direct Obligations/Full Faith and Credit Exempt. As of December 31, 2011, the Company held \$16,532 or 0.1% of admitted assets in a single entity's mutual fund. The permitted practice had no effect on net income or surplus of the Company as of December 31, 2011.

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

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

C. Accounting Policy

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

In addition, the Company uses the following accounting policies:

- (1) Short-term investments are stated at amortized cost.
- (2) Bonds, excluding loan-backed and structured securities are stated at amortized cost using the scientific method, except for those with an NAIC designation of 6, which are reported at lower of amortized cost or fair value.
- (3) The Company does not currently invest in common stocks.
- (4) 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 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 or material impact on the Company's assets, liabilities or income.

The Company adopted SSAP No. 35R, *Guaranty Funds and Other Assessments* as of January 1, 2011. This SSAP expands guidance on recognition of assets from premium tax offsets to match recognition guidance of related accrued liabilities for assessments. Additionally, estimated premium tax recoverable assets are limited to in-force policies and do not include expected renewals on short-term contracts. The adoption did not have a material impact on the Company's assets, liabilities, income or surplus.

There were no errors discovered for the years ended December 31, 2012 or 2011.

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, 2012.

(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) There are no 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) as of December 31, 2012.

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

While all securities are monitored for impairment, the Company's experience indicates that securities for which the cost or amortized cost exceeds fair value by less than 20% do not represent a significant risk of impairment and, often, fair values recover over time as the factors that caused the declines improve. If the estimated fair value has declined and remained below cost or amortized cost by 20% or more 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;
- Any reduction or elimination of dividends or nonpayment of scheduled interest payments;
- Other indications that a credit loss has occurred; and
- The Company's intent to sell or whether the Company has the intent and ability to retain the investment for a period of time sufficient to recover the amortized cost basis.

E. Repurchase Agreements and/or Securities Lending Transactions.

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

NOTES TO FINANCIAL STATEMENTS

F. Real Estate

The Company has no investments in real estate.

G. Investments in Low-Income Housing Tax Credits

The Company has no investments in LIHTC.

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, 2012 or 2011.

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.

	12/31/2012		
	(1)	(2)	(3)
	Ordinary	Capital	(Col 1 + 2) 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

(a) Gross DTAs
(b) Statutory valuation allowance adjustments
(c) Adjusted gross DTA (1a - 1b)
(d) DTAs nonadmitted
(e) Subtotal net admitted DTAs (1c - 1d)
(f) DTLs
(g) Net admitted DTA (1e - 1f)

	12/31/2011		
	(4)	(5)	(6)
	Ordinary	Capital	(Col 4 + 5) Total
(a) Gross DTAs	\$ 921,630	\$ -	\$ 921,630
(b) Statutory valuation allowance adjustments	-	-	-
(c) Adjusted gross DTA (1a - 1b)	921,630	-	921,630
(d) DTAs nonadmitted	811,766	-	811,766
(e) Subtotal net admitted DTAs (1c - 1d)	109,864	-	109,864
(f) DTLs	39,989	-	39,989
(g) Net admitted DTA (1e - 1f)	\$ 69,875	\$ -	\$ 69,875

(a) Gross DTAs
(b) Statutory valuation allowance adjustments
(c) Adjusted gross DTA (1a - 1b)
(d) DTAs nonadmitted
(e) Subtotal net admitted DTAs (1c - 1d)
(f) DTLs
(g) Net admitted DTA (1e - 1f)

	Change		
	(7)	(8)	(9)
	(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7 + 8) Total
(a) Gross DTAs	\$ 75,921	\$ -	\$ 75,921
(b) Statutory valuation allowance adjustments	-	-	-
(c) Adjusted gross DTA (1a - 1b)	75,921	-	75,921
(d) DTAs nonadmitted	71,465	-	71,465
(e) Subtotal net admitted DTAs (1c - 1d)	4,456	-	4,456
(f) DTLs	1,048	-	1,048
(g) Net admitted DTA (1e - 1f)	\$ 3,408	\$ -	\$ 3,408

NOTES TO FINANCIAL STATEMENTS

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

	12/31/2012		
	(1) Ordinary	(2) Capital	(3) (Col 1 + 2) 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	XXXXXX	XXXXXX	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

	12/31/2011		
	(4) Ordinary	(5) Capital	(6) (Col 4 + 5) Total
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$ 69,875	\$ -	\$ 69,875
(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	1,485,289
(c) Adjusted gross DTAs offset by gross DTLs	39,989	-	39,989
(d) DTAs admitted as the result of applications of SSAP No. 101 (2(a) + 2(b)+ 2(c))	\$ 109,864	\$ -	\$ 109,864

	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	\$ 3,408	\$ -	\$ 3,408
(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	(66,935)
(c) Adjusted gross DTAs offset by gross DTLs	1,048	-	1,048
(d) DTAs admitted as the result of applications of SSAP No. 101 (2(a) + 2(b)+2(c))	\$ 4,456	\$ -	\$ 4,456

	12/31/2012	12/31/2011
(a) Ratio percentage used to determine recovery period and threshold limitation amount	15,510%	11,899%
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	\$ 9,455,696	\$ 9,447,195

4. Impact of Tax Planning Strategies

	12/31/2012		
	(1) Ordinary %	(2) Capital %	(3) (Col 1+2) Total %
(a) Adjusted gross DTAs (% of total adjusted gross DTAs)	0.00%	0.00%	0.00%
(b) Net admitted adjusted gross DTAs (% of total net admitted adjusted gross DTAs)	0.00%	0.00%	0.00%

	12/31/2011		
	(4) Ordinary %	(5) Capital %	(6) (Col 4+5) Total %
(a) Adjusted gross DTAs (% of total adjusted gross DTAs)	0.00%	0.00%	0.00%
(b) Net admitted adjusted gross DTAs (% of total net admitted adjusted gross DTAs)	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) Adjusted gross DTAs (% of total adjusted gross DTAs)	0.00%	0.00%	0.00%
(b) Net admitted adjusted gross DTAs (% of total net admitted adjusted gross DTAs)	0.00%	0.00%	0.00%

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

B. DTLs are not recognized for the following amounts:

The Company has no DTLs which have not been recognized.

C. Current Tax and Change in Deferred Tax

	(1) 12/31/2012	(2) 12/31/2011	(3) (Col 1 + 2) Change
1. Current Income Tax			
(a) Federal	\$ 134,184	\$ 104,521	\$ 29,663
(b) Foreign	-	-	-
(c) Subtotal	134,184	104,521	29,663
(d) Federal income tax on net capital gains	1,794	3,738	(1,944)
(e) Utilization of capital loss carryforwards	-	-	-
(f) Other	-	-	-
(g) Federal and foreign income taxes incurred	\$ 135,978	\$ 108,259	\$ 27,719
2. DTAs			
(a) Ordinary			
(1) Discounting of unpaid leases	\$ -	\$ -	\$ -
(2) Unearned premium reserve	-	-	-
(3) Policyholder reserves	956,442	879,868	76,574
(4) Investments	1,910	1,988	(78)
(5) Deferred acquisition costs	38,649	39,218	(569)
(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	550	556	(6)
(99) Subtotal	997,551	921,630	75,921
(b) Statutory valuation allowance adjustment	-	-	-
(c) Nonadmitted	883,231	811,766	71,465
(d) Admitted ordinary DTAs (2a99-2b-2c)	114,320	109,864	4,456
(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)	\$ 114,320	\$ 109,864	\$ 4,456

NOTES TO FINANCIAL STATEMENTS

C. Current Tax and Change in Deferred Tax (continued)

	(1) 12/31/2012	(2) 12/31/2011	(3) (Col 1 + 2) Change
3. DTLs			
(a) Ordinary			
(1) Investments	\$ 20,316	\$ 17,990	\$ 2,326
(2) Fixed assets	-	-	-
(3) Deferred and uncollected premium	20,721	21,999	(1,278)
(4) Policyholder reserves	-	-	-
(5) Other	-	-	-
(99) Subtotal	41,037	39,989	1,048
(b) Capital			
(1) Investments	-	-	-
(2) Real estate	-	-	-
(3) Other	-	-	-
(99) Subtotal	-	-	-
(c) DTLs (3a99-3b99)	\$ 41,037	\$ 39,989	\$ 1,048
4. Net DTA/DTL (2i-3c)	\$ 73,283	\$ 69,875	\$ 3,408
Net change in DTA/(DTL) (2a99+2e99-3c)			\$ 74,873
Surplus adjustments			
Tax effect of change in unrealized capital gain(losses)			-
Tax effect of change in nonadmitted assets			-
Adjustments to prior year net DTAs			(4,599)
Change in net deferred income taxes			\$ 70,274

D. Significant Statutory to Tax Adjustments on Current Taxes:

	12/31/2012	12/31/2011
Significant statutory to tax adjustments on current taxes:		
Ordinary income tax at federal statutory rate (35%)	\$ 62,068	\$ (74,789)
Capital income tax at federal statutory rate (35%)	370	352
Total income tax	62,438	(74,437)
Other permanent items	22	20
Change in IMR	(1,355)	(2,413)
Prior year adjustment	4,599	4,722
All other adjustments	-	-
Federal income tax expense (benefit)	\$ 65,704	\$ (72,108)
Federal and foreign taxes incurred	\$ 135,978	\$ 108,259
Change in net deferred income taxes	(70,274)	(180,367)
Total statutory income taxes	\$ 65,704	\$ (72,108)

E. 1. As of December 31, 2012, 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:

	2012	2011	2010
Ordinary income	\$ 129,585	\$ 104,398	\$ 242,723
Capital gain	1,794	3,738	-

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

F. 1. The Company's federal income tax return is consolidated with the following:

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, 2008.

G. 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.

NOTES TO FINANCIAL STATEMENTS

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 dividends paid for the year ended December 31, 2012.

For the year ended December 31, 2011:

Date	Transaction Explanation	Insurer Name	Affiliate Name	Statement Value	Asset Received	Asset Transferred
June 23, 2011	Ordinary Dividend	Symetra National Life Insurance Co.	Symetra Life Insurance Co.	\$1,000,000		Cash

There were no material related party transactions for the years ended December 31, 2012 or 2011.

D. As of December 31, 2012 and 2011, the Company reported the following amounts due (to)/from an affiliated company, which are generally settled within 30 days:

	December 31	
	2012	2011
Symetra Life Insurance Company	\$ (14,837)	\$ (20,566)
White Mountains Advisors, LLC	(1,923)	(2,006)
Total	\$ (16,760)	\$ (22,572)

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.

G. All outstanding shares of the Company are owned by Symetra Life Insurance Company. All outstanding shares of Symetra Life Insurance Company are owned by Symetra Financial Corporation, an insurance holding company domiciled in the state of Delaware. This control does not significantly change the operating results or financial position of the Company compared to results that would have been obtained without the control.

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

I. Investments in subsidiary, controlled or affiliated companies (SCA's) - Not applicable

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

K. Investments in foreign insurance subsidiaries - Not applicable

L. Investments in downstream noninsurance holding company - Not applicable

11. Debt

Not applicable

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

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

B. The Company does not administer the defined contribution plan. See Note 12D.

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

D. Consolidated Holding Company Plans

Retirement Plans

The Company participates in a defined contribution plan sponsored by Symetra Life Insurance Company, its parent, for all eligible employees.

The plan includes a matching contribution of 100% of a participant's contributions, up to 6% of eligible compensation. The Company's share of expenses for the plan was not material for the years ended December 31, 2012 or 2011.

NOTES TO FINANCIAL STATEMENTS

- E. The Company does not participate in a cash balance, post employment benefit or deferred compensation plan.
- F. There is no impact from the Medicare Modernization Act since the Company does not participate in postretirement benefit plans.

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

- (1) The Company's capital is common stock, 20,000 shares authorized, issued and outstanding, \$125 per share par value. There are no other classes of capital stock.
- (2) The Company has no preferred stock.
- (3) The Company is restricted as to the amount of dividends that can be paid to its shareholder without prior approval of the Department. This restriction is the greater of statutory net gain from operations for the previous year or 10% of total capital and surplus at the close of the previous year, subject to a maximum limit equal to statutory unassigned funds. Based on this restriction, the maximum dividend payout that may be made without prior approval in 2013 is \$950,918.
- (4) The Company paid no dividends during the year ending December 31, 2012. The Company paid dividends of \$1,000,000 during the year ending December 31, 2011. A dividend schedule is provided in Note 10.
- (5) Within the limitations of (3) above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to shareholders.
- (6) The unassigned surplus funds are held for the benefit of the Company's shareholder, as the Company does not issue participating business.
- (7) There have been no advances to surplus.
- (8) The Company holds no stock for special purposes.
- (9) The decrease in aggregate write-ins for special surplus funds of \$37,861 is due to the adoption of SSAP No.101, *Income Taxes, A Replacement of SSAP No. 10R and SSAP No. 10* as of January 1, 2012. Upon adoption the Company recorded an adjustment to reclassify \$37, 861 of additional deferred tax assets from special surplus funds to unassigned funds. See Note 2 – Accounting Changes and Correction of Errors, for more information.
- (10) There was no increase (decrease) of unassigned funds (surplus) due to cumulative unrealized gains or losses as of December 31, 2012 or 2011.
- (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, 2012 or 2011.
- (3) Not applicable
- B. (1) The Company has liabilities established under SSAP No. 35R, *Guaranty Fund and Other Assessments* relating to estimated retrospective premium based guaranty fund assessments in the amounts of \$7,105 and \$9,120 as of December 31, 2012 and 2011, 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, 2011 | \$ | 7,530 |
| b. Decreases during current year: | | |
| Premium tax offset accrual adjustment | | (1,870) |
| Premium tax offset applied | | (131) |
| c. Increases during year | | - |
| d. Assets recognized from paid and accrued premium tax offsets and policy surcharges as of December 31, 2012 | \$ | 5,529 |
- C. The Company has no gain contingencies to report.
- D. Claims related extra contractual obligation and bad faith losses stemming from lawsuits - Not applicable

NOTES TO FINANCIAL STATEMENTS

- E. Because of the nature of the business, the Company is subject to legal actions filed or threatened in the ordinary course of its business operations. The Company does not expect that any such litigation, pending or threatened as of December 31, 2012, will have a material adverse effect on its financial condition, future operating results, or liquidity.

15. Leases

Not applicable

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

Not applicable

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

- A. Transfers of Receivables Reported as Sales – 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, 2012.

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

Not applicable

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

Not applicable

20. Fair Value Measurements

The Company determines the fair value of its financial instruments based on the fair value hierarchy, which requires an entity to maximize its use of observable inputs and minimize the use of unobservable inputs when measuring fair value.

The Company has categorized its financial instruments, based on the priority of the inputs to the valuation technique, 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 within which the fair value measurement falls is determined based on the lowest level input that is significant to the fair value measurement. The Company's financial assets recorded at fair value on the balance sheet and 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 level primarily consists of cash and short term investments.
- Level 2 – Quoted prices for similar instruments in active markets, quoted prices for identical or similar instruments in markets that are not active and model-derived valuations whose inputs are observable or whose significant value drivers are observable.

This level 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 – Instruments whose significant value drivers are unobservable. This comprises 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 category may also utilize non-binding broker quotes. The Company has no financial instruments in this level.

(1) The Company had no financial assets or financial liabilities measured and reported at fair value for the years ended December 31, 2012 and 2011.

(2) – (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, 2012

Type of Financial Instrument	As of December 31, 2012					Not Practicable (Carrying Value)
	Fair Value	Admitted Values	Level 1	Level 2	Level 3	
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

As of December 31, 2011

Type of Financial Instrument	As of December 31, 2011					Not Practicable (Carrying Value)
	Fair Value	Admitted Values	Level 1	Level 2	Level 3	
Financial instruments-assets						
Bonds						
U.S. government and agencies	\$ 3,446,086	\$ 3,297,137	\$ -	\$ 3,446,086	\$ -	\$ -
Industrial and miscellaneous	2,966,397	2,634,152	-	2,966,397	-	-
Mortgage-backed securities	9,734,051	9,134,654	-	9,734,051	-	-
Total bonds	16,146,534	15,065,943	-	16,146,534	-	-
Cash and short-term investments	372,268	372,268	372,268	-	-	-
Contract loans	-	165,086	-	-	-	165,086
Total assets	\$ 16,518,802	\$ 15,603,297	\$ 372,268	\$ 16,146,534	\$ -	\$ 165,086

D. Reasons Not Practical to Estimate Fair Value as of December 31, 2012:

Type of Financial Instrument	Carrying value	Effective Interest Rate	Maturity Date	Explanation
Contract loans	\$ 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.

Reasons Not Practical to Estimate Fair Value as of December 31, 2011:

Type of Financial Instrument	Carrying value	Effective Interest Rate	Maturity Date	Explanation
Contract loans	\$ 165,086	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

Assets in the amount of \$2,384,670 and \$2,372,857 as of December 31, 2012 and 2011, respectively, were on deposit with state regulatory authorities.

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

NOTES TO FINANCIAL STATEMENTS

E. Business Interruption Insurance Recoveries - Not applicable

F. State Transferable Tax Credits - Not applicable

G. Subprime-Mortgage- Related Risk Exposure

(1) In order to determine our subprime exposure, we included all securities issued from a dedicated subprime shelf. We have no securities with a subprime exposure as of December 31, 2012 or 2011.

(2) Direct exposure through investments in subprime mortgage loans – None

(3) Direct exposure through other investments – None

(4) Underwriting exposure to subprime mortgage risk through mortgage guaranty or financial guaranty insurance coverage - Not applicable

H. Retained Assets – Not applicable

22. Events Subsequent

Type I: Recognized Subsequent Events:

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

Type II: Nonrecognized Subsequent Events:

The Company has not experienced any 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.

Subsequent events have been considered through February 25, 2013 for the statutory statement issued on February 25, 2013.

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

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, 2012 and 2011, the Company had \$4,063,280 and \$4,171,032, 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 \$55,616 and \$56,789 as of December 31, 2012 and 2011, respectively, and were included in aggregate reserves.

NOTES TO FINANCIAL STATEMENTS

(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, 2012:

No.	Item	Total	Industrial Life	Ordinary			Credit Life Group and Individual	Group	
				Life Ins.	Individual Annuities	Supplementary Contracts		Life Ins.	Annuities
3106001	Cash flow testing reserve increase	\$ 250,000		\$ 250,000					
3106999	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, 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	\$ 59,204	\$ 46,247

The deferred and uncollected life insurance premiums as of December 31, 2011 were as follows:

Type	Gross	Net of Loading
(1) Industrial	\$ -	\$ -
(2) Ordinary – new business	-	-
(3) Ordinary – renewal	62,854	48,273
(4) Credit life	-	-
(5) Group life	-	-
(6) Group annuity	-	-
(7) Total	\$ 62,854	\$ 48,273

34. Separate Accounts

Not applicable

35. Loss/Claim Adjustment Expenses

Not applicable

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [] N/A []
- 1.3 State Regulating? Washington
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]
- 2.2 If yes, date of change:
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2010
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2010
- 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; 14.6 %
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 Investment Services, 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
- 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\$4,166
 - 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]

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	\$	2,384,670
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

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		0

- 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	16,148,331	17,452,310	1,303,979
30.2 Preferred stocks	0	0	0
30.3 Totals	16,148,331	17,452,310	1,303,979

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

- 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		
2.2 Premium Denominator	270,329	285,156
2.3 Premium Ratio (2.1/2.2)	0.000	0.000
2.4 Reserve Numerator		
2.5 Reserve Denominator	4,866,855	4,952,486
2.6 Reserve Ratio (2.4/2.5)	0.000	0.000

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

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

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

3.4 State the authority under which Separate Accounts are maintained:

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

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

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

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

4.2 Net reimbursement of such expenses between reporting entities:

4.21 Paid		\$121,878
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 2012	2 2011	3 2010	4 2009	5 2008
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	18,275	18,275	20,217	20,218	21,341
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	11,440	13,282	13,642	15,700	16,723
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)	29,715	31,557	33,859	35,918	38,064
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)	270,329	285,156	297,410	316,302	338,945
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	270,329	285,156	297,410	316,302	338,945
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	16,618,186	16,370,117	17,136,479	16,784,114	17,364,526
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	7,109,010	6,919,886	6,385,341	6,540,528	6,379,325
23. Aggregate life reserves (Page 3, Line 1)	6,918,595	6,744,742	6,178,641	6,339,708	6,148,298
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)	19,803	34,826	48,197	50,491	40,096
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)	7,009,176	6,950,231	8,251,138	7,743,586	8,485,201
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	291,250	289,018	414,469	482,556	526,134
Risk-Based Capital Analysis					
30. Total adjusted capital	9,528,979	9,485,056	10,799,335	10,294,077	11,025,297
31. Authorized control level risk - based capital	61,148	80,679	97,629	115,373	103,055
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)	92.2	93.4	97.4	93.4	92.2
33. Stocks (Lines 2.1 and 2.2)				3.0	2.9
34. Mortgage loans on real estate(Lines 3.1 and 3.2)					
35. Real estate (Lines 4.1, 4.2 and 4.3)					
36. Cash, cash equivalents and short-term investments (Line 5)	6.7	2.3	1.5	2.3	3.6
37. Contract loans (Line 6)	1.0	1.0	1.0	1.2	1.2
38. Derivatives (Page 2, Line 7)				XXX	XXX
39. Other invested assets (Line 8)					
40. Receivables for securities (Line 9)	0.0	3.3	0.1	0.1	0.1
41. Securities lending reinvested collateral assets (Line 10)				XXX	XXX
42. Aggregate write-ins for invested assets (Line 11)					
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2012	2 2011	3 2010	4 2009	5 2008
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)	883,231	811,766	634,006	650,406	643,731
53. Total admitted assets (Page 2, Line 28, Col. 3)	16,618,186	16,370,117	17,136,479	16,784,114	17,364,526
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	606,793	692,796	799,097	820,443	859,671
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	(2,638)	(3,386)	(7,004)	(1,048)	(398)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)					
57. Total of above Lines 54, 55 and 56	604,155	689,410	792,093	819,395	859,273
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)	267,315	351,572	298,112	257,109	192,854
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)	173,853	566,101	(161,067)	191,410	45,546
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	67.9	71.3	50.1	57.7	61.4
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	4.7	5.4	3.2	4.3	5.3
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)	43,152	(318,203)	517,040	242,043	470,633
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)	43,152	(318,203)	517,040	242,043	470,633

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 2012 OF THE Symetra National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2012

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	267,887				267,887
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	267,887				267,887
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	136,938				136,938
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	134,425				134,425
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	5,951				5,951
15. Totals	277,314				277,314
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	30,000							2	30,000
17. Incurred during current year Settled during current year:	10	126,938							10	126,938
18.1 By payment in full	10	136,938							10	136,938
18.2 By payment on compromised claims										
18.3 Totals paid	10	136,938							10	136,938
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	10	136,938							10	136,938
19. Unpaid Dec. 31, current year (16+17-18.6)	2	20,000							2	20,000
POLICY EXHIBIT										
20. In force December 31, prior year	2,222	31,556,789	(a)		No. of Policies				2,222	31,556,789
21. Issued during year										
22. Other changes to in force (Net)	(133)	(1,841,379)							(133)	(1,841,379)
23. In force December 31 of current year	2,089	29,715,410	(a)						2,089	29,715,410

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

ACCIDENT AND HEALTH INSURANCE

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

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

ANNUAL STATEMENT FOR THE YEAR 2012 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			2,222	31,557						31,557
2. Issued during year										
3. Reinsurance assumed										
4. Revived during year			14	157						157
5. Increased during year (net)				152						152
6. Subtotals, Lines 2 to 5			14	309						309
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)			2,236	31,866						31,866
Deductions during year:										
10. Death			10	127			XXX			127
11. Maturity			5	50			XXX			50
12. Disability							XXX			
13. Expiry			24	292						292
14. Surrender			108	1,435						1,435
15. Lapse										
16. Conversion							XXX	XXX	XXX	
17. Decreased (net)				247						247
18. Reinsurance										
19. Aggregate write-ins for decreases										
20. Totals (Lines 10 to 19)			147	2,151						2,151
21. In force end of year (Line 9 minus Line 20)			2,089	29,715						29,715
22. Reinsurance ceded end of year	XXX		XXX		XXX		XXX	XXX		
23. Line 21 minus Line 22	XXX		XXX	29,715	XXX	(b)	XXX	XXX		29,715
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			575	6,111
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			5	41
28. Term policies - other			780	11,359
29. Other term insurance - decreasing	XXX		XXX	
30. Other term insurance	XXX		XXX	40
31. Totals (Lines 27 to 30)			785	11,440
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX		
34. Totals, whole life and endowment			1,304	18,275
35. Totals (Lines 31 to 34)			2,089	29,715

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			29,715	
38. Credit Life (Group and Individual)				
39. Group				
40. Totals (Lines 36 to 39)			29,715	

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 group is counted on a pro-rata basis				XXX
43. Federal Employees' Group Life Insurance included in Line 21				
44. Servicemen's Group Life Insurance included in Line 21				
45. Group Permanent Insurance included in Line 21				

NONE

NONE

ADDITIONAL ACCIDENTAL DEATH BENEFITS

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

NONE

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

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

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			334	8,182				
49. Disability Income								
50. Extended Benefits			XXX	XXX				
51. Other								
52. Total		(b)	334	(b) 8,182		(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 2012 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	59,827
2. Current year's realized pre-tax capital gains/(losses) of \$2,924 transferred into the reserve net of taxes of \$1,024	1,901
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)	61,728
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	3,871
6. Reserve as of December 31, current year (Line 4 minus Line 5)	57,857

AMORTIZATION

	1	2	3	4
Year of Amortization	Reserve as of December 31, Prior Year	Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2012	3,640	231		3,871
2. 2013	4,065			4,065
3. 2014	5,072	482		5,554
4. 2015	5,506	443		5,949
5. 2016	6,037	332		6,369
6. 2017	6,640	218		6,858
7. 2018	7,036	99		7,135
8. 2019	6,800	33		6,833
9. 2020	5,792	27		5,819
10. 2021	4,476	19		4,496
11. 2022	3,012	12		3,024
12. 2023	1,410	4		1,414
13. 2024	308			308
14. 2025	27			27
15. 2026	7			7
16. 2027				
17. 2028				
18. 2029				
19. 2030				
20. 2031				
21. 2032				
22. 2033				
23. 2034				
24. 2035				
25. 2036				
26. 2037				
27. 2038				
28. 2039				
29. 2040				
30. 2041				
31. 2042 and Later				
32. Total (Lines 1 to 31)	59,827	1,901		61,728

ANNUAL STATEMENT FOR THE YEAR 2012 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	34,826		34,826				34,826
2. Realized capital gains/(losses) net of taxes - General Account	(3,882)		(3,882)				(3,882)
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	2,876		2,876				2,876
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	33,820		33,820				33,820
9. Maximum reserve	19,804		19,804				19,804
10. Reserve objective	14,813		14,813				14,813
11. 20% of (Line 10 - Line 8)	(3,801)		(3,801)				(3,801)
12. Balance before transfers (Lines 8 + 11)	30,019		30,019				30,019
13. Transfers							XXX
14. Voluntary contribution							
15. Adjustment down to maximum/up to zero	(10,216)		(10,216)				(10,216)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	19,803		19,803				19,803

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	10,219,600	XXX	XXX	10,219,600	0.0000		0.0000		0.0000	
2.	1	Highest Quality	4,565,050	XXX	XXX	4,565,050	0.0004	1,826	0.0023	10,500	0.0030	13,695
3.	2	High Quality	336,242	XXX	XXX	336,242	0.0019	639	0.0058	1,950	0.0090	3,026
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)	15,120,892	XXX	XXX	15,120,892	XXX	2,465	XXX	12,450	XXX	16,721
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	1,027,439	XXX	XXX	1,027,439	0.0004	411	0.0023	2,363	0.0030	3,082
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)	1,027,439	XXX	XXX	1,027,439	XXX	411	XXX	2,363	XXX	3,082

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)	16,148,331	XXX	XXX	16,148,331	XXX	2,876	XXX	14,813	XXX	19,804
MORTGAGE LOANS												
In Good Standing:												
35.		Farm Mortgages			XXX		0.0063 (a)		0.0120 (a)		0.0190 (a)	
36.		Residential Mortgages - Insured or Guaranteed			XXX		0.0003		0.0006		0.0010	
37.		Residential Mortgages - All Other			XXX		0.0013		0.0030		0.0040	
38.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0003		0.0006		0.0010	
39.		Commercial Mortgages - All Other			XXX		0.0063 (a)		0.0120 (a)		0.0190 (a)	
40.		In Good Standing With Restructured Terms			XXX		0.2800 (b)		0.6200 (b)		1.0000 (b)	
Overdue, Not in Process:												
41.		Farm Mortgages			XXX		0.0420		0.0760		0.1200	
42.		Residential Mortgages - Insured or Guaranteed			XXX		0.0005		0.0012		0.0020	
43.		Residential Mortgages - All Other			XXX		0.0025		0.0058		0.0090	
44.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0005		0.0012		0.0020	
45.		Commercial Mortgages - All Other			XXX		0.0420		0.0760		0.1200	
In Process of Foreclosure:												
46.		Farm Mortgages			XXX		0.0000		0.1700		0.1700	
47.		Residential Mortgages - Insured or Guaranteed			XXX		0.0000		0.0040		0.0040	
48.		Residential Mortgages - All Other			XXX		0.0000		0.0130		0.0130	
49.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0000		0.0040		0.0040	
50.		Commercial Mortgages - All Other			XXX		0.0000		0.1700		0.1700	
51.		Total Schedule B Mortgages (Sum of Lines 35 through 50)			XXX		XXX		XXX		XXX	
52.		Schedule DA Mortgages			XXX		(c)		(c)		(c)	
53.		Total Mortgage Loans on Real Estate (Lines 51 + 52)			XXX		XXX		XXX		XXX	

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

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

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

Asset Valuation Reserve - Equity Component

N O N E

Asset Valuation Reserve Replications (Synthetic) Assets

N O N E

Schedule F - Claims

N O N E

Schedule H - Part 1 - Analysis of Underwriting Operations

N O N E

Schedule H - Part 2 - Reserves and Liabilities

N O N E

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

N O N E

Schedule H - Part 4 - Reinsurance

N O N E

Schedule H - Part 5 - Health Claims

N O N E

Schedule S - Part 1 - Section 1

N O N E

Schedule S - Part 1 - Section 2

N O N E

Schedule S - Part 2

N O N E

Schedule S - Part 3 - Section 1

N O N E

Schedule S - Part 3 - Section 2

N O N E

Schedule S - Part 4

N O N E

Schedule S - Part 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)	16,399,159		16,399,159
2. Reinsurance (Line 16)			
3. Premiums and considerations (Line 15)	46,245		46,245
4. Net credit for ceded reinsurance	XXX		
5. All other admitted assets (balance)	172,782		172,782
6. Total assets excluding Separate Accounts (Line 26)	16,618,186		16,618,186
7. Separate Account assets (Line 27)			
8. Total assets (Line 28)	16,618,186		16,618,186
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	6,918,595		6,918,595
10. Liability for deposit-type contracts (Line 3)			
11. Claim reserves (Line 4)	22,000		22,000
12. Policyholder dividends/reserves (Lines 5 through 7)			
13. Premium & annuity considerations received in advance (Line 8)	3,874		3,874
14. Other contract liabilities (Line 9)	57,857		57,857
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)	106,684		106,684
20. Total liabilities excluding Separate Accounts (Line 26)	7,109,010		7,109,010
21. Separate Account liabilities (Line 27)			
22. Total liabilities (Line 28)	7,109,010		7,109,010
23. Capital & surplus (Line 38)	9,509,176	XXX	9,509,176
24. Total liabilities, capital & surplus (Line 39)	16,618,186		16,618,186
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 2012 OF THE Symetra National Life Insurance Company
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

States, Etc.	1	Life Contracts		Direct Business Only			7
		2	3	4	5	6	
	Active Status	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5	Deposit-Type Contracts
1. Alabama	AL	L	12,595			12,595	
2. Alaska	AK	N	173			173	
3. Arizona	AZ	L	1,656			1,656	
4. Arkansas	AR	L	1,025			1,025	
5. California	CA	L	24,479			24,479	
6. Colorado	CO	L	1,857			1,857	
7. Connecticut	CT	L	5,667			5,667	
8. Delaware	DE	L	198			198	
9. District of Columbia	DC	L					
10. Florida	FL	L	9,659			9,659	
11. Georgia	GA	L	11,909			11,909	
12. Hawaii	HI	N					
13. Idaho	ID	L	5,196			5,196	
14. Illinois	IL	L	14,741			14,741	
15. Indiana	IN	L	2,178			2,178	
16. Iowa	IA	N	2,639			2,639	
17. Kansas	KS	L	4,514			4,514	
18. Kentucky	KY	L	2,739			2,739	
19. Louisiana	LA	L	5,042			5,042	
20. Maine	ME	N					
21. Maryland	MD	L	6,165			6,165	
22. Massachusetts	MA	N	111			111	
23. Michigan	MI	L	469			469	
24. Minnesota	MN	L	1,023			1,023	
25. Mississippi	MS	L	6,975			6,975	
26. Missouri	MO	L	26,339			26,339	
27. Montana	MT	L	464			464	
28. Nebraska	NE	L	166			166	
29. Nevada	NV	L	3,140			3,140	
30. New Hampshire	NH	N	59			59	
31. New Jersey	NJ	N	159			159	
32. New Mexico	NM	L	1,438			1,438	
33. New York	NY	N	312			312	
34. North Carolina	NC	L	5,800			5,800	
35. North Dakota	ND	L					
36. Ohio	OH	L	5,245			5,245	
37. Oklahoma	OK	L	1,928			1,928	
38. Oregon	OR	L	10,379			10,379	
39. Pennsylvania	PA	L	434			434	
40. Rhode Island	RI	N					
41. South Carolina	SC	L	3,015			3,015	
42. South Dakota	SD	L					
43. Tennessee	TN	L	19,896			19,896	
44. Texas	TX	L	12,575			12,575	
45. Utah	UT	L	1,231			1,231	
46. Vermont	VT	N	121			121	
47. Virginia	VA	L	6,745			6,745	
48. Washington	WA	L	41,623			41,623	
49. West Virginia	WV	L	543			543	
50. Wisconsin	WI	L	3,751			3,751	
51. Wyoming	WY	N	1,114			1,114	
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	400			400	
58. Aggregate Other Alien	OT	XXX					
59. Subtotal	(a) 40		267,887			267,887	
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		5,951			5,951	
94. Aggregate or other amounts not allocable by State	XXX						
95. Totals (Direct Business)	XXX		273,838			273,838	
96. Plus reinsurance assumed	XXX						
97. Totals (All Business)	XXX		273,838			273,838	
98. Less reinsurance ceded	XXX						
99. Totals (All Business) less Reinsurance Ceded	XXX		273,838	(b)		273,838	
DETAILS OF WRITE-INS							
58001.	XXX						
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						
9401.	XXX						
9402.	XXX						
9403.	XXX						
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX						
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX						

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

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

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

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

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

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

Allocated by States and Territories

States, Etc.		Direct Business Only					Totals
		1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	
1. Alabama	AL	12,595					12,595
2. Alaska	AK	173					173
3. Arizona	AZ	1,656					1,656
4. Arkansas	AR	1,025					1,025
5. California	CA	24,479					24,479
6. Colorado	CO	1,857					1,857
7. Connecticut	CT	5,667					5,667
8. Delaware	DE	198					198
9. District of Columbia	DC						
10. Florida	FL	9,659					9,659
11. Georgia	GA	11,909					11,909
12. Hawaii	HI						
13. Idaho	ID	5,196					5,196
14. Illinois	IL	14,741					14,741
15. Indiana	IN	2,178					2,178
16. Iowa	IA	2,639					2,639
17. Kansas	KS	4,514					4,514
18. Kentucky	KY	2,739					2,739
19. Louisiana	LA	5,042					5,042
20. Maine	ME						
21. Maryland	MD	6,165					6,165
22. Massachusetts	MA	111					111
23. Michigan	MI	469					469
24. Minnesota	MN	1,023					1,023
25. Mississippi	MS	6,975					6,975
26. Missouri	MO	26,339					26,339
27. Montana	MT	464					464
28. Nebraska	NE	166					166
29. Nevada	NV	3,140					3,140
30. New Hampshire	NH	59					59
31. New Jersey	NJ	159					159
32. New Mexico	NM	1,438					1,438
33. New York	NY	312					312
34. North Carolina	NC	5,800					5,800
35. North Dakota	ND						
36. Ohio	OH	5,245					5,245
37. Oklahoma	OK	1,928					1,928
38. Oregon	OR	10,379					10,379
39. Pennsylvania	PA	434					434
40. Rhode Island	RI						
41. South Carolina	SC	3,015					3,015
42. South Dakota	SD						
43. Tennessee	TN	19,896					19,896
44. Texas	TX	12,575					12,575
45. Utah	UT	1,231					1,231
46. Vermont	VT	121					121
47. Virginia	VA	6,745					6,745
48. Washington	WA	41,623					41,623
49. West Virginia	WV	543					543
50. Wisconsin	WI	3,751					3,751
51. Wyoming	WY	1,114					1,114
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	400					400
58. Aggregate Other Alien	OT						
59. Total		267,887					267,887

**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
Symetra Investment Services, Inc.	91-1354455		WA	100% Symetra Financial Corporation
Clearscape Funding Corporation	20-3820455		WA	100% Symetra Financial Corporation
WSF Receivables I, LLC	26-1099574		FL	100% Clearscape Funding Corporation
Health Network Strategies, LLC	20-8947838		DE	60% Symetra Financial Corporation 40% Other Members
Medical Risk Managers, Inc.	51-0309072		DE	100% Symetra Financial Corporation
TIF Invest III, LLC	26-3530060		DE	100% Symetra Financial Corporation

* Controlling Entity

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Symetra National Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1 Group Code	2 Group Name	3 NAIC Company Code	4 Federal ID Number	5 Federal RSSD	6 CIK	7 Name of Securities Exchange if Publicly Traded (U.S. or International)	8 Names of Parent, Subsidiaries Or Affiliates	9 Domiciliary Location	10 Relationship to Reporting Entity	11 Directly Controlled by (Name of Entity/Person)	12 Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	13 If Control is Ownership Provide Percentage	14 Ultimate Controlling Entity(ies)/Person(s)	15 *
			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 FIRST SYMETRA NATIONAL LIFE INSURANCE COMPANY OF NEW YORK	WA		SYMETRA LIFE INSURANCE COMPANY		.100.000	WHITE MOUNTAINS INSURANCE GROUP, LTD.	
.1129	WHITE MOUNTAINS GROUP	.78417	91-1367496				SYMETRA LIFE INSURANCE COMPANY	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.	
			91-1354455				SYMETRA INVESTMENT SERVICES, 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.	
			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 11 through 14: General Reinsurance Corporation is the direct owner of 21%, including exercisable warrants. 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 21%, including exercisable warrants. 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.

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.
- 15.
- 17.
- 18.
- 19.
- 20.
- 21.
- 22.
- 23.
- 24.
- 25.
- 26.
- 27.
- 28.
- 29.
- 30.
- 31.
- 32.
- 33.
- 34.
- 35.
- 36.
- 37.
- 38.
- 39.
- 40.
- 42.
- 43.
- 44.
- 45.
- 46.
- 47.
- 48.

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 2 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 2 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 2 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 2 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 2 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 2 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 2 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 2 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 2 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 2 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 2 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 2 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 2 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 2 4 9 5 0 0 0 0 0
35. Supplemental Schedule 0 [Document Identifier 465]	 9 0 5 8 1 2 0 1 2 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 2 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 2 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 2 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 2 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 2 3 0 6 0 0 0 0 0
42. Credit Insurance Experience Exhibit [Document Identifier 230]	 9 0 5 8 1 2 0 1 2 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 2 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 2 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 2 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 2 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 2 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 2 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	2,899,720	17.682	2,899,720		2,899,720	17.682
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	7,319,879	44.636	7,319,879		7,319,879	44.636
1.512 Issued or guaranteed by FNMA and FHLMC	256,646	1.565	256,646		256,646	1.565
1.513 All other		0.000				0.000
1.52 CMOs and REMICs:						
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA	2,059,081	12.556	2,059,081		2,059,081	12.556
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)	2,585,565	15.766	2,585,565		2,585,565	15.766
2.2 Unaffiliated non-U.S. securities (including Canada)		0.000				0.000
2.3 Affiliated securities		0.000				0.000
3. Equity interests:						
3.1 Investments in mutual funds		0.000				0.000
3.2 Preferred stocks:						
3.21 Affiliated		0.000				0.000
3.22 Unaffiliated		0.000				0.000
3.3 Publicly traded equity securities (excluding preferred stocks):						
3.31 Affiliated		0.000				0.000
3.32 Unaffiliated		0.000				0.000
3.4 Other equity securities:						
3.41 Affiliated		0.000				0.000
3.42 Unaffiliated		0.000				0.000
3.5 Other equity interests including tangible personal property under lease:						
3.51 Affiliated		0.000				0.000
3.52 Unaffiliated		0.000				0.000
4. Mortgage loans:						
4.1 Construction and land development		0.000				0.000
4.2 Agricultural		0.000				0.000
4.3 Single family residential properties		0.000				0.000
4.4 Multifamily residential properties		0.000				0.000
4.5 Commercial loans		0.000				0.000
4.6 Mezzanine real estate loans		0.000				0.000
5. Real estate investments:						
5.1 Property occupied by company		0.000				0.000
5.2 Property held for production of income (including \$ of property acquired in satisfaction of debt)		0.000				0.000
5.3 Property held for sale (including \$ property acquired in satisfaction of debt)		0.000				0.000
6. Contract loans	163,890	0.999	163,890		163,890	0.999
7. Derivatives		0.000				0.000
8. Receivables for securities	7,544	0.046	7,544		7,544	0.046
9. Securities Lending (Line 10, Asset Page reinvested collateral)		0.000		XXX	XXX	XXX
10. Cash, cash equivalents and short-term investments	1,106,833	6.749	1,106,833		1,106,833	6.749
11. Other invested assets		0.000				0.000
12. Total invested assets	16,399,159	100.000	16,399,159		16,399,159	100.000

Schedule A - Verification - Real Estate

N O N E

Schedule B - Verification - Mortgage Loans

N O N E

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

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

NONE

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year	15,065,943
2.	Cost of bonds and stocks acquired, Part 3, Column 7	1,893,666
3.	Accrual of discount	26,859
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	7,030
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	1,814,951
7.	Deduct amortization of premium	51,682
8.	Total foreign exchange change in book/adjusted carrying value:	
	8.1. Part 1, Column 15	
	8.2. Part 2, Section 1, Column 19	
	8.3. Part 2, Section 2, Column 16	
	8.4. Part 4, Column 15	
9.	Deduct current year's other than temporary impairment recognized:	
	9.1. Part 1, Column 14	
	9.2. Part 2, Section 1, Column 17	
	9.3. Part 2, Section 2, Column 14	
	9.4. Part 4, Column 13	5,973
10.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	15,120,892
11.	Deduct total nonadmitted amounts	
12.	Statement value at end of current period (Line 10 minus Line 11)	15,120,892

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	10,219,600	10,898,709	10,273,818	10,008,091
	2. Canada				
	3. Other Countries				
	4. Totals	10,219,600	10,898,709	10,273,818	10,008,091
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	2,315,727	2,587,691	2,295,955	2,408,734
Industrial and Miscellaneous and Hybrid Securities (unaffiliated)	8. United States	2,585,565	2,938,471	2,614,085	2,518,652
	9. Canada				
	10. Other Countries				
	11. Totals	2,585,565	2,938,471	2,614,085	2,518,652
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	15,120,892	16,424,871	15,183,858	14,935,477
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	15,120,892	16,424,871	15,183,858	

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Symetra National Life Insurance Company

SCHEDULE D - PART 1A - SECTION 1

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 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 Class 1	2,216,227	4,416,044	3,559,293	26,621	1,415	10,219,600	63.3	4,446,279	29.5	10,219,600	
1.2 Class 2											
1.3 Class 3											
1.4 Class 4											
1.5 Class 5											
1.6 Class 6											
1.7 Totals	2,216,227	4,416,044	3,559,293	26,621	1,415	10,219,600	63.3	4,446,279	29.5	10,219,600	
2. All Other Governments											
2.1 Class 1											
2.2 Class 2											
2.3 Class 3											
2.4 Class 4											
2.5 Class 5											
2.6 Class 6											
2.7 Totals											
3. U.S. States, Territories and Possessions etc., Guaranteed											
3.1 Class 1											
3.2 Class 2											
3.3 Class 3											
3.4 Class 4											
3.5 Class 5											
3.6 Class 6											
3.7 Totals											
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed											
4.1 Class 1											
4.2 Class 2											
4.3 Class 3											
4.4 Class 4											
4.5 Class 5											
4.6 Class 6											
4.7 Totals											
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed											
5.1 Class 1	92,230	96,633	1,674,312	447,573	4,979	2,315,727	14.3	7,880,008	52.2	2,315,727	
5.2 Class 2											
5.3 Class 3											
5.4 Class 4											
5.5 Class 5											
5.6 Class 6											
5.7 Totals	92,230	96,633	1,674,312	447,573	4,979	2,315,727	14.3	7,880,008	52.2	2,315,727	

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Symetra National Life Insurance Company

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

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 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 Class 1	1,027,439	1,496,710		752,613		3,276,762	20.3	2,270,040	15.1	3,276,762	
6.2 Class 2			336,242			336,242	2.1	486,148	3.2	336,242	
6.3 Class 3											
6.4 Class 4											
6.5 Class 5											
6.6 Class 6											
6.7 Totals	1,027,439	1,496,710	336,242	752,613		3,613,004	22.4	2,756,188	18.3	3,613,004	
7. Hybrid Securities											
7.1 Class 1											
7.2 Class 2											
7.3 Class 3											
7.4 Class 4											
7.5 Class 5											
7.6 Class 6											
7.7 Totals											
8. Parent, Subsidiaries and Affiliates											
8.1 Class 1											
8.2 Class 2											
8.3 Class 3											
8.4 Class 4											
8.5 Class 5											
8.6 Class 6											
8.7 Totals											

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Symetra National Life Insurance Company

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

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 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 Class 1	(d) 3,335,896	6,009,387	5,233,605	1,226,807	6,394	15,812,089	97.9	XXX	XXX	15,812,089	
9.2 Class 2	(d)		336,242			336,242	2.1	XXX	XXX	336,242	
9.3 Class 3	(d)							XXX	XXX		
9.4 Class 4	(d)							XXX	XXX		
9.5 Class 5	(d)					(c)		XXX	XXX		
9.6 Class 6	(d)					(c)		XXX	XXX		
9.7 Totals	3,335,896	6,009,387	5,569,847	1,226,807	6,394	16,148,331	100.0	XXX	XXX	16,148,331	
9.8 Line 9.7 as a % of Col. 6	20.7	37.2	34.5	7.6	0.0	100.0	XXX	XXX	XXX	100.0	
10. Total Bonds Prior Year											
10.1 Class 1	1,609,784	6,269,928	5,381,856	1,313,160	21,599	XXX	XXX	14,596,327	96.8	14,596,327	
10.2 Class 2	63,455	42,049		380,644		XXX	XXX	486,148	3.2	486,148	
10.3 Class 3						XXX	XXX				
10.4 Class 4						XXX	XXX				
10.5 Class 5						XXX	XXX	(c)			
10.6 Class 6						XXX	XXX	(c)			
10.7 Totals	1,673,239	6,311,977	5,381,856	1,693,804	21,599	XXX	XXX	15,082,475	100.0	15,082,475	
10.8 Line 10.7 as a % of Col. 8	11.1	41.8	35.7	11.2	0.1	XXX	XXX	100.0	XXX	100.0	
11. Total Publicly Traded Bonds											
11.1 Class 1	3,335,896	6,009,387	5,233,605	1,226,807	6,394	15,812,089	97.9	14,596,327	96.8	15,812,089	XXX
11.2 Class 2			336,242			336,242	2.1	486,148	3.2	336,242	XXX
11.3 Class 3											XXX
11.4 Class 4											XXX
11.5 Class 5											XXX
11.6 Class 6											XXX
11.7 Totals	3,335,896	6,009,387	5,569,847	1,226,807	6,394	16,148,331	100.0	15,082,475	100.0	16,148,331	XXX
11.8 Line 11.7 as a % of Col. 6	20.7	37.2	34.5	7.6	0.0	100.0	XXX	XXX	XXX	100.0	XXX
11.9 Line 11.7 as a % of Line 9.7, Col. 6, Section 9	20.7	37.2	34.5	7.6	0.0	100.0	XXX	XXX	XXX	100.0	XXX
12. Total Privately Placed Bonds											
12.1 Class 1										XXX	
12.2 Class 2										XXX	
12.3 Class 3										XXX	
12.4 Class 4										XXX	
12.5 Class 5										XXX	
12.6 Class 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 2012 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	1,948,975	950,745				2,899,720	18.0	3,297,137	21.9	2,899,720	
1.2 Residential Mortgage-Backed Securities	267,252	1,984,724	2,962,087	26,621	1,415	5,242,099	32.5	1,149,142	7.6	5,242,099	
1.3 Commercial Mortgage-Backed Securities		1,480,575	597,206			2,077,781	12.9			2,077,781	
1.4 Other Loan-Backed and Structured Securities											
1.5 Totals	2,216,227	4,416,044	3,559,293	26,621	1,415	10,219,600	63.3	4,446,279	29.5	10,219,600	
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	92,230	96,633	1,674,312	447,573	4,979	2,315,727	14.3	5,791,722	38.4	2,315,727	
5.3 Commercial Mortgage-Backed Securities								2,088,286	13.8		
5.4 Other Loan-Backed and Structured Securities											
5.5 Totals	92,230	96,633	1,674,312	447,573	4,979	2,315,727	14.3	7,880,008	52.2	2,315,727	
6. Industrial and Miscellaneous											
6.1 Issuer Obligations	1,027,439	1,496,710	336,242	752,613		3,613,004	22.4	2,650,684	17.6	3,613,004	
6.2 Residential Mortgage-Backed Securities								105,504	0.7		
6.3 Commercial Mortgage-Backed Securities											
6.4 Other Loan-Backed and Structured Securities											
6.5 Totals	1,027,439	1,496,710	336,242	752,613		3,613,004	22.4	2,756,188	18.3	3,613,004	
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 2012 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	2,976,414	2,447,455	336,242	752,613		6,512,724	40.3	XXX	XXX	6,512,724	
9.2 Residential Mortgage-Backed Securities	359,482	2,081,357	4,636,399	474,194	6,394	7,557,826	46.8	XXX	XXX	7,557,826	
9.3 Commercial Mortgage-Backed Securities		1,480,575	597,206			2,077,781	12.9	XXX	XXX	2,077,781	
9.4 Other Loan-Backed and Structured Securities								XXX	XXX		
9.5 Totals	3,335,896	6,009,387	5,569,847	1,226,807	6,394	16,148,331	100.0	XXX	XXX	16,148,331	
9.6 Line 9.5 as a % of Col. 6	20.7	37.2	34.5	7.6	0.0	100.0	XXX	XXX	XXX	100.0	
10. Total Bonds Prior Year											
10.1 Issuer Obligations	1,215,567	3,595,194		1,137,060		XXX	XXX	5,947,821	39.4	5,947,821	
10.2 Residential Mortgage-Backed Securities	457,672	2,094,159	3,916,194	556,744	21,599	XXX	XXX	7,046,368	46.7	7,046,368	
10.3 Commercial Mortgage-Backed Securities		622,624	1,465,662			XXX	XXX	2,088,286	13.8	2,088,286	
10.4 Other Loan-Backed and Structured Securities						XXX	XXX				
10.5 Totals	1,673,239	6,311,977	5,381,856	1,693,804	21,599	XXX	XXX	15,082,475	100.0	15,082,475	
10.6 Line 10.5 as a % of Col. 8	11.1	41.8	35.7	11.2	0.1	XXX	XXX	100.0	XXX	100.0	
11. Total Publicly Traded Bonds											
11.1 Issuer Obligations	2,976,414	2,447,455	336,242	752,613		6,512,724	40.3	5,947,821	39.4	6,512,724	XXX
11.2 Residential Mortgage-Backed Securities	359,482	2,081,357	4,636,399	474,194	6,394	7,557,826	46.8	7,046,368	46.7	7,557,826	XXX
11.3 Commercial Mortgage-Backed Securities		1,480,575	597,206			2,077,781	12.9	2,088,286	13.8	2,077,781	XXX
11.4 Other Loan-Backed and Structured Securities											XXX
11.5 Totals	3,335,896	6,009,387	5,569,847	1,226,807	6,394	16,148,331	100.0	15,082,475	100.0	16,148,331	XXX
11.6 Line 11.5 as a % of Col. 6	20.7	37.2	34.5	7.6	0.0	100.0	XXX	XXX	XXX	100.0	XXX
11.7 Line 11.5 as a % of Line 9.5, Col. 6, Section 9	20.7	37.2	34.5	7.6	0.0	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	16,532	16,532			
2. Cost of short-term investments acquired	3,620,548	3,620,548			
3. Accrual of discount					
4. Unrealized valuation increase (decrease)					
5. Total gain (loss) on disposals					
6. Deduct consideration received on disposals	2,609,641	2,609,641			
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)	1,027,439	1,027,439			
11. Deduct total nonadmitted amounts					
12. Statement value at end of current period (Line 10 minus Line 11)	1,027,439	1,027,439			

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

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

N O N E

Schedule DB - Part B - Verification - Futures Contracts

N O N E

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

N O N E

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

N O N E

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

N O N E

Schedule E - Verification - Cash Equivalents

N O N E

Schedule A - Part 1 - Real Estate Owned

N O N E

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

N O N E

Schedule A - Part 3 - Real Estate Disposed

N O N E

Schedule B - Part 1 - Mortgage Loans Owned

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Symetra National Life Insurance Company

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest				Dates			
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22	
CUSIP Identification	Description	C o d e	F o r e i g n	B o n d C h a r	NAIC Des.	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date	
912828-BH-2	US TREASURY N/B NOTES	.SD			1	1,338,852		1,025,270	1,384,119	1,350,000		1,349,114		1,376	4.250	4.358	FA	21,672	57,375	04/30/2004	08/15/2013	
912828-CJ-7	US TREASURY N/B NOTES	.SD			1	153,264		106,1720	159,258	150,000		150,544		(377)	4.750	4.474	MN	925	7,125	07/06/2004	05/15/2014	
912828-HY-9	US TREASURY N/B US TREASURY N/B	.SD			1	598,031		100,9880	605,930	600,000		599,860		419	3.125	3.197	AO	3,211	18,750	05/27/2002	04/30/2013	
912828-RX-0	US TREASURY N/B	.SD			1	800,250		101,3750	811,000	800,000		800,202		(48)	0.875	0.869	JD	19	7,000	01/05/2018	12/31/2016	
0199999. Subtotal - Bonds - U.S. Governments - Issuer Obligations						2,890,397	XXX	2,960,307	2,900,000	2,899,720		1,370			XXX	XXX	XXX	25,827	90,250	XXX	XXX	
3620AA-TX-6	GNMA POOL #724266		2		1	485,064		109,7390	508,089	462,999		484,597		5	5.500	3.120	MON	2,122	25,465	09/23/2009	09/15/2039	
3620AC-6M-1	GNMA 2009-20 POOL #726376		2		1	227,668		109,4730	238,395	217,766		227,461		(13)	5.000	3.270	MON	907	10,888	11/20/2009	10/15/2039	
36295N-NM-5	GNMA POOL #675496		2		1	131,225		113,8770	144,994	127,326		131,077		(36)	6.500	5.724	MON	690	8,276	08/08/2008	06/15/2038	
38374Y-CZ-4	GNMA SERIES 2010-93 CLASS GP		2		1	1,493,164		114,3810	1,589,895	1,390,000		1,466,300		(11,926)	4.500	3.436	MON	5,213	62,550	09/28/2010	02/20/2039	
38377E-K3-7	GNMA SERIES 2010-60 CLASS OG		2		1	2,284,800		113,8300	2,549,783	2,240,000		2,269,165		(4,556)	4.500	4.188	MON	8,400	100,800	05/19/2010	03/20/2039	
38377K-AD-2	GNMA SERIES 2010-114 CLASS NB		2		1	670,600		114,4820	732,686	640,000		663,499		(3,372)	4.500	3.896	MON	2,400	28,800	11/15/2010	06/20/2039	
0299999. Subtotal - Bonds - U.S. Governments - Residential Mortgage-Backed Securities						5,292,521	XXX	5,763,842	5,078,091	5,242,099		(19,898)			XXX	XXX	XXX	19,732	236,779	XXX	XXX	
38376G-4H-0	GNMA SERIES 2011-126 CLASS AE		2		1	2,090,900		107,1210	2,174,560	2,030,000		2,077,781		(10,506)	3.131	2.557	MON	5,297	63,569	09/07/2011	01/16/2045	
0399999. Subtotal - Bonds - U.S. Governments - Commercial Mortgage-Backed Securities						2,090,900	XXX	2,174,560	2,030,000	2,077,781		(10,506)			XXX	XXX	XXX	5,297	63,569	XXX	XXX	
0599999. Total - U.S. Government Bonds						10,273,818	XXX	10,898,709	10,008,091	10,219,600		(29,034)			XXX	XXX	XXX	50,856	390,598	XXX	XXX	
1099999. Total - All Other Government Bonds							XXX								XXX	XXX	XXX			XXX	XXX	
1799999. Total - U.S. States, Territories and Possessions Bonds							XXX								XXX	XXX	XXX			XXX	XXX	
2499999. Total - U.S. Political Subdivisions Bonds							XXX								XXX	XXX	XXX			XXX	XXX	
31297A-5B-6	FHLMC POOL #A23542		2		1	81,693		107,5590	95,331	88,631		82,005		15	4.500	10.129	MON	332	3,989	06/10/2004	06/01/2034	
3137AP-VV-9	FHLMC SERIES 4054 CLASS HI		2		1	1,093,416		107,4940	1,160,935	1,080,000		1,092,689		(726)	3.000	2.850	MON	2,700	18,900	05/03/2012	05/15/2027	
31394Y-KH-6	FHLMC REMIC SERIES 2791 CLASS OB		2		1	46,528		101,9060	48,755	47,843		47,558		175	4.500	5.822	MON	179	2,153	06/10/2004	05/15/2033	
31397S-2Z-6	FNMA SERIES 2011-45 CLASS TY		2		1	904,648		107,5340	1,075,342	1,000,000		918,834		10,410	3.000	4.346	MON	2,500	30,000	06/21/2011	05/25/2026	
31401W-TE-9	FNMA POOL #720649		2		1	169,670		107,8370	207,328	192,260		174,641		4,019	4.000	5.145	MON	641	7,690	06/10/2004	05/01/2033	
2699999. Subtotal - Bonds - U.S. Special Revenues - Residential Mortgage-Backed Securities						2,295,955	XXX	2,587,691	2,408,734	2,315,727		13,893			XXX	XXX	XXX	6,352	62,732	XXX	XXX	
3199999. Total - U.S. Special Revenues Bonds						2,295,955	XXX	2,587,691	2,408,734	2,315,727		13,893			XXX	XXX	XXX	6,352	62,732	XXX	XXX	
035229-CV-3	ANHEUSER-BUSCH CO NTS				1FE	244,088		114,4120	286,031	250,000		247,765		521	5.050	5.314	AO	2,665	12,625	07/06/2004	10/15/2016	
097023-AM-7	BOEING CO DEBS				1FE	459,950		137,0190	541,223	395,000		441,456		(2,469)	7.250	5.903	JD	1,273	28,638	07/03/2003	06/15/2025	
10139M-AD-7	BOTTLING GROUP LLC UNSEC'D SR NTS SER B				1FE	226,938		108,4390	271,098	250,000		243,639		2,371	4.125	5.244	JD	458	10,313	07/06/2004	06/15/2015	
494368-AS-2	KIMBERLY CLARK CORP NTS				1FE	321,384		129,5760	362,812	280,000		311,157		(1,334)	6.375	5.291	JJ	8,925	17,850	07/03/2003	01/01/2028	
59018Y-SU-6	MERRILL LYNCH & CO UNSUB SR NTS SER C				1FE	517,745		104,0650	520,324	500,000		502,375		(2,081)	5.000	4.548	FA	10,278	25,000	03/24/2004	02/03/2014	
74965D-AB-7	AEP GENERATING CO		2		2FE	332,230		120,7060	414,808	343,652		336,241		417	9.820	10.170	JD	2,250	33,744	09/05/1990	12/07/2022	
90333W-AC-2	US BANK NA SUB NTS				1FE	511,750		108,4350	542,175	500,000		502,932		(1,193)	4.800	4.527	AO	5,067	24,000	03/25/2004	04/15/2015	
3299999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations						2,614,085	XXX	2,938,471	2,518,652	2,585,565		(3,768)			XXX	XXX	XXX	30,916	152,170	XXX	XXX	
3899999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds						2,614,085	XXX	2,938,471	2,518,652	2,585,565		(3,768)			XXX	XXX	XXX	30,916	152,170	XXX	XXX	
4899999. Total - Hybrid Securities							XXX								XXX	XXX	XXX			XXX	XXX	
5599999. Total - Parent, Subsidiaries and Affiliates Bonds							XXX								XXX	XXX	XXX			XXX	XXX	
7799999. Total - Issuer Obligations						5,504,482	XXX	5,898,778	5,418,652	5,485,285		(2,398)				XXX	XXX	XXX	56,743	242,420	XXX	XXX
7899999. Total - Residential Mortgage-Backed Securities						7,588,476	XXX	8,351,533	7,486,825	7,557,826		(6,005)				XXX	XXX	XXX	26,084	299,511	XXX	XXX
7999999. Total - Commercial Mortgage-Backed Securities						2,090,900	XXX	2,174,560	2,030,000	2,077,781		(10,506)				XXX	XXX	XXX	5,297	63,569	XXX	XXX
8099999. Total - Other Loan-Backed and Structured Securities							XXX								XXX	XXX	XXX			XXX	XXX	
8399999 - Total Bonds						15,183,858	XXX	16,424,871	14,935,477	15,120,892		(18,909)				XXX	XXX	XXX	88,124	605,500	XXX	XXX

E10

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 2012 OF THE Symetra National Life Insurance Company

SCHEDULE D - PART 3

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

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends
912828-RX-0	US TREASURY N/B 0.875% 12/31/16		01/05/2012	First Tennessee Securities		800,250	800,000	115
0599999. Subtotal - Bonds - U.S. Governments								
3137AP-VV-9	FHLMC SERIES 4054 CLASS HW 3.000% 05/15/27		05/03/2012	RBC Capital Markets Corp.		1,093,416	1,080,000	2,700
3199999. Subtotal - Bonds - U.S. Special Revenues								
8399997. Total - Bonds - Part 3						1,093,416	1,080,000	2,700
8399998. Total - Bonds - Part 5						1,893,666	1,880,000	2,815
8399999. Total - Bonds						1,893,666	1,880,000	2,815
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						1,893,666	XXX	2,815

ANNUAL STATEMENT FOR THE YEAR 2012 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		12/01/2012	Paydown		190,597	190,597	199,681	199,486		(8,888)		(8,888)		190,597				6,286	09/15/2039
3620AC-6M-1	GNMA 2009-20 POOL #726376 5.000% 10/15/39		12/01/2012	Paydown		76,616	76,616	80,100	80,032		(3,416)		(3,416)		76,616				2,131	10/15/2039
36295N-NM-5	GNMA POOL #675496 6.500% 06/15/38		12/01/2012	Paydown		25,681	25,681	26,467	26,445		(764)		(764)		25,681				950	06/15/2038
912828-GO-7	US TREASURY N/B 4.500% 04/30/12		04/30/2012	Maturity		900,000	900,000	888,961	899,185		815		815		900,000				20,250	04/30/2012
912828-GW-4	US TREASURY N/B 4.875% 06/30/12		06/30/2012	Maturity		300,000	300,000	298,652	299,851		149		149		300,000				7,313	06/30/2012
0599999. Subtotal - Bonds - U.S. Governments						1,492,894	1,492,894	1,493,861	1,504,999		(12,104)		(12,104)		1,492,894				36,930	XXX
31297A-5B-6	FHLMC POOL #A23542 4.500% 06/01/34		12/01/2012	Paydown		65,582	65,582	60,448	60,668		4,914		4,914		65,582				1,536	06/01/2034
31394Y-KH-6	FHLMC REMIC SERIES 2791 CLASS OB 4.500% 05/15/33		12/01/2012	Paydown		98,199	98,199	95,499	97,253		946		946		98,199				2,407	05/15/2033
31401W-TE-9	FNMA POOL #720649 4.000% 05/01/33		12/01/2012	Paydown		7,398	7,398	6,529	6,565		833		833		7,398				161	05/01/2033
3199999. Subtotal - Bonds - U.S. Special Revenues						171,179	171,179	162,476	164,486		6,693		6,693		171,179				4,104	XXX
55274S-AK-7	MASTER ASSET SECURITIZATION SERIES 2006-3 CLASS 1A10 6.000% 10/25/36		07/25/2012	Barclays Capital, Inc.		68,805	69,412	64,611	69,335		(1,855)	4,699	(6,554)		62,781		6,024	6,024	2,765	10/25/2036
55274S-AK-7	MASTER ASSET SECURITIZATION SERIES 2006-3 CLASS 1A10 6.000% 10/25/36		07/01/2012	Paydown		36,208	36,208	34,999	36,168		1,314	1,274	40		36,208				696	10/25/2036
74955D-AB-7	AEP GENERATING CO 9.820% 12/07/22		12/07/2012	Redemption	100.0000	45,865	45,864	44,340	44,820		38		38		44,859		1,006	1,006	3,460	12/07/2022
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						150,878	151,484	143,950	150,323		(503)	5,973	(6,476)		143,848		7,030	7,030	6,921	XXX
8399997. Total - Bonds - Part 4						1,814,951	1,815,557	1,800,287	1,819,808		(5,914)	5,973	(11,887)		1,807,921		7,030	7,030	47,955	XXX
8399998. Total - Bonds - Part 5																				XXX
8399999. Total - Bonds						1,814,951	1,815,557	1,800,287	1,819,808		(5,914)	5,973	(11,887)		1,807,921		7,030	7,030	47,955	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						1,814,951	XXX	1,800,287	1,819,808		(5,914)	5,973	(11,887)		1,807,921		7,030	7,030	47,955	XXX

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

N O N E

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

N O N E

Schedule D - Part 6 - Section 2

N O N E

ANNUAL STATEMENT FOR THE YEAR 2012 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			12/31/2012	Direct		1,027,439						1,027,439			0.000	0.000	MON		692
8999999	Subtotal - Class One Money Market Mutual Funds						1,027,439					XXX	1,027,439			XXX	XXX	XXX		692
9199999	Totals						1,027,439					XXX	1,027,439			XXX	XXX	XXX		692

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

N O N E

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

N O N E

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned December 31 of Current Year

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

ANNUAL STATEMENT FOR THE YEAR 2012 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	.0 Life Insurance			60,009	60,481
12. Hawaii	HI					
13. Idaho	ID					
14. Illinois	IL					
15. Indiana	IN					
16. Iowa	IA					
17. Kansas	KS					
18. Kentucky	KY					
19. Louisiana	LA					
20. Maine	ME					
21. Maryland	MD					
22. Massachusetts	MA					
23. Michigan	MI					
24. Minnesota	MN					
25. Mississippi	MS					
26. Missouri	MO					
27. Montana	MT					
28. Nebraska	NE					
29. Nevada	NV					
30. New Hampshire	NH					
31. New Jersey	NJ					
32. New Mexico	NM	B Life Insurance			149,965	151,482
33. New York	NY					
34. North Carolina	NC	B Life Insurance			400,607	412,695
35. North Dakota	ND					
36. Ohio	OH					
37. Oklahoma	OK	B Life Insurance			150,038	152,063
38. Oregon	OR					
39. Pennsylvania	PA					
40. Rhode Island	RI					
41. South Carolina	SC					
42. South Dakota	SD					
43. Tennessee	TN					
44. Texas	TX					
45. Utah	UT					
46. Vermont	VT					
47. Virginia	VA	B Life Insurance			99,977	100,988
48. Washington	WA	B Life Insurance	1,524,074	1,560,848		
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	1,524,074	1,560,848	860,596	877,709
DETAILS OF WRITE-INS						
5801.						
5802.						
5803.						
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX	XXX				
5899. Totals (Lines 5801 thru 5803 plus 5898)(Line 58 above)	XXX	XXX				

ALPHABETICAL INDEX

ANNUAL STATEMENT BLANK

Analysis of Increase in Reserves During The Year	7
Analysis of Operations By Lines of Business	6
Asset Valuation Reserve Default Component	30
Asset Valuation Reserve Equity	32
Asset Valuation Reserve Replications (Synthetic) Assets	35
Asset Valuation Reserve	29
Assets	2
Cash Flow	5
Exhibit 1 - Part 1 - Premiums and Annuity Considerations for Life and Accident and Health Contracts	9
Exhibit 1 - Part 2 - Dividends and Coupons Applied, Reinsurance Commissions and Expense	10
Exhibit 2 - General Expenses	11
Exhibit 3 - Taxes, Licenses and Fees (Excluding Federal Income Taxes)	11
Exhibit 4 - Dividends or Refunds	11
Exhibit 5 - Aggregate Reserve for Life Contracts	12
Exhibit 5 - Interrogatories	13
Exhibit 5A - Changes in Bases of Valuation During The Year	13
Exhibit 6 - Aggregate Reserves for Accident and Health Contracts	14
Exhibit 7 - Deposit-Type Contracts	15
Exhibit 8 - Claims for Life and Accident and Health Contracts - Part 1	16
Exhibit 8 - Claims for Life and Accident and Health Contracts - Part 2	17
Exhibit of Capital Gains (Losses)	8
Exhibit of Life Insurance	25
Exhibit of Net Investment Income	8
Exhibit of Nonadmitted Assets	18
Exhibit of Number of Policies, Contracts, Certificates, Income Payable and Account Values	27
Five-Year Historical Data	22
Form for Calculating the Interest Maintenance Reserve (IMR)	28
General Interrogatories	20
Jurat Page	1
Liabilities, Surplus and Other Funds	3
Life Insurance (State Page)	24
Notes To Financial Statements	19
Overflow Page For Write-ins	56
Schedule A - Part 1	E01
Schedule A - Part 2	E02
Schedule A - Part 3	E03
Schedule A - Verification Between Years	SI02
Schedule B - Part 1	E04
Schedule B - Part 2	E05
Schedule B - Part 3	E06
Schedule B - Verification Between Years	SI02
Schedule BA - Part 1	E07
Schedule BA - Part 2	E08
Schedule BA - Part 3	E09
Schedule BA - Verification Between Years	SI03
Schedule D - Part 1	E10
Schedule D - Part 1A - Section 1	SI05
Schedule D - Part 1A - Section 2	SI08
Schedule D - Part 2 - Section 1	E11
Schedule D - Part 2 - Section 2	E12
Schedule D - Part 3	E13
Schedule D - Part 4	E14
Schedule D - Part 5	E15
Schedule D - Part 6 - Section 1	E16
Schedule D - Part 6 - Section 2	E16
Schedule D - Summary By Country	SI04
Schedule D - Verification Between Years	SI03
Schedule DA - Part 1	E17
Schedule DA - Verification Between Years	SI10

ANNUAL STATEMENT BLANK (Continued)

Schedule DB - Part A - Section 1	E18
Schedule DB - Part A - Section 2	E19
Schedule DB - Part A - Verification Between Years	SI11
Schedule DB - Part B - Section 1	E20
Schedule DB - Part B - Section 2	E21
Schedule DB - Part B - Verification Between Years	SI11
Schedule DB - Part C - Section 1	SI12
Schedule DB - Part C - Section 2	SI13
Schedule DB - Part D	E22
Schedule DB - Verification	SI14
Schedule DL - Part 1	E23
Schedule DL - Part 2	E24
Schedule E - Part 1 - Cash	E25
Schedule E - Part 2 - Cash Equivalents	E26
Schedule E - Part 3 - Special Deposits	E27
Schedule E - Verification Between Years	SI15
Schedule F	36
Schedule H - Accident and Health Exhibit - Part 1	37
Schedule H - Part 2, Part 3 and Part 4	38
Schedule H - Part 5 - Health Claims	39
Schedule S - Part 1 - Section 1	40
Schedule S - Part 1 - Section 2	41
Schedule S - Part 2	42
Schedule S - Part 3 - Section 1	43
Schedule S - Part 3 - Section 2	44
Schedule S - Part 4	45
Schedule S - Part 5	46
Schedule S - Part 6	48
Schedule S - Part 7	49
Schedule T - Part 2 Interstate Compact	51
Schedule T - Premiums and Annuity Considerations	50
Schedule Y - Information Concerning Activities of Insurer Members of a Holding Company Group	52
Schedule Y - Part 1A - Detail of Insurance Holding Company System	53
Schedule Y - Part 2 - Summary of Insurer's Transactions With Any Affiliates	54
Summary Investment Schedule	SI01
Summary of Operations	4
Supplemental Exhibits and Schedules Interrogatories	55