



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

# ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2018  
OF THE CONDITION AND AFFAIRS OF THE

## Symetra National Life Insurance Company

NAIC Group Code 4855 1129 NAIC Company Code 90581 Employer's ID Number 91-1079693  
(Current) (Prior)

Organized under the Laws of Iowa, State of Domicile or Port of Entry IA

Country of Domicile United States of America

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

Statutory Home Office 4125 Westown Parkway, Suite 102, West Des Moines, IA, US 50266  
(Street and Number) (City or Town, State, Country and Zip Code)

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

Mail Address P.O.Box 34690, Seattle, WA, US 98124-1690  
(Street and Number or P.O. Box) (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, 425-256-8000  
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.symetra.com

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

### OFFICERS

President Margaret Alice Meister Treasurer Colleen Mary Murphy  
Secretary Jacqueline Marie Veneziani # Chief Financial Officer & Chief Actuary Tommie David Brooks

### OTHER

Michael William Fry, Executive Vice President Daniel Richard Guilbert, Executive Vice President Mark Edward Hunt, Executive Vice President  
Christine Ann Katzmar Holmes, Senior Vice President Joel Carmine Kneisley #, Senior Vice President

### DIRECTORS OR TRUSTEES

Tommie David Brooks # Michael William Fry Daniel Richard Guilbert  
Mark Edward Hunt Margaret Alice Meister Jacqueline Marie Veneziani #

State of Washington SS:  
County of King

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

Margaret Alice Meister  
Margaret Alice Meister  
President

Tommie David Brooks  
Tommie David Brooks  
Chief Financial Officer

Colleen Mary Murphy  
Colleen Mary Murphy  
Treasurer

Subscribed and sworn to before me this 25th day of February, 2019  
Sophie Hellman  
Sophie Hellman

- 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 2018 OF THE Symetra National Life Insurance Company

**ASSETS**

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D) .....	16,265,726		16,265,726	15,135,613
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 (\$ .....1,206,520 , Schedule E - Part 1), cash equivalents				
(\$ .....377 , Schedule E - Part 2) and short-term				
investments (\$ ..... , Schedule DA) .....	1,206,897		1,206,897	1,804,722
6. Contract loans (including \$ ..... premium notes) .....	166,623		166,623	167,205
7. Derivatives (Schedule DB) .....				
8. Other invested assets (Schedule BA) .....				
9. Receivables for securities .....	25,138		25,138	14,700
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) .....	17,664,384		17,664,384	17,122,240
13. Title plants less \$ ..... charged off (for Title insurers				
only) .....				
14. Investment income due and accrued .....	65,026		65,026	61,227
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	576,673		576,673	1,775
15.2 Deferred premiums and agents' balances and installments booked but				
deferred and not yet due (including \$ .....				
earned but unbilled premiums) .....	30,770		30,770	33,590
15.3 Accrued retrospective premiums (\$ ..... ) and				
contracts subject to redetermination (\$ ..... ) .....				
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 .....	632,984	591,652	41,332	37,687
19. Guaranty funds receivable or on deposit .....	1,047		1,047	1,302
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 .....	499,178		499,178	
24. Health care (\$ ..... ) and other amounts receivable .....				
25. Aggregate write-ins for other than invested assets .....	3,384	3,365	19	4,111
26. Total assets excluding Separate Accounts, Segregated Accounts and				
Protected Cell Accounts (Lines 12 to 25) .....	19,473,446	595,017	18,878,429	17,261,932
27. From Separate Accounts, Segregated Accounts and Protected Cell				
Accounts .....				
28. Total (Lines 26 and 27) .....	19,473,446	595,017	18,878,429	17,261,932
<b>DETAILS OF WRITE-INS</b>				
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. Accounts and note receivable .....	3,365	3,365		
2502. Premium tax recoverable .....	19		19	4,111
2503. ....				
2598. Summary of remaining write-ins for Line 25 from overflow page .....				
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) .....	3,384	3,365	19	4,111

**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ ..... 7,005,189 (Exh. 5, Line 9999999) less \$ ..... included in Line 6.3 (including \$ ..... Modco Reserve) .....	7,005,189	6,308,298
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) .....	12,000	2,000
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11) .....		
5. Policyholders' dividends \$ ..... and coupons \$ ..... due and unpaid (Exhibit 4, Line 10) .....		
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment (including \$ ..... Modco) .....		
6.2 Dividends not yet apportioned (including \$ ..... Modco) .....		
6.3 Coupons and similar benefits (including \$ ..... Modco) .....		
7. Amount provisionally held for deferred dividend policies not included in Line 6 .....		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ ..... discount; including \$ ..... accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14) .....	2,974	2,782
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) .....	12,789	17,539
10. Commissions to agents due or accrued-life and annuity contracts \$ ..... 49 accident and health \$ ..... 0 and deposit-type contract funds \$ ..... .....	49	46
11. Commissions and expense allowances payable on reinsurance assumed .....		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6) .....	151	2,237
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) .....	2,163	1,202
15.1 Current federal and foreign income taxes, including \$ ..... 4,502 on realized capital gains (losses) .....	148,934	2,255
15.2 Net deferred tax liability .....		
16. Unearned investment income .....	5,241	5,242
17. Amounts withheld or retained by company as agent or trustee .....	309	428
18. Amounts held for agents' account, including \$ ..... agents' credit balances .....		
19. Remittances and items not allocated .....	19,009	66
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) .....	23,829	24,107
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 .....		10,150
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 .....	6,850	
24.10 Payable for securities lending .....		
24.11 Capital notes \$ ..... and interest thereon \$ ..... .....		
25. Aggregate write-ins for liabilities .....	97	12
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25) .....	7,239,584	6,376,364
27. From Separate Accounts Statement .....		
28. Total liabilities (Lines 26 and 27) .....	7,239,584	6,376,364
29. Common capital stock .....	2,500,000	2,500,000
30. Preferred capital stock .....		
31. Aggregate write-ins for other than special surplus funds .....		
32. Surplus notes .....		
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1) .....	4,500,000	4,500,000
34. Aggregate write-ins for special surplus funds .....		
35. Unassigned funds (surplus) .....	4,638,845	3,885,568
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) .....	9,138,845	8,385,568
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55) .....	11,638,845	10,885,568
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3) .....	18,878,429	17,261,932
<b>DETAILS OF WRITE-INS</b>		
2501. Accrued interest on policy claims .....	97	12
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) .....	97	12
3101. ....		
3102. ....		
3103. ....		
3198. Summary of remaining write-ins for Line 31 from overflow page .....		
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above) .....		
3401. ....		
3402. ....		
3403. ....		
3498. Summary of remaining write-ins for Line 34 from overflow page .....		
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....		

## SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11) .....	1,908,906	199,882
2. Considerations for supplementary contracts with life contingencies .....		
3. Net investment income (Exhibit of Net Investment Income, Line 17) .....	527,977	515,971
4. Amortization of Interest Maintenance Reserve (IMR, Line 5) .....	4,750	4,803
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) .....	2,441,633	720,656
10. Death benefits .....	188,373	92,252
11. Matured endowments (excluding guaranteed annual pure endowments) .....	7,846	
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8) .....		
13. Disability benefits and benefits under accident and health contracts .....	1,351	5,637
14. Coupons, guaranteed annual pure endowments and similar benefits .....		
15. Surrender benefits and withdrawals for life contracts .....	80,326	66,664
16. Group conversions .....		
17. Interest and adjustments on contract or deposit-type contract funds .....	325	616
18. Payments on supplementary contracts with life contingencies .....		
19. Increase in aggregate reserves for life and accident and health contracts .....	900,347	(5,923)
20. Totals (Lines 10 to 19) .....	1,178,568	159,246
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1) .....	775	678
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) .....	167,346	168,333
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3) .....	71,080	70,148
25. Increase in loading on deferred and uncollected premiums .....	(532)	(748)
26. Net transfers to or (from) Separate Accounts net of reinsurance .....		
27. Aggregate write-ins for deductions .....		
28. Totals (Lines 20 to 27) .....	1,417,237	397,657
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28) .....	1,024,396	322,999
30. Dividends to policyholders .....		
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30) .....	1,024,396	322,999
32. Federal and foreign income taxes incurred (excluding tax on capital gains) .....	478,797	67,419
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) .....	545,599	255,580
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ 4,540 (excluding taxes of \$ ..... transferred to the IMR) .....	(4,540)	(70)
35. Net income (Line 33 plus Line 34) .....	541,059	255,510
<b>CAPITAL AND SURPLUS ACCOUNT</b>		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2) .....	10,885,568	10,660,277
37. Net income (Line 35) .....	541,059	255,510
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 .....	194,530	(303,052)
41. Change in nonadmitted assets .....	(186,046)	272,563
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 .....	203,456	
44. Change in asset valuation reserve .....	278	270
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1) .....		
46. Surplus (contributed to) withdrawn from Separate Accounts during period .....		
47. Other changes in surplus in Separate Accounts Statement .....		
48. Change in surplus notes .....		
49. Cumulative effect of changes in accounting principles .....		
50. Capital changes:		
50.1 Paid in .....		
50.2 Transferred from surplus (Stock Dividend) .....		
50.3 Transferred to surplus .....		
51. Surplus adjustment:		
51.1 Paid in .....		
51.2 Transferred to capital (Stock Dividend) .....		
51.3 Transferred from capital .....		
51.4 Change in surplus as a result of reinsurance .....		
52. Dividends to stockholders .....		
53. Aggregate write-ins for gains and losses in surplus .....		
54. Net change in capital and surplus for the year (Lines 37 through 53) .....	753,277	225,291
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38) .....	11,638,845	10,885,568
<b>DETAILS OF WRITE-INS</b>		
08.301. ....		
08.302. ....		
08.303. ....		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....		
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above) .....		
2701. ....		
2702. ....		
2703. ....		
2798. Summary of remaining write-ins for Line 27 from overflow page .....		
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above) .....		
5301. ....		
5302. ....		
5303. ....		
5398. Summary of remaining write-ins for Line 53 from overflow page .....		
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above) .....		

**CASH FLOW**

	1	2
	Current Year	Prior Year
<b>Cash from Operations</b>		
1. Premiums collected net of reinsurance .....	1,337,552	201,267
2. Net investment income .....	527,027	525,698
3. Miscellaneous income .....		
4. Total (Lines 1 through 3) .....	1,864,579	726,965
5. Benefit and loss related payments .....	268,133	215,345
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....		
7. Commissions, expenses paid and aggregate write-ins for deductions .....	235,977	245,488
8. Dividends paid to policyholders .....		
9. Federal and foreign income taxes paid (recovered) net of \$ ..... 2,977 tax on capital gains (losses) .....	336,658	89,651
10. Total (Lines 5 through 9) .....	840,768	550,484
11. Net cash from operations (Line 4 minus Line 10) .....	1,023,811	176,481
<b>Cash from Investments</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	2,474,363	3,545,945
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 .....		855,813
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	2,474,363	4,401,758
13. Cost of investments acquired (long-term only):		
13.1 Bonds .....	3,607,327	4,486,215
13.2 Stocks .....		
13.3 Mortgage loans .....		
13.4 Real estate .....		
13.5 Other invested assets .....		
13.6 Miscellaneous applications .....	3,588	
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	3,610,915	4,486,215
14. Net increase (decrease) in contract loans and premium notes .....	(582)	(7,499)
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14) .....	(1,135,970)	(76,958)
<b>Cash from Financing and Miscellaneous Sources</b>		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes .....		
16.2 Capital and paid in surplus, less treasury stock .....		
16.3 Borrowed funds .....		
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....		
16.5 Dividends to stockholders .....		
16.6 Other cash provided (applied) .....	(485,666)	(9,189)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	(485,666)	(9,189)
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) .....	(597,825)	90,334
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year .....	1,804,722	1,714,388
19.2 End of year (Line 18 plus Line 19.1) .....	1,206,897	1,804,722

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

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**ANNUAL STATEMENT FOR THE YEAR 2018 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	1,908,906		1,908,906									
2. Considerations for supplementary contracts with life contingencies												
3. Net investment income	527,977		527,977									
4. Amortization of Interest Maintenance Reserve (IMR)	4,750		4,750									
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)	2,441,633		2,441,633									
10. Death benefits	188,373		188,373									
11. Matured endowments (excluding guaranteed annual pure endowments)	7,846		7,846									
12. Annuity benefits												
13. Disability benefits and benefits under accident and health contracts	1,351		1,351									
14. Coupons, guaranteed annual pure endowments and similar benefits												
15. Surrender benefits and withdrawals for life contracts	80,326		80,326									
16. Group conversions												
17. Interest and adjustments on contract or deposit-type contract funds	325		325									
18. Payments on supplementary contracts with life contingencies												
19. Increase in aggregate reserves for life and accident and health contracts	900,347		900,347									
20. Totals (Lines 10 to 19)	1,178,568		1,178,568									
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	775		775									
22. Commissions and expense allowances on reinsurance assumed												
23. General insurance expenses	167,346		167,346									
24. Insurance taxes, licenses and fees, excluding federal income taxes	71,080		71,080									
25. Increase in loading on deferred and uncollected premiums	(532)		(532)									
26. Net transfers to or (from) Separate Accounts net of reinsurance												
27. Aggregate write-ins for deductions												
28. Totals (Lines 20 to 27)	1,417,237		1,417,237									
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	1,024,396		1,024,396									
30. Dividends to policyholders												
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	1,024,396		1,024,396									
32. Federal income taxes incurred (excluding tax on capital gains)	478,797		478,797									
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)	545,599		545,599									
<b>DETAILS OF WRITE-INS</b>												
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 2018 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 .....	6,308,298		6,308,298					
2. Tabular net premiums or considerations .....	150,515		150,515					
3. Present value of disability claims incurred .....					XXX			
4. Tabular interest .....	227,795		227,795					
5. Tabular less actual reserve released .....								
6. Increase in reserve on account of change in valuation basis .....	(203,456)		(203,456)					
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve .....		XXX		XXX	XXX	XXX	XXX	XXX
7. Other increases (net) .....	971,760		971,760					
8. Totals (Lines 1 to 7) .....	7,454,912		7,454,912					
9. Tabular cost .....	291,025		291,025		XXX			
10. Reserves released by death .....	65,960		65,960	XXX	XXX			XXX
11. Reserves released by other terminations (net) .....	92,738		92,738					
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) .....	449,723		449,723					
15. Reserve December 31, current year .....	7,005,189		7,005,189					

**EXHIBIT OF NET INVESTMENT INCOME**

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds .....	(a) 120,010	127,922
1.1 Bonds exempt from U.S. tax .....	(a) .....	.....
1.2 Other bonds (unaffiliated) .....	(a) 385,522	381,409
1.3 Bonds of affiliates .....	(a) .....	.....
2.1 Preferred stocks (unaffiliated) .....	(b) .....	.....
2.11 Preferred stocks of affiliates .....	(b) .....	.....
2.2 Common stocks (unaffiliated) .....	.....	.....
2.21 Common stocks of affiliates .....	.....	.....
3. Mortgage loans .....	(c) .....	.....
4. Real estate .....	(d) .....	.....
5. Contract loans .....	9,086	9,087
6. Cash, cash equivalents and short-term investments .....	(e) 787	783
7. Derivative instruments .....	(f) .....	.....
8. Other invested assets .....	.....	.....
9. Aggregate write-ins for investment income .....	20,140	20,140
10. Total gross investment income .....	535,545	539,341
11. Investment expenses .....	.....	(g) 11,364
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) .....	.....	11,364
17. Net investment income (Line 10 minus Line 16) .....	.....	527,977
<b>DETAILS OF WRITE-INS</b>		
0901. Misc Investment Income .....	20,140	20,140
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) .....	20,140	20,140
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 \$ 24,261 accrual of discount less \$ 27,112 amortization of premium and less \$ 7,635 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) .....					
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) .....					
<b>NONE</b>					
<b>DETAILS OF WRITE-INS</b>					
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 2018 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	
<b>FIRST YEAR (other than single)</b>											
1. Uncollected	575,276		575,276								
2. Deferred and accrued											
3. Deferred, accrued and uncollected:											
3.1 Direct											
3.2 Reinsurance assumed	575,276		575,276								
3.3 Reinsurance ceded											
3.4 Net (Line 1 + Line 2)	575,276		575,276								
4. Advance											
5. Line 3.4 - Line 4	575,276		575,276								
6. Collected during year:											
6.1 Direct											
6.2 Reinsurance assumed	1,152,866		1,152,866								
6.3 Reinsurance ceded											
6.4 Net	1,152,866		1,152,866								
7. Line 5 + Line 6.4	1,728,142		1,728,142								
8. Prior year (uncollected + deferred and accrued - advance)											
9. First year premiums and considerations:											
9.1 Direct											
9.2 Reinsurance assumed	1,728,142		1,728,142								
9.3 Reinsurance ceded											
9.4 Net (Line 7 - Line 8)	1,728,142		1,728,142								
<b>SINGLE</b>											
10. Single premiums and considerations:											
10.1 Direct											
10.2 Reinsurance assumed											
10.3 Reinsurance ceded											
10.4 Net											
<b>RENEWAL</b>											
11. Uncollected	1,503		1,503								
12. Deferred and accrued	38,995		38,995								
13. Deferred, accrued and uncollected:											
13.1 Direct	40,498		40,498								
13.2 Reinsurance assumed											
13.3 Reinsurance ceded											
13.4 Net (Line 11 + Line 12)	40,498		40,498								
14. Advance	2,974		2,974								
15. Line 13.4 - Line 14	37,524		37,524								
16. Collected during year:											
16.1 Direct	184,686		184,686								
16.2 Reinsurance assumed											
16.3 Reinsurance ceded											
16.4 Net	184,686		184,686								
17. Line 15 + Line 16.4	222,210		222,210								
18. Prior year (uncollected + deferred and accrued - advance)	41,446		41,446								
19. Renewal premiums and considerations:											
19.1 Direct	180,764		180,764								
19.2 Reinsurance assumed											
19.3 Reinsurance ceded											
19.4 Net (Line 17 - Line 18)	180,764		180,764								
<b>TOTAL</b>											
20. Total premiums and annuity considerations:											
20.1 Direct	180,764		180,764								
20.2 Reinsurance assumed	1,728,142		1,728,142								
20.3 Reinsurance ceded											
20.4 Net (Lines 9.4 + 10.4 + 19.4)	1,908,906		1,908,906								

**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	
<b>DIVIDENDS AND COUPONS APPLIED (included in Part 1)</b>											
21. To pay renewal premiums .....											
22. All other .....											
<b>REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED</b>											
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 .....											
<b>COMMISSIONS INCURRED (direct business only)</b>											
27. First year (other than single) .....											
28. Single .....											
29. Renewal .....	775		775								
30. Deposit-type contract funds .....											
31. Totals (to agree with Page 6, Line 21)	775		775								

ANNUAL STATEMENT FOR THE YEAR 2018 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	2,468					2,468
2. Salaries and wages	34,570					34,570
3.11 Contributions for benefit plans for employees	9,012					9,012
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	199					199
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	90,758					90,758
4.5 Expense of investigation and settlement of policy claims						
5.1 Traveling expenses	648					648
5.2 Advertising						
5.3 Postage, express, telegraph and telephone	525					525
5.4 Printing and stationery	1,119					1,119
5.5 Cost or depreciation of furniture and equipment	268					268
5.6 Rental of equipment						
5.7 Cost or depreciation of EDP equipment and software	2,279					2,279
6.1 Books and periodicals	2,398					2,398
6.2 Bureau and association fees	9,115					9,115
6.3 Insurance, except on real estate						
6.4 Miscellaneous losses						
6.5 Collection and bank service charges	23					23
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				11,364		11,364
9.3 Aggregate write-ins for expenses	13,964					13,964
10. General expenses incurred	167,346			11,364	(a)	178,710
11. General expenses unpaid December 31, prior year				2,237		2,237
12. General expenses unpaid December 31, current year				151		151
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)	167,346			13,450		180,796
<b>DETAILS OF WRITE-INS</b>						
09.301. Consulting Fees	13,964					13,964
09.302. ....						
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)	13,964					13,964

(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	56,594				56,594
3. State taxes on premiums	5,578				5,578
4. Other state taxes, including \$ 100 for employee benefits	100				100
5. U.S. Social Security taxes	2,312				2,312
6. All other taxes	6,496				6,496
7. Taxes, licenses and fees incurred	71,080				71,080
8. Taxes, licenses and fees unpaid December 31, prior year	1,202				1,202
9. Taxes, licenses and fees unpaid December 31, current year	2,163				2,163
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	70,119				70,119

**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 included on Line 13		
15. Total Lines 10 through 14		
16. Total from prior year		
17. Total dividends or refunds (Lines 9 + 15 - 16)		
<b>DETAILS OF WRITE-INS</b>		
0801. ....		
0802. ....		
0803. ....		
0898. Summary of remaining write-ins for Line 8 from overflow page		
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)		

**NONE**



**EXHIBIT 5 - INTERROGATORIES**

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

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

1 Description of Valuation Class	Valuation Basis		4 Increase in Actuarial Reserve Due to Change
	2 Changed From	3 Changed To	
Fixed Premium Universal Life, Issued in 1985 - 1986 .....	4.5% .....	6.0% .....	(170,866)
Fixed Premium Universal Life, Issued in 1987 - 1989 .....	4.5% .....	5.5% .....	(32,590)
0199999. Subtotal (Page 7, Line 6)	XXX	XXX	(203,456)
.....	.....	.....	.....
.....	.....	.....	.....
9999999 - Total (Column 4, only)			(203,456)

Exhibit 6 - Aggregate Reserves for Accident and Health Contracts

**NONE**

Exhibit 7 - Deposit-Type Contracts

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2018 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 .....	10,000		10,000								
2.22 Reinsurance assumed .....											
2.23 Reinsurance ceded .....											
2.24 Net .....	10,000		(b) 10,000	(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 .....	12,000		12,000								
4.2 Reinsurance assumed .....											
4.3 Reinsurance ceded .....											
4.4 Net .....	12,000	(a)	(a) 12,000				(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 2018 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 .....	187,570		187,570								
1.2 Reinsurance assumed .....											
1.3 Reinsurance ceded .....											
1.4 Net (d) .....	187,570		187,570								
2. Liability December 31, current year from Part 1:											
2.1 Direct .....	12,000		12,000								
2.2 Reinsurance assumed .....											
2.3 Reinsurance ceded .....											
2.4 Net .....	12,000		12,000								
3. Amounts recoverable from reinsurers December 31, current year .....											
4. Liability December 31, prior year:											
4.1 Direct .....	2,000		2,000								
4.2 Reinsurance assumed .....											
4.3 Reinsurance ceded .....											
4.4 Net .....	2,000		2,000								
5. Amounts recoverable from reinsurers December 31, prior year .....											
6. Incurred Benefits											
6.1 Direct .....	197,570		197,570								
6.2 Reinsurance assumed .....											
6.3 Reinsurance ceded .....											
6.4 Net .....	197,570		197,570								

(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 \$ 7,846 in Line 1.1, \$ 7,846 in Line 1.4.  
 \$ 7,846 in Line 6.1, and \$ 7,846 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 \$ 1,351 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 and contracts subject to redetermination .....			
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 .....	591,652	400,767	(190,885)
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 .....	3,365	8,204	4,839
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	595,017	408,971	(186,046)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....			
28. Total (Lines 26 and 27) .....	595,017	408,971	(186,046)
<b>DETAILS OF WRITE-INS</b>			
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. Accounts and notes receivable .....	3,365	8,204	4,839
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)	3,365	8,204	4,839

## NOTES TO FINANCIAL STATEMENTS

### 1. Summary of Significant Accounting Policies

#### A. Accounting Practices

The accompanying financial statements of Symetra National Life Insurance Company (The Company) have been prepared on the basis of accounting practices prescribed or permitted by the Insurance Division, Department of Commerce, of the State of Iowa (the Department).

Companies domiciled in the state of Iowa prepare their statutory-basis financial statements in accordance with the National Association of Insurance Commissioners' (NAIC) *Accounting Practices and Procedures Manual (NAIC SAP)*, subject to any deviations prescribed or permitted by the Department. A reconciliation of the Company's net income and surplus between NAIC SAP and practices prescribed and permitted by the state of Iowa is shown below.

	SSAP #	F/S Page	F/S Line #	For the Year Ended December 31,	
				2018	2017
Net income - Iowa Basis (Page 4, Line 35, Columns 1 & 2)				\$ 541,059	\$ 255,510
State Prescribed Practices that increase/(decrease) NAIC SAP:	N/A	N/A	N/A	—	—
State Permitted Practices that increase/(decrease) NAIC SAP:	N/A	N/A	N/A	—	—
Net income - NAIC SAP				\$ 541,059	\$ 255,510

	SSAP #	F/S Page	F/S Line #	As of December 31,	
				2018	2017
Statutory Surplus - Iowa Basis (Page 3, Line 38, Columns 1 & 2)				\$ 11,638,845	\$ 10,885,568
State Prescribed Practices that increase/(decrease) NAIC SAP:	N/A	N/A	N/A	—	—
State Permitted Practices that increase/(decrease) NAIC SAP:	N/A	N/A	N/A	—	—
Statutory Surplus - NAIC SAP				\$ 11,638,845	\$ 10,885,568

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

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

#### C. Accounting Policy

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

In addition, the following provides a summary of the Company's key accounting policies:

- (1) The Company does not currently invest in short-term investments.
- (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, 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 in or near default, 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.
- (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.

## NOTES TO FINANCIAL STATEMENTS

(11) The Company has no accident or health contracts.

(12) The Company has not made material modifications to its capitalization policy from the prior year.

(13) The Company has no pharmaceutical rebate receivables.

### D. Going Concern

After evaluating the entity's ability to continue as a going concern, management was not aware of any conditions or events which raised substantial doubts concerning the entity's ability to continue as a going concern as of the date of the filing of this statement.

## 2. Accounting Changes and Correction of Errors

### Accounting Changes

There were no accounting changes for the years ended December 31, 2018 or 2017.

### Correction of Errors

There were no errors discovered for the years ended December 31, 2018 or 2017.

## 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, 2018.

(3) As of December 31, 2018 the Company did not hold any investments in loan-backed and structured securities for which OTTI has been recognized where the present value of cash flows expected to be collected is less than the amortized cost of the security.

(4) All impaired securities (fair value is less than cost or amortized cost) for which an OTTI has not been recognized in earnings as a realized loss (including securities with a recognized OTTI for non-interest related declines when a non-recognized interest related impairment remains):

a.	The aggregate related amount of unrealized losses:		
	1. Less than 12 months	\$	—
	2. 12 months or longer		47,612
b.	The aggregate related fair value of securities with unrealized losses:		
	1. Less than 12 months	\$	—
	2. 12 months or longer		1,719,464

## NOTES TO FINANCIAL STATEMENTS

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

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

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

### E. - I. Repurchase Agreements and/or Securities Lending Transactions

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

### J. Real Estate

The Company has no investments in real estate.

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

The Company has no investments in LIHTC.

**NOTES TO FINANCIAL STATEMENTS**

L. Restricted Assets

(1) Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted and Nonadmitted) Restricted							Current Year			
	Current Year					6	7	8	9	Percentage	
	1	2	3	4	5					10	11
	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Nonadmitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Nonadmitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	—%	—%
b. Collateral held under security lending agreements	—	—	—	—	—	—	—	—	—	—	—
c. Subject to repurchase agreements	—	—	—	—	—	—	—	—	—	—	—
d. Subject to reverse repurchase agreements	—	—	—	—	—	—	—	—	—	—	—
e. Subject to dollar repurchase agreements	—	—	—	—	—	—	—	—	—	—	—
f. Subject to dollar reverse repurchase agreements	—	—	—	—	—	—	—	—	—	—	—
g. Placed under option contract	—	—	—	—	—	—	—	—	—	—	—
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	—	—	—	—	—	—	—	—	—	—	—
i. FHLB capital stock	—	—	—	—	—	—	—	—	—	—	—
j. On deposit with states	2,476,511	—	—	—	2,476,511	2,517,300	(40,789)	—	2,476,511	12.68%	13.08%
k. On deposit with other regulatory bodies	—	—	—	—	—	—	—	—	—	—	—
l. Pledged collateral to FHLB (including assets backing funding agreements)	—	—	—	—	—	—	—	—	—	—	—
m. Pledged as collateral not captured in other categories	—	—	—	—	—	—	—	—	—	—	—
n. Other restricted assets	—	—	—	—	—	—	—	—	—	—	—
<b>o. Total Restricted Assets</b>	<b>\$2,476,511</b>	<b>\$ —</b>	<b>\$ —</b>	<b>\$ —</b>	<b>\$2,476,511</b>	<b>\$2,517,300</b>	<b>\$ (40,789)</b>	<b>\$ —</b>	<b>\$2,476,511</b>	<b>12.68%</b>	<b>13.08%</b>

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

(3) Detail of Other Restricted Assets - None

(4) Collateral Received and Reflected as Assets - None

M. - R. - Not applicable

## NOTES TO FINANCIAL STATEMENTS

### 6. Joint Ventures, Partnerships and Limited Liability Companies

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

### 7. Investment Income

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

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

B. There was no investment income due and accrued excluded from surplus as of December 31, 2018 or 2017.

### 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.

	12/31/2018		
	(1) Ordinary	(2) Capital	(3) (Col 1 + 2) Total
(a) Gross DTAs	\$ 651,116	\$ —	\$ 651,116
(b) Statutory valuation allowance adjustments	—	—	—
(c) Adjusted gross DTA (1a - 1b)	651,116	—	651,116
(d) DTAs nonadmitted	591,652	—	591,652
(e) Subtotal net admitted DTAs (1c - 1d)	59,464	—	59,464
(f) DTLs	18,132	—	18,132
(g) Net admitted DTA (1e - 1f)	\$ 41,332	\$ —	\$ 41,332

	12/31/2017		
	(4) Ordinary	(5) Capital	(6) (Col 4 + 5) Total
(a) Gross DTAs	\$ 494,747	\$ —	\$ 494,747
(b) Statutory valuation allowance adjustments	—	—	—
(c) Adjusted gross DTA (1a - 1b)	494,747	—	494,747
(d) DTAs nonadmitted	400,767	—	400,767
(e) Subtotal net admitted DTAs (1c - 1d)	93,980	—	93,980
(f) DTLs	56,293	—	56,293
(g) Net admitted DTA (1e - 1f)	\$ 37,687	\$ —	\$ 37,687

	Change		
	(7) (Col 1-4) Ordinary	(8) (Col 2-5) Capital	(9) (Col 7 + 8) Total
(a) Gross DTAs	\$ 156,369	\$ —	\$ 156,369
(b) Statutory valuation allowance adjustments	—	—	—
(c) Adjusted gross DTA (1a - 1b)	156,369	—	156,369
(d) DTAs nonadmitted	190,885	—	190,885
(e) Subtotal net admitted DTAs (1c - 1d)	(34,516)	—	(34,516)
(f) DTLs	(38,161)	—	(38,161)
(g) Net admitted DTA (1e - 1f)	\$ 3,645	\$ —	\$ 3,645

## NOTES TO FINANCIAL STATEMENTS

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

	12/31/2018		
	(1) Ordinary	(2) Capital	(3) (Col 1 + 2) Total
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$ —	\$ —	\$ —
(b) Adjusted gross DTAs expected to be realized after application of the threshold limitation (lesser of 2(b)1 and 2(b)2 below)	41,332	—	41,332
1. Adjusted gross DTAs expected to be realized following the balance sheet date	41,332	—	41,332
2. Adjusted gross DTAs allowed per limitation threshold	XXXXX	XXXXX	1,743,201
(c) Adjusted gross DTAs offset by gross DTLs	18,132	—	18,132
(d) DTAs admitted as the result of applications of SSAP No. 101 (2(a) + 2(b)+ 2(c))	\$ 59,464	\$ —	\$ 59,464

	12/31/2017		
	(4) Ordinary	(5) Capital	(6) (Col 4 + 5) Total
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$ —	\$ —	\$ —
(b) Adjusted gross DTAs expected to be realized after application of the threshold limitation (lesser of 2(b)1 and 2(b)2 below)	37,687	—	37,687
1. Adjusted gross DTAs expected to be realized following the balance sheet date	37,687	—	37,687
2. Adjusted gross DTAs allowed per limitation threshold	XXXXX	XXXXX	1,630,798
(c) Adjusted gross DTAs offset by gross DTLs	56,293	—	56,293
(d) DTAs admitted as the result of applications of SSAP No. 101 (2(a) + 2(b)+ 2(c))	\$ 93,980	\$ —	\$ 93,980

	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	\$ —	\$ —	\$ —
(b) Adjusted gross DTAs expected to be realized after application of the threshold limitation (lesser of 2(b)1 and 2(b)2 below)	3,645	—	3,645
1. Adjusted gross DTAs expected to be realized following the balance sheet date	3,645	—	3,645
2. Adjusted gross DTAs allowed per limitation threshold	XXXXX	XXXXX	112,403
(c) Adjusted gross DTAs offset by gross DTLs	(38,161)	—	(38,161)
(d) DTAs admitted as the result of applications of SSAP No. 101 (2(a) + 2(b)+2(c))	\$ (34,516)	\$ —	\$ (34,516)

	12/31/2018	12/31/2017
(a) Ratio percentage used to determine recovery period and threshold limitation amount	21,195%	15,168%
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	\$ 11,621,342	\$ 10,871,988

## NOTES TO FINANCIAL STATEMENTS

### 4. Impact of Tax Planning Strategies

- (a) Determination of adjusted gross DTA and net admitted DTA by tax character as a percentage

- (1) Adjusted gross DTAs amount from note 9.A.1.(c)  
 (2) Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies  
 (3) Net admitted adjusted gross DTAs amount from note 9.A.1.(e)  
 (4) Percentage of net admitted adjusted gross DTAs by tax character attributable to the impact of tax planning strategies

12/31/2018		
(1) Ordinary %	(2) Capital %	(3) (Col 1+2) Total %
\$ 651,116	\$ —	\$ 651,116
0.00%	0.00%	0.00%
\$ 59,464	\$ —	\$ 59,464
0.00%	0.00%	0.00%

- (a) Determination of adjusted gross DTA and net admitted DTA by tax character as a percentage

- (1) Adjusted gross DTAs amount from note 9.A.1.(c)  
 (2) Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies  
 (3) Net admitted adjusted gross DTAs amount from note 9.A.1.(e)  
 (4) Percentage of net admitted adjusted gross DTAs by tax character attributable to the impact of tax planning strategies

12/31/2017		
(4) Ordinary %	(5) Capital %	(6) (Col 4+5) Total %
\$ 494,747	\$ —	\$ 494,747
0.00%	0.00%	0.00%
\$ 93,980	\$ —	\$ 93,980
0.00%	0.00%	0.00%

- (a) Determination of adjusted gross DTA and net admitted DTA by tax character as a percentage

- (1) Adjusted gross DTAs amount from note 9.A.1.(c)  
 (2) Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies  
 (3) Net admitted adjusted gross DTAs amount from note 9.A.1.(e)  
 (4) Percentage of net admitted adjusted gross DTAs by tax character attributable to the impact of tax planning strategies

Change		
(7) (Col 1-4) Ordinary %	(8) (Col 2-5) Capital %	(9) (Col 7+8) Total %
\$ 156,369	\$ —	\$ 156,369
0.00%	0.00%	0.00%
\$ (34,516)	\$ —	\$ (34,516)
0.00%	0.00%	0.00%

- (b) Does the Company's tax-planning strategies include the use of reinsurance? Yes \_\_\_\_\_ No X

### B. Regarding deferred tax liabilities that are not recognized:

The Company has no DTLs which have not been recognized.



## NOTES TO FINANCIAL STATEMENTS

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

	(1)	(2)	(3)
	12/31/2018	12/31/2017	(Col 1 - 2) Change
1. Current Income Tax			
(a) Federal	\$ 478,797	\$ 67,419	\$ 411,378
(b) Foreign	—	—	—
(c) Subtotal	478,797	67,419	411,378
(d) Federal income tax on net capital gains	4,540	(2,958)	7,498
(e) Utilization of capital loss carryforwards	—	—	—
(f) Other	—	—	—
(g) Federal and foreign income taxes incurred	<u>\$ 483,337</u>	<u>\$ 64,461</u>	<u>\$ 418,876</u>
2. DTAs			
(a) Ordinary			
(1) Discounting of unpaid losses	\$ —	\$ —	\$ —
(2) Unearned premium reserve	—	—	—
(3) Policyholder reserves	596,278	471,191	125,087
(4) Investments	1,101	1,101	—
(5) Deferred acquisition costs	50,657	18,871	31,786
(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	3,080	3,584	(504)
(99) Subtotal	651,116	494,747	156,369
(b) Statutory valuation allowance adjustment	—	—	—
(c) Nonadmitted	591,652	400,767	190,885
(d) Admitted ordinary DTAs (2a99–2b–2c)	<u>59,464</u>	<u>93,980</u>	<u>(34,516)</u>
(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)	<u>\$ 59,464</u>	<u>\$ 93,980</u>	<u>\$ (34,516)</u>
3. DTLs			
(a) Ordinary			
(1) Investments	\$ 9,003	\$ 14,247	\$ (5,244)
(2) Fixed assets	—	—	—
(3) Deferred and uncollected premium	8,504	9,287	(783)
(4) Policyholder reserves	625	32,759	(32,134)
(5) Other	—	—	—
(99) Subtotal	18,132	56,293	(38,161)
(b) Capital			
(1) Investments	—	—	—
(2) Real estate	—	—	—
(3) Other	—	—	—
(99) Subtotal	—	—	—
(c) DTLs (3a99-3b99)	<u>\$ 18,132</u>	<u>\$ 56,293</u>	<u>\$ (38,161)</u>
4. Net DTA/DTL (2i-3c)	<u>\$ 41,332</u>	<u>\$ 37,687</u>	<u>\$ 3,645</u>
Net change in DTA/(DTL) (2a99+2e99-3c)			<u>\$ 194,530</u>

## NOTES TO FINANCIAL STATEMENTS

On December 22, 2017, Public Law No. 115-97 (2017 Tax Act) was signed into law, reducing the corporate tax rate from 35% to 21%, effective January 1, 2018. The following amounts were recorded in the summary of operations for the year ending December 31, 2017 to reflect the effects of the 2017 Tax Act.

Line 40: Change in net deferred income tax	\$	(292,303)
Line 41: Change in nonadmitted assets		233,993
Total impact to surplus	\$	<u>(58,310)</u>

As of December 31, 2018, the Company has completed its accounting for the effects of the 2017 Tax Act, and there were no material adjustments to the amounts shown above during the measurement period.

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

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

	<u>12/31/2018</u>		<u>12/31/2017</u>
Significant statutory to tax adjustments on current taxes:			
Ordinary income tax at federal statutory rate (35%)	\$	—	\$ 113,049
Ordinary income tax at federal statutory rate (21%)		214,677	—
Capital income tax at federal statutory rate (35%)		—	(3,028)
Total income tax		<u>214,677</u>	<u>110,021</u>
Other permanent items		13	728
Change in IMR		(998)	(1,681)
Change in valuation basis - statutory reserves		42,725	—
Prior year adjustment		31,374	(31,230)
Change in nonadmitted assets		1,016	(2,628)
Adjustment for deferred tax rate change - 2017 Tax Act		—	292,303
Federal income tax expense (benefit)	\$	<u>288,807</u>	\$ <u>367,513</u>
Federal and foreign taxes incurred	\$	483,337	\$ 64,461
Change in net deferred income taxes		(194,530)	303,052
Total statutory income taxes	\$	<u>288,807</u>	\$ <u>367,513</u>

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

- As of December 31, 2018, the Company had no net operating loss, capital loss or tax credit carryforwards available to offset against future taxable income.
- The amount of federal income taxes incurred that are available for recovery in the event of a carryback of future net capital losses is as follows:

	<u>2018</u>	<u>2017</u>	<u>2016</u>
Capital gain	4,540	—	—

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

### F. Consolidated Federal Income Tax Return

- The Company's federal income tax return is consolidated with the following entities:  
Symetra Life Insurance Company  
First Symetra National Life Insurance Company of New York  
Symetra Reinsurance Corporation
- 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.

### G. Federal or Foreign Income Tax Loss Contingencies

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

## 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 material related party transactions for the years ended December 31, 2018 or 2017, other than those reflected on Schedule Y - Part 2 of this statement.

D. As of December 31, 2018 and 2017, the Company reported the following amounts due (to)/from an affiliated company, which are generally settled within 30 days:

	December 31	
	2018	2017
Symetra Life Insurance Company	\$ 499,178	\$ (10,150)
Total	\$ 499,178	\$ (10,150)

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 (Symetra), 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.

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. Symetra Financial Corporation is a wholly owned subsidiary of Sumitomo Life Insurance Company, a mutual company (sougo kaisha) organized under the laws of Japan (Sumitomo Life).

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

I. - O. - Not applicable.

### 11. Debt

Not applicable.

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

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

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

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

G. Consolidated Holding Company Plans

#### Retirement Plans

The Company participates in a defined contribution 401(k) plan sponsored by Symetra Life Insurance Company, its parent, for all eligible employees that includes matching a participant's contributions up to 6% of eligible compensation. The Company's share of expenses for the plan was not material for the years ended December 31, 2018 or 2017.

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

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

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

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

(2) The Company has no preferred stock.

## NOTES TO FINANCIAL STATEMENTS

- (3) Under Iowa law, the Company may pay dividends only from the earned surplus arising from its business and must receive the prior approval of the Insurance Commissioner of the State of Iowa ("the Commissioner") to pay stockholder dividends or make any other distribution if such distributions would exceed certain statutory limitations. Iowa law gives the Commissioner discretion to disapprove requests for distributions in excess of these limits. Extraordinary dividends include those made within the preceding twelve months that exceed the greater of (i) 10% of statutory policyholder surplus as of the previous year-end or (ii) the statutory net gain from operations from the previous calendar year. Based on December 31, 2018 statutory results, the maximum dividend payout that may be made without prior approval in 2019 is \$1,163,884.
- (4) The Company paid no dividends during the years ending December 31, 2018 or 2017.
- (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 Company has no restrictions on surplus.
- (7) Advances to surplus not repaid – Not applicable.
- (8) The Company holds no stock for special purposes.
- (9) There was no change in aggregate write-ins for special surplus funds as of December 31, 2018.
- (10) There was no change of unassigned funds (surplus) due to cumulative unrealized gains or losses as of December 31, 2018 or 2017.
- (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 an SCA entity.
- (2) The Company has made no guarantees as of December 31, 2018 or 2017.
- (3) Not applicable.
- B. (1) The Company has no liability established under SSAP No. 35R, *Guaranty Fund and Other Assessments* relating to estimated retrospective premium based guaranty fund assessments for the years December 31, 2018 and 2017.
- (2) Under SSAP No. 35R, the Company has premium tax offsets as follows:

a. Assets recognized from paid and accrued premium tax offsets and policy surcharges as of December 31, 2017	\$ 1,302
b. Decreases during current year:	
Premium tax offset applied	(906)
c. Increases during year:	
Premium tax offset applied	650
d. Assets recognized from paid and accrued premium tax offsets and policy surcharges as of December 31, 2018	\$ 1,046

- (3) The Company has no guaranty fund liabilities or assets related to long-term care.
- C. The Company has no gain contingencies to report.
- D. Claims related extra contractual obligation and bad faith losses stemming from lawsuits – Not applicable.
- E. Because of the nature of its business, the Company is subject to legal actions filed or threatened in the ordinary course of its business operations. The Company does not expect that any such litigation, pending or threatened, as of December 31, 2018, will have a material adverse effect on its financial condition, future operating results or liquidity.
- F. The Company has no other contingencies to report.

### 15. Leases

Not applicable.

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

Not applicable.

## NOTES TO FINANCIAL STATEMENTS

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

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

The Company had no transactions which met the definition of wash sales as stated in SSAP No. 103, *Transfers and Servicing of Financial Assets and Extinguishments of Liabilities*, for securities with a NAIC designation of 3 or below or that do not have an NAIC designation, excluding money market mutual funds, during for the year ended December 31, 2018.

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

Not applicable.

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

Not applicable.

### 20. Fair Value Measurements

- A. Assets Measured at Fair Value

The Company had no financial assets or financial liabilities recorded at fair value as of December 31, 2018, or 2017.

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

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

- Level 1 — Unadjusted quoted prices in active markets for identical instruments.
- Level 2 — Quoted prices for similar instruments in active markets and model-derived valuations whose inputs are observable. This category includes those financial instruments that are valued using industry-standard pricing methodologies or models. All significant inputs are observable or derived from observable information in the marketplace.
- Level 3 — Fair value estimates whose significant inputs are unobservable. This includes financial instruments for which fair value is estimated based on industry-standard pricing methodologies and internally developed models utilizing significant inputs not based on or corroborated by readily available market information. In limited circumstances, this may also utilize estimates based on non-binding broker quotes.

(1)– (5) Not applicable.

- B. Other Fair Value Disclosures

Not applicable.

## NOTES TO FINANCIAL STATEMENTS

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

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

As of December 31, 2018						
Type of Financial Instrument	Aggregate Fair Value	Admitted Values	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
Financial instruments-assets						
Bonds						
U.S. government and agencies	\$ 6,791,879	\$ 6,769,274	\$ —	\$ 6,791,879	\$ —	\$ —
Industrial and miscellaneous	1,076,038	964,665	—	1,076,038	—	—
Mortgage-backed securities	8,590,512	8,531,787	—	8,590,512	—	—
Total bonds	\$ 16,458,429	\$ 16,265,726	\$ —	\$ 16,458,429	\$ —	\$ —
Cash	1,206,897	1,206,897	1,206,897	—	—	—
Contract loans	—	166,623	—	—	—	166,623
Total assets	\$ 17,665,326	\$ 17,639,246	\$ 1,206,897	\$ 16,458,429	\$ —	\$ 166,623

As of December 31, 2017						
Type of Financial Instrument	Aggregate Fair Value	Admitted Values	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
Financial instruments-assets						
Bonds						
U.S. government and agencies	\$ 4,507,052	\$ 4,500,426	\$ —	\$ 4,507,052	\$ —	\$ —
Industrial and miscellaneous	1,109,329	969,017	—	1,109,329	—	—
Mortgage-backed securities	9,831,092	9,666,170	—	9,831,092	—	—
Total bonds	\$ 15,447,473	\$ 15,135,613	\$ —	\$ 15,447,473	\$ —	\$ —
Cash	1,804,722	1,804,722	1,804,722	—	—	—
Contract loans	—	167,205	—	—	—	167,205
Total assets	\$ 17,252,195	\$ 17,107,540	\$ 1,804,722	\$ 15,447,473	\$ —	\$ 167,205

### D. Not Practical to Estimate Fair Value:

Type of Financial Instrument	Carrying Value	Effective Interest Rate	Maturity Date	Explanation
Contract loans:				
December 31, 2018	\$ 166,623	5.2% to 7.4%	NA	See below
December 31, 2017	\$ 167,205	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 Items

### A. Extraordinary Items

Not Applicable.

### B. - H. - Not applicable.

## NOTES TO FINANCIAL STATEMENTS

### 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, 2019, the date the statutory statement was issued.

### 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, 2018 and 2017, the Company had \$420,329 and \$2,975,530, 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 \$1,789 and \$32,665 as of December 31, 2018 and 2017, respectively, and were included in aggregate reserves.

(4) The tabular interest has been determined by formula as described in the instructions.

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

(6) Other reserve changes for the year ended December 31, 2018:

Item	Total	Indust. Life	Ordinary			Credit Life Group and Individual	Group	
			Life Ins.	Individual Annuities	Suppl. Contracts		Life Ins.	Annuities
Change in cash flow testing reserve	\$ (250,000)	\$ —	\$ (250,000)	\$ —	\$ —	\$ —	\$ —	\$ —
Mortality reinsurance assumed from Symetra Life for Joint Life GUL	1,221,760	—	1,221,760	—	—	—	—	—
<b>Total</b>	<b>\$ 971,760</b>	<b>\$ —</b>	<b>\$ 971,760</b>	<b>\$ —</b>	<b>\$ —</b>	<b>\$ —</b>	<b>\$ —</b>	<b>\$ —</b>

## NOTES TO FINANCIAL STATEMENTS

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

Not applicable.

### 33. Premium and Annuity Considerations Deferred and Uncollected

The deferred and uncollected life insurance premiums as of December 31, 2018 were as follows:

Type	Gross	Net of Loading
(1) Industrial	\$ —	\$ —
(2) Ordinary – new business	575,276	575,276
(3) Ordinary – renewal	40,498	32,167
(4) Credit Life	—	—
(5) Group Life	—	—
(6) Group annuity	—	—
(7) Total	<u>\$ 615,774</u>	<u>\$ 607,443</u>

The deferred and uncollected life insurance premiums as of December 31, 2017 were as follows:

Type	Gross	Net of Loading
(1) Industrial	\$ —	\$ —
(2) Ordinary – new business	—	—
(3) Ordinary – renewal	44,228	35,365
(4) Credit Life	—	—
(5) Group Life	—	—
(6) Group annuity	—	—
(7) Total	<u>\$ 44,228</u>	<u>\$ 35,365</u>

### 34. Separate Accounts

Not applicable.

### 35. Loss/Claim Adjustment Expenses

Not applicable.



# GENERAL INTERROGATORIES

## PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? ..... Yes [ X ] No [ ]  
If yes, complete Schedule Y, Parts 1, 1A and 2
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? ..... Yes [ X ] No [ ] N/A [ ]
- 1.3 State Regulating? ..... Iowa
- 1.4 Is the reporting entity publicly traded or a member of a publicly traded group? ..... Yes [ ] No [ X ]
- 1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. ....
- 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. .... 12/31/2015
- 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. .... 12/31/2015
- 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). .... 04/28/2017
- 3.4 By what department or departments?  
Iowa .....
- 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 ]  
If yes, complete and file the merger history data file with the NAIC.
- 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; ..... 100.0 %  
7.22 State the nationality(s) of the foreign person(s) or entity(s) or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact; and identify the type of entity(s) (e.g., individual, corporation or government, manager or attorney in fact).

1 Nationality	2 Type of Entity
Japan .....	Mutual Company (Sougo Kaisha) .....

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Symetra National Life Insurance Company

**GENERAL INTERROGATORIES**

- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? ..... Yes [ ] No [ X ]
- 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.  
.....
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? ..... Yes [ X ] No [ ]
- 8.4 If response to 8.3 is yes, please provide 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 Securities, Inc. ....	Bellevue, WA .....	NO	NO	NO	YES

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?  
Ernst and Young LLP  
Suite 3500  
999 Third Avenue  
Seattle, WA 98104-4086
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? ..... Yes [ ] No [ X ]
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:  
.....
- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A 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 Ashlock, FSA, MAAA  
Senior Vice President, Corporate Actuary and Chief Risk Officer  
Symetra National Life Insurance Company  
777 108th Avenue NE, Suite 1200  
MS: SC15  
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) .....\$ .....
- 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) .....\$ .....
- 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 .....\$ .....1,943
  - 22.23 Other amounts paid .....\$ .....
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? ..... Yes [ X ] No [ ]
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: .....\$ .....499,178

**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)  
.....
- 24.04 Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? ..... Yes [ ] No [ ] N/A [ X ]
- 24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs. ....\$ .....
- 24.06 If answer to 24.04 is no, report amount of collateral for other programs. ....\$ .....
- 24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? ..... Yes [ ] No [ ] N/A [ X ]
- 24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? ..... Yes [ ] No [ ] N/A [ X ]
- 24.09 Does the reporting entity or the reporting entity 's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? ..... Yes [ ] No [ ] N/A [ X ]

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Symetra National Life Insurance Company  
**GENERAL INTERROGATORIES**

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

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

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03)..... Yes [  ] No [  ]

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

25.21 Subject to repurchase agreements .....	\$ .....	0
25.22 Subject to reverse repurchase agreements .....	\$ .....	0
25.23 Subject to dollar repurchase agreements .....	\$ .....	0
25.24 Subject to reverse dollar repurchase agreements .....	\$ .....	0
25.25 Placed under option agreements .....	\$ .....	0
25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock .....	\$ .....	0
25.27 FHLB Capital Stock .....	\$ .....	0
25.28 On deposit with states .....	\$ .....	2,476,511
25.29 On deposit with other regulatory bodies .....	\$ .....	0
25.30 Pledged as collateral - excluding collateral pledged to an FHLB .....	\$ .....	0
25.31 Pledged as collateral to FHLB - including assets backing funding agreements .....	\$ .....	0
25.32 Other .....	\$ .....	0

25.3 For category (25.26) 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

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Symetra National Life Insurance Company  
**GENERAL INTERROGATORIES**

28.05 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["...that have access to the investment accounts"; "...handle securities"]

1 Name of Firm or Individual	2 Affiliation
Internal Symetra Investment Team .....	I.....

28.0597 For those firms/individuals listed in the table for Question 28.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's assets?..... Yes [ ] No [ X ]

28.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 28.05, does the total assets under management aggregate to more than 50% of the reporting entity's assets?..... Yes [ ] No [ X ]

28.06 For those firms or individuals listed in the table for 28.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
.....	.....	.....	.....	.....

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

29.2 If yes, complete the following schedule:

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

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

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

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds .....	16,265,726	16,458,806	193,080
30.2 Preferred stocks .....	0	0	0
30.3 Totals	16,265,726	16,458,806	193,080

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

The Company has elected to use the same pricing methodology and sources as utilized for obtaining GAAP fair values in which the security would sell in an arm's 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:  
 .....

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

32.2 If no, list exceptions:  
 .....

**GENERAL INTERROGATORIES**

33. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:  
 a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.  
 b. Issuer or obligor is current on all contracted interest and principal payments.  
 c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.  
 Has the reporting entity self-designated 5GI securities? ..... Yes [ ] No [ X ]

34. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:  
 a. The security was purchased prior to January 1, 2018.  
 b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.  
 c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.  
 d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.  
 Has the reporting entity self-designated PLGI securities? ..... Yes [ ] No [ X ]

**OTHER**

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

35.2 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

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

36.2 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

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

37.2 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 .....	0	0
2.2 Premium Denominator .....	1,908,906	199,882
2.3 Premium Ratio (2.1/2.2) .....	0.000	0.000
2.4 Reserve Numerator .....	0	0
2.5 Reserve Denominator .....	4,527,372	4,758,213
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 [ ]

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

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 ..... \$ 48,796

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. 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:

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

9.2 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	

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

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

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Symetra National Life Insurance Company  
**GENERAL INTERROGATORIES**

11.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? ..... Yes [ ] No [ ] N/A [ X ]  
 11.2 If the answer to 11.1 is yes, please provide the following:

1 Company Name	2 NAIC Company Code	3 Domiciliary Jurisdiction	4 Reserve Credit	Assets Supporting Reserve Credit		
				5 Letters of Credit	6 Trust Agreements	7 Other

12. Provide the following for individual ordinary life insurance\* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded):

12.1 Direct Premium Written .....\$ .....183,241  
 12.2 Total Incurred Claims .....\$ .....197,570  
 12.3 Number of Covered Lives .....1,479

*Ordinary Life Insurance Includes
Term (whether full underwriting,limited underwriting,jet issue,"short form app")
Whole Life (whether full underwriting,limited underwriting,jet issue,"short form app")
Variable Life (with or without secondary gurarantee)
Universal Life (with or without secondary gurarantee)
Variable Universal Life (with or without secondary gurarantee)

13. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? ..... Yes [ X ] No [ ]

13.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? ..... Yes [ ] No [ ]

**FIVE-YEAR HISTORICAL DATA**

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

\$000 omitted for amounts of life insurance

	1 2018	2 2017	3 2016	4 2015	5 2014
<b>Life Insurance in Force</b> (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4) .....	6,926	7,435	7,943	8,606	8,764
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4) .....	12,864	13,782	14,864	15,390	16,640
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) .....	19,790	21,217	22,807	23,996	25,404
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated .....			XXX	XXX	XXX
<b>New Business Issued</b> (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) .....					
<b>Premium Income - Lines of Business</b> (Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2) .....					
15.1 Ordinary-life insurance (Line 20.4, Col. 3) .....	1,908,906	199,882	212,263	210,812	234,056
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 .....	1,908,906	199,882	212,263	210,812	234,056
<b>Balance Sheet (Pages 2 &amp; 3)</b>					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3) .....	18,878,429	17,261,932	17,134,704	16,832,893	16,936,532
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26) .....	7,239,584	6,376,364	6,474,427	6,410,044	6,981,199
23. Aggregate life reserves (Page 3, Line 1) .....	7,005,189	6,308,298	6,314,219	6,312,039	6,798,341
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1 .....			XXX	XXX	XXX
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) .....	23,829	24,107	24,377	22,612	19,880
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) .....	9,138,845	8,385,568	8,160,277	7,922,849	7,455,334
<b>Cash Flow (Page 5)</b>					
29. Net Cash from Operations (Line 11) .....	1,023,811	176,481	469,042	(4,984)	135,814
<b>Risk-Based Capital Analysis</b>					
30. Total adjusted capital .....	11,662,674	10,909,675	10,684,654	10,445,461	9,975,214
31. Authorized control level risk - based capital .....	54,831	71,678	83,769	87,593	73,976
<b>Percentage Distribution of Cash, Cash Equivalents and Invested Assets</b> (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1) .....	92.1	88.4	83.8	95.2	96.4
33. Stocks (Lines 2.1 and 2.2) .....					
34. Mortgage loans on real estate(Lines 3.1 and 3.2) .....					
35. Real estate (Lines 4.1, 4.2 and 4.3) .....					
36. Cash, cash equivalents and short-term investments (Line 5) .....	6.8	10.5	10.1	3.7	2.5
37. Contract loans (Line 6) .....	0.9	1.0	1.0	1.0	1.0
38. Derivatives (Page 2, Line 7) .....					
39. Other invested assets (Line 8) .....					
40. Receivables for securities (Line 9) .....	0.2	0.1	5.1	0.1	0.1
41. Securities lending reinvested collateral assets (Line 10) .....					
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 2018	2 2017	3 2016	4 2015	5 2014
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
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 .....					
<b>Total Nonadmitted and Admitted Assets</b>					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2) .....	595,017	408,971	681,534	775,277	782,219
53. Total admitted assets (Page 2, Line 28, Col. 3) .....	18,878,429	17,261,932	17,134,704	16,832,893	16,936,532
<b>Investment Data</b>					
54. Net investment income (Exhibit of Net Investment Income) .....	527,977	515,970	517,283	502,278	525,739
55. Realized capital gains (losses) (Page 4, Line 34, Column 1) .....	(4,540)	(70)	(2,419)	(142)	(199)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1) .....					
57. Total of above Lines 54, 55 and 56 .....	523,437	515,900	514,864	502,136	525,540
<b>Benefits and Reserve Increases (Page 6)</b>					
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) .....	277,896	164,553	246,226	208,850	264,488
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) .....	900,347	(5,923)	2,180	(486,302)	237,675
61. Increase in A & H reserves (Line 19, Cols. 9, 10 & 11) .....					
62. Dividends to policyholders (Line 30, Col. 1) .....					
<b>Operating Percentages</b>					
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 .....	8.8	84.6	89.9	104.7	115.3
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 .....	4.0	2.4	2.0	2.0	5.4
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) .....					
<b>A &amp; H Claim Reserve Adequacy</b>					
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) .....					
<b>Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)</b>					
72. Industrial life (Col. 2) .....					
73. Ordinary - life (Col. 3) .....	545,599	255,580	246,513	559,370	(36,838)
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) .....	545,599	255,580	246,513	559,370	(36,838)

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 2018 OF THE Symetra National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2018

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	183,335				183,335
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	183,335				183,335
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
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)					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	178,373				178,373
10. Matured endowments	7,846				7,846
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	80,328				80,328
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,350				1,350
15. Totals	267,897				267,897
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	15	178,373							15	178,373
Settled during current year:										
18.1 By payment in full	15	178,373							15	178,373
18.2 By payment on compromised claims										
18.3 Totals paid	15	178,373							15	178,373
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	15	178,373							15	178,373
19. Unpaid Dec. 31, current year (16+17-18.6)										
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	1,562	21,216,388	(a)		No. of Policies				1,562	21,216,388
21. Issued during year										
22. Other changes to in force (Net)	(82)	(1,427,279)							(82)	(1,427,279)
23. In force December 31 of current year	1,480	19,789,109	(a)						1,480	19,789,109

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

**ACCIDENT AND HEALTH INSURANCE**

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

**NONE**

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

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Symetra National Life Insurance Company

**EXHIBIT OF LIFE INSURANCE**

(\$000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance
	1	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Individual Policies and Group Certificates	Amount of Insurance	Policies	Certificates	Amount of Insurance	
1. In force end of prior year .....			1,562	21,217						21,217
2. Issued during year .....										
3. Reinsurance assumed .....										
4. Revived during year .....			2	45						45
5. Increased during year (net) .....				3						3
6. Subtotals, Lines 2 to 5 .....			2	48						48
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) .....			1,564	21,265						21,265
Deductions during year:										
10. Death .....			12	186			XXX			186
11. Maturity .....							XXX			
12. Disability .....							XXX			
13. Expiry .....			29	450						450
14. Surrender .....			39	720						720
15. Lapse .....			4	108						108
16. Conversion .....							XXX	XXX	XXX	
17. Decreased (net) .....				11						11
18. Reinsurance .....										
19. Aggregate write-ins for decreases .....										
20. Totals (Lines 10 to 19) .....			84	1,475						1,475
21. In force end of year (Line 9 minus Line 20) .....			1,480	19,790						19,790
22. Reinsurance ceded end of year .....	XXX		XXX		XXX		XXX	XXX		
23. Line 21 minus Line 22 .....	XXX		XXX	19,790	XXX	(a)	XXX	XXX		19,790
<b>DETAILS OF WRITE-INS</b>										
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) Group \$ ..... ; Individual \$ .....

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Symetra National Life Insurance Company

**EXHIBIT OF LIFE INSURANCE**

(\$000 Omitted for Amounts of Life Insurance) (Continued)  
**ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR**

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
24. Additions by dividends .....	XXX		XXX	
25. Other paid-up insurance .....			499	5,276
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	3 Number of Policies	4 Amount of Insurance
27. Term policies - decreasing .....			561	7,587
28. Term policies - other .....				
29. Other term insurance - decreasing .....	XXX		XXX	
30. Other term insurance .....	XXX		XXX	10
31. Totals (Lines 27 to 30) .....			561	7,597
Reconciliation to Lines 2 and 21:				
32. Term additions .....	XXX		XXX	
33. Totals, extended term insurance .....	XXX	XXX	496	5,267
34. Totals, whole life and endowment .....			423	6,926
35. Totals (Lines 31 to 34) .....			1,480	19,790

**CLASSIFICATION OF AMOUNT OF INSURANCE 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 .....			19,790	
38. Credit Life (Group and Individual) .....				
39. Group .....				
40. Totals (Lines 36 to 39) .....			19,790	

**ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE**

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance	3 Number of Certificates	4 Amount of Insurance
41. Amount of insurance included in Line 2 ceded to reinsurers .....			XXX	
42. Number in force end of year if the number under credit life is counted on a pro-rata basis .....		XXX		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 .....				

**ADDITIONAL INFORMATION ON ACCIDENTAL DEATH BENEFITS**  
 46. Amount of additional accidental death benefits in force at year end 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 Face amount as of last policy anniversary .....
47.2 Child riders: \$1000 per unit

**POLICIES WITH DISABILITY PROVISIONS**

Disability Provisions	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certificates	8 Amount of Insurance
48. Waiver of Premium .....			117	2,500				
49. Disability Income .....								
50. Extended Benefits .....			XXX	XXX				
51. Other .....								
52. Total .....		(a)	117	(a) 2,500		(a)		(a)

(a) See the Annual Audited Financial Reports 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 2018 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 .....	17,539
2. Current year's realized pre-tax capital gains/(losses) of \$ ..... transferred into the reserve net of taxes of \$ .....	
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) .....	17,539
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4) .....	4,750
6. Reserve as of December 31, current year (Line 4 minus Line 5)	12,789

**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. 2018 .....	4,750			4,750
2. 2019 .....	4,591			4,591
3. 2020 .....	3,889			3,889
4. 2021 .....	2,890			2,890
5. 2022 .....	1,738			1,738
6. 2023 .....	568			568
7. 2024 .....	(214)			(214)
8. 2025 .....	(362)			(362)
9. 2026 .....	(234)			(234)
10. 2027 .....	(78)			(78)
11. 2028 .....				
12. 2029 .....				
13. 2030 .....				
14. 2031 .....				
15. 2032 .....				
16. 2033 .....				
17. 2034 .....				
18. 2035 .....				
19. 2036 .....				
20. 2037 .....				
21. 2038 .....				
22. 2039 .....				
23. 2040 .....				
24. 2041 .....				
25. 2042 .....				
26. 2043 .....				
27. 2044 .....				
28. 2045 .....				
29. 2046 .....				
30. 2047 .....				
31. 2048 and Later				
32. Total (Lines 1 to 31)	17,539			17,539



ANNUAL STATEMENT FOR THE YEAR 2018 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 .....	24,107		24,107				24,107
2. Realized capital gains/(losses) net of taxes - General Account .....							
3. Realized capital gains/(losses) net of taxes - Separate Accounts .....							
4. Unrealized capital gains/(losses) net of deferred taxes - General Account .....							
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts .....							
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves .....							
7. Basic contribution .....	3,345		3,345				3,345
8. Accumulated balances (Lines 1 through 5 - 6 + 7) .....	27,453		27,453				27,453
9. Maximum reserve .....	23,829		23,829				23,829
10. Reserve objective .....	18,005		18,005				18,005
11. 20% of (Line 10 - Line 8) .....	(1,890)		(1,890)				(1,890)
12. Balance before transfers (Lines 8 + 11) .....	25,563		25,563				25,563
13. Transfers .....							
14. Voluntary contribution .....							
15. Adjustment down to maximum/up to zero .....	(1,734)		(1,734)				(1,734)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	23,829		23,829				23,829

**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)
<b>LONG-TERM BONDS</b>												
1.		Exempt Obligations .....	8,802,610	XXX	XXX	8,802,610	0.0000		0.0000		0.0000	
2.	1	Highest Quality .....	7,223,180	XXX	XXX	7,223,180	0.0004	2,889	0.0023	16,613	0.0030	21,670
3.	2	High Quality .....	239,936	XXX	XXX	239,936	0.0019	456	0.0058	1,392	0.0090	2,159
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 Long-Term Bonds (Sum of Lines 1 through 8)	16,265,726	XXX	XXX	16,265,726	XXX	3,345	XXX	18,005	XXX	23,829
<b>PREFERRED STOCK</b>												
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	
<b>SHORT - TERM BONDS</b>												
18.		Exempt Obligations .....		XXX	XXX		0.0000		0.0000		0.0000	
19.	1	Highest Quality .....		XXX	XXX		0.0004		0.0023		0.0030	
20.	2	High Quality .....		XXX	XXX		0.0019		0.0058		0.0090	
21.	3	Medium Quality .....		XXX	XXX		0.0093		0.0230		0.0340	
22.	4	Low Quality .....		XXX	XXX		0.0213		0.0530		0.0750	
23.	5	Lower Quality .....		XXX	XXX		0.0432		0.1100		0.1700	
24.	6	In or Near Default .....		XXX	XXX		0.0000		0.2000		0.2000	
25.		Total Short - Term Bonds (Sum of Lines 18 through 24)		XXX	XXX		XXX		XXX		XXX	
<b>DERIVATIVE INSTRUMENTS</b>												
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)	16,265,726	XXX	XXX	16,265,726	XXX	3,345	XXX	18,005	XXX	23,829

**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)
MORTGAGE LOANS												
In Good Standing:												
35.		Farm Mortgages - CM1 - Highest Quality .....			XXX		0.0010		0.0050		0.0065	
36.		Farm Mortgages - CM2 - High Quality .....			XXX		0.0035		0.0100		0.0130	
37.		Farm Mortgages - CM3 - Medium Quality .....			XXX		0.0060		0.0175		0.0225	
38.		Farm Mortgages - CM4 - Low Medium Quality .....			XXX		0.0105		0.0300		0.0375	
39.		Farm Mortgages - CM5 - Low Quality .....			XXX		0.0160		0.0425		0.0550	
40.		Residential Mortgages - Insured or Guaranteed .....			XXX		0.0003		0.0006		0.0010	
41.		Residential Mortgages - All Other .....			XXX		0.0013		0.0030		0.0040	
42.		Commercial Mortgages - Insured or Guaranteed .....			XXX		0.0003		0.0006		0.0010	
43.		Commercial Mortgages - All Other - CM1 - Highest Quality .....			XXX		0.0010		0.0050		0.0065	
44.		Commercial Mortgages - All Other - CM2 - High Quality .....			XXX		0.0035		0.0100		0.0130	
45.		Commercial Mortgages - All Other - CM3 - Medium Quality .....			XXX		0.0060		0.0175		0.0225	
46.		Commercial Mortgages - All Other - CM4 - Low Medium Quality .....			XXX		0.0105		0.0300		0.0375	
47.		Commercial Mortgages - All Other - CM5 - Low Quality .....			XXX		0.0160		0.0425		0.0550	
Overdue, Not in Process:												
48.		Farm Mortgages .....			XXX		0.0420		0.0760		0.1200	
49.		Residential Mortgages - Insured or Guaranteed .....			XXX		0.0005		0.0012		0.0020	
50.		Residential Mortgages - All Other .....			XXX		0.0025		0.0058		0.0090	
51.		Commercial Mortgages - Insured or Guaranteed .....			XXX		0.0005		0.0012		0.0020	
52.		Commercial Mortgages - All Other .....			XXX		0.0420		0.0760		0.1200	
In Process of Foreclosure:												
53.		Farm Mortgages .....			XXX		0.0000		0.1700		0.1700	
54.		Residential Mortgages - Insured or Guaranteed .....			XXX		0.0000		0.0040		0.0040	
55.		Residential Mortgages - All Other .....			XXX		0.0000		0.0130		0.0130	
56.		Commercial Mortgages - Insured or Guaranteed .....			XXX		0.0000		0.0040		0.0040	
57.		Commercial Mortgages - All Other .....			XXX		0.0000		0.1700		0.1700	
58.		Total Schedule B Mortgages (Sum of Lines 35 through 57)			XXX		XXX		XXX		XXX	
59.		Schedule DA Mortgages			XXX		0.0030		0.0100		0.0130	
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)			XXX		XXX		XXX		XXX	

Asset Valuation Reserve - Equity Component

**NONE**

Asset Valuation Reserve Replications (Synthetic) Assets

**NONE**

Schedule F - Claims

**NONE**

Schedule H - Part 1 - Analysis of Underwriting Operations

**NONE**

Schedule H - Part 2 - Reserves and Liabilities

**NONE**

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

**NONE**

Schedule H - Part 4 - Reinsurance

**NONE**

Schedule H - Part 5 - Health Claims

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Symetra National Life Insurance Company

**SCHEDULE S - PART 1 - SECTION 1**

Reinsurance Assumed Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsured Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Type of Business Assumed	8 Amount of In Force at End of Year	9 Reserve	10 Premiums	11 Reinsurance Payable on Paid and Unpaid Losses	12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
68608	91-0742147	04/01/2018	Symetra Life Insurance Company	IA	OTH/I	AXXX		1,221,760	1,728,142			
0299999	General Account - U.S. Affiliates - Other											
0399999	Total General Account - U.S. Affiliates											
0699999	Total General Account - Non-U.S. Affiliates											
0799999	Total General Account - Affiliates											
1099999	Total General Account - Non-Affiliates											
1199999	Total General Account											
1499999	Total Separate Accounts - U.S. Affiliates											
1799999	Total Separate Accounts - Non-U.S. Affiliates											
1899999	Total Separate Accounts - Affiliates											
2199999	Total Separate Accounts - Non-Affiliates											
2299999	Total Separate Accounts											
2399999	Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)											
2499999	Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)											
9999999	Totals											

Schedule S - Part 1 - Section 2

**NONE**

Schedule S - Part 2

**NONE**

Schedule S - Part 3 - Section 1

**NONE**

Schedule S - Part 3 - Section 2

**NONE**

Schedule S - Part 4

**NONE**

Schedule S - Part 4 - Bank Footnote

**NONE**

Schedule S - Part 5

**NONE**

Schedule S - Part 5 - Bank Footnote

**NONE**

Schedule S - Part 6

**NONE**

Schedule S - Part 7

**NONE**

**ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Symetra National Life Insurance Company**  
**SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)**

Allocated by States and Territories

States, Etc.	1	Life Contracts		Direct Business Only			7
		2	3	4	5	6	
	Active Status (a)	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	17,681			17,681	
2. Alaska	AK	N	490			490	
3. Arizona	AZ	L	1,198			1,198	
4. Arkansas	AR	L	649			649	
5. California	CA	L	15,788			15,788	
6. Colorado	CO	L	780			780	
7. Connecticut	CT	L	4,516			4,516	
8. Delaware	DE	L	465			465	
9. District of Columbia	DC	L					
10. Florida	FL	L	6,767			6,767	
11. Georgia	GA	L	6,877			6,877	
12. Hawaii	HI	N	(30)			(30)	
13. Idaho	ID	L	3,104			3,104	
14. Illinois	IL	L	10,022			10,022	
15. Indiana	IN	L	1,952			1,952	
16. Iowa	IA	L	3,538			3,538	
17. Kansas	KS	L	3,948			3,948	
18. Kentucky	KY	L	710			710	
19. Louisiana	LA	L	1,857			1,857	
20. Maine	ME	N	104			104	
21. Maryland	MD	L	2,585			2,585	
22. Massachusetts	MA	N	208			208	
23. Michigan	MI	L	1,043			1,043	
24. Minnesota	MN	L	299			299	
25. Mississippi	MS	L	1,167			1,167	
26. Missouri	MO	L	15,571			15,571	
27. Montana	MT	L	405			405	
28. Nebraska	NE	L	64			64	
29. Nevada	NV	L	1,175			1,175	
30. New Hampshire	NH	N	59			59	
31. New Jersey	NJ	N	302			302	
32. New Mexico	NM	L	1,389			1,389	
33. New York	NY	N	271			271	
34. North Carolina	NC	L	5,171			5,171	
35. North Dakota	ND	L					
36. Ohio	OH	L	3,438			3,438	
37. Oklahoma	OK	L	2,441			2,441	
38. Oregon	OR	L	9,812			9,812	
39. Pennsylvania	PA	L	522			522	
40. Rhode Island	RI	N					
41. South Carolina	SC	L	1,563			1,563	
42. South Dakota	SD	L					
43. Tennessee	TN	L	13,899			13,899	
44. Texas	TX	L	10,854			10,854	
45. Utah	UT	L	1,880			1,880	
46. Vermont	VT	N	121			121	
47. Virginia	VA	L	5,286			5,286	
48. Washington	WA	L	20,044			20,044	
49. West Virginia	WV	L					
50. Wisconsin	WI	L	3,254			3,254	
51. Wyoming	WY	N					
52. American Samoa	AS	N					
53. Guam	GU	N					
54. Puerto Rico	PR	N					
55. U.S. Virgin Islands	VI	N					
56. Northern Mariana Islands	MP	N					
57. Canada	CAN	N	94			94	
58. Aggregate Other Alien	OT	XXX					
59. Subtotal	XXX		183,335			183,335	
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		1,351			1,351	
94. Aggregate or other amounts not allocable by State	XXX						
95. Totals (Direct Business)	XXX		184,686			184,686	
96. Plus reinsurance assumed	XXX		1,152,867			1,152,867	
97. Totals (All Business)	XXX		1,337,553			1,337,553	
98. Less reinsurance ceded	XXX						
99. Totals (All Business) less Reinsurance Ceded	XXX		1,337,553	(c)		1,337,553	
<b>DETAILS OF WRITE-INS</b>							
58001. ZZZ Other Alien	XXX						
58002. ZZZ OTHER ALIEN	XXX						
58003. Summary of remaining write-ins for Line 58 from overflow page	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. Summary of remaining write-ins for Line 94 from overflow page	XXX						
9402. Summary of remaining write-ins for Line 94 from overflow page	XXX						
9403. Summary of remaining write-ins for Line 94 from overflow page	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						

(a) Active Status Counts:

L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG ..... 41 R - Registered - Non-domiciled RRGs .....  
E - Eligible - Reporting entities eligible or approved to write surplus lines in the state ..... Q - Qualified - Qualified or accredited reinsurer .....  
N - None of the above - Not allowed to write business in the state ..... 16

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

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

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

Allocated by States and Territories

		Direct Business Only					6 Totals
		1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	
States, Etc.							
1.	Alabama	AL	17,681				17,681
2.	Alaska	AK	490				490
3.	Arizona	AZ	1,198				1,198
4.	Arkansas	AR	649				649
5.	California	CA	15,788				15,788
6.	Colorado	CO	780				780
7.	Connecticut	CT	4,516				4,516
8.	Delaware	DE	465				465
9.	District of Columbia	DC					
10.	Florida	FL	6,767				6,767
11.	Georgia	GA	6,877				6,877
12.	Hawaii	HI	(30)				(30)
13.	Idaho	ID	3,104				3,104
14.	Illinois	IL	10,022				10,022
15.	Indiana	IN	1,952				1,952
16.	Iowa	IA	3,538				3,538
17.	Kansas	KS	3,948				3,948
18.	Kentucky	KY	710				710
19.	Louisiana	LA	1,857				1,857
20.	Maine	ME	104				104
21.	Maryland	MD	2,585				2,585
22.	Massachusetts	MA	208				208
23.	Michigan	MI	1,043				1,043
24.	Minnesota	MN	299				299
25.	Mississippi	MS	1,167				1,167
26.	Missouri	MO	15,571				15,571
27.	Montana	MT	405				405
28.	Nebraska	NE	64				64
29.	Nevada	NV	1,175				1,175
30.	New Hampshire	NH	59				59
31.	New Jersey	NJ	302				302
32.	New Mexico	NM	1,389				1,389
33.	New York	NY	271				271
34.	North Carolina	NC	5,171				5,171
35.	North Dakota	ND					
36.	Ohio	OH	3,438				3,438
37.	Oklahoma	OK	2,441				2,441
38.	Oregon	OR	9,812				9,812
39.	Pennsylvania	PA	522				522
40.	Rhode Island	RI					
41.	South Carolina	SC	1,563				1,563
42.	South Dakota	SD					
43.	Tennessee	TN	13,899				13,899
44.	Texas	TX	10,854				10,854
45.	Utah	UT	1,880				1,880
46.	Vermont	VT	121				121
47.	Virginia	VA	5,286				5,286
48.	Washington	WA	20,044				20,044
49.	West Virginia	WV					
50.	Wisconsin	WI	3,254				3,254
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	94				94
58.	Aggregate Other Alien	OT					
59.	Total		183,335				183,335



**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	100% Sumitomo Life Insurance Company
Symetra Life Insurance Company	91-0742147	68608	IA	100% Symetra Financial Corporation
Symetra National Life Insurance Company	91-1079693	90581	IA	100% Symetra Life Insurance Company
First Symetra National Life Insurance Company of New York	91-1367496	78417	NY	100% Symetra Life Insurance Company
Symetra Reinsurance Corporation	47-2354842		IA	100% Symetra Life Insurance Company
Symetra Assigned Benefits Service Company	91-1246870		WA	100% Symetra Financial Corporation
Symetra Securities, Inc.	91-0824835		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
Medical Risk Managers, Inc.	51-0309072		DE	100% Symetra Financial Corporation
2090 McGee Lane, LLC	30-1069806		DE	100% Symetra Financial Corporation
Clio & Pierson, LLC	36-4897711		DE	100% Symetra Financial Corporation
Fayette Landings, LLC	35-2641618		DE	100% Symetra Financial Corporation

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Symetra National Life Insurance Company

**SCHEDULE Y**

**PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
			20-0978027				SYMETRA FINANCIAL CORPORATION	DE	DIP		Ownership	100.000	SUMITOMO LIFE INSURANCE COMPANY	N	
4855	SUMITOMO LIFE INSURANCE GROUP	68608	91-0742147				SYMETRA LIFE INSURANCE COMPANY	IA	LDP	SYMETRA FINANCIAL CORPORATION	Ownership	100.000	SUMITOMO LIFE INSURANCE COMPANY	N	
4855	SUMITOMO LIFE INSURANCE GROUP	90581	91-1079693				SYMETRA NATIONAL LIFE INSURANCE COMPANY	IA		SYMETRA LIFE INSURANCE COMPANY	Ownership	100.000	SUMITOMO LIFE INSURANCE COMPANY	N	
4855	SUMITOMO LIFE INSURANCE GROUP	78417	91-1367496				FIRST SYMETRA NATIONAL LIFE INS CO OF NY	NY	IA	SYMETRA LIFE INSURANCE COMPANY	Ownership	100.000	SUMITOMO LIFE INSURANCE COMPANY	N	
4855	SUMITOMO LIFE INSURANCE GROUP		47-2354842				SYMETRA REINSURANCE CORPORATION	IA	IA	SYMETRA LIFE INSURANCE COMPANY	Ownership	100.000	SUMITOMO LIFE INSURANCE COMPANY	N	
			91-1246870				SYMETRA ASSIGNED BENEFITS SERVICE COMPANY	WA	NIA	SYMETRA FINANCIAL CORPORATION	Ownership	100.000	SUMITOMO LIFE INSURANCE COMPANY	N	
			91-0824835				SYMETRA SECURITIES, INC.	WA	NIA	SYMETRA FINANCIAL CORPORATION	Ownership	100.000	SUMITOMO LIFE INSURANCE COMPANY	N	
			20-3820455				CLEARSCAPE FUNDING CORPORATION	WA	NIA	SYMETRA FINANCIAL CORPORATION	Ownership	100.000	SUMITOMO LIFE INSURANCE COMPANY	N	
			26-1099574				WSF RECEIVABLES I, LLC	FL	NIA	CLEARSCAPE FUNDING CORPORATION	Ownership	100.000	SUMITOMO LIFE INSURANCE COMPANY	N	
			51-0309072				MEDICAL RISK MANAGERS, INC	DE	NIA	SYMETRA FINANCIAL CORPORATION	Ownership	100.000	SUMITOMO LIFE INSURANCE COMPANY	N	
			30-1069806				2090 MCGEE LANE, LLC	DE	NIA	SYMETRA FINANCIAL CORPORATION	Ownership	100.000	SUMITOMO LIFE INSURANCE COMPANY	N	
			36-4897711				CLIO & PIERSON, LLC	DE	NIA	SYMETRA FINANCIAL CORPORATION	Ownership	100.000	SUMITOMO LIFE INSURANCE COMPANY	N	
			35-2641618				FAYETTE LANDINGS, LLC	DE	NIA	SYMETRA FINANCIAL CORPORATION	Ownership	100.000	SUMITOMO LIFE INSURANCE COMPANY	N	

Asterisk	Explanation



## SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

	Responses
<b>MARCH FILING</b>	
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
<b>APRIL FILING</b>	
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 Adjustments to the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit (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
<b>JUNE FILING</b>	
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
<b>AUGUST FILING</b>	
11. Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1? .....	YES

The following supplemental reports are required to be filed as part of your annual statement filing **if your company is engaged in the type of business covered by the supplement. 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.

<b>MARCH FILING</b>	
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

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Symetra National Life Insurance Company  
**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
- 40. Will the VM-20 Reserves Supplement be filed with the state of domicile and the NAIC by March 1? ..... YES

**APRIL FILING**

- 41. Will the confidential Regulatory Asset Adequacy Issues Summary (RAAIS) required by the Valuation Manual be filed with the state of domicile by April 1? ..... YES
- 42. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? ..... NO
- 43. Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1? ..... YES
- 44. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? ..... NO
- 45. Will the Accident and Health Policy Experience Exhibit be filed by April 1? ..... NO
- 46. Will the Analysis of Annuity Operations by Lines of Business be filed with the state of domicile and the NAIC by April 1? ..... NO
- 47. 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
- 48. 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
- 49. 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
- 50. Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30? ..... NO
- 51. Will the Supplemental Term and Universal Life Insurance Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1? ..... NO
- 52. Will the Variable Annuities Supplement be filed with the state of domicile and the NAIC by April 1? ..... NO

**AUGUST FILING**

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

Explanations:

- 12.
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Bar Codes:

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



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































- 14. Trusteed Surplus Statement [Document Identifier 490]



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



# SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

17. Actuarial Opinion on X-Factors [Document Identifier 442]	 9 0 5 8 1 2 0 1 8 4 4 2 0 0 0 0 0
18. Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443]	 9 0 5 8 1 2 0 1 8 4 4 3 0 0 0 0 0
19. Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]	 9 0 5 8 1 2 0 1 8 4 4 4 0 0 0 0 0
20. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]	 9 0 5 8 1 2 0 1 8 4 4 5 0 0 0 0 0
21. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]	 9 0 5 8 1 2 0 1 8 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 8 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 8 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 8 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 8 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 8 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 8 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 8 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 8 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 8 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 8 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 8 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 8 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 8 4 9 5 0 0 0 0 0
35. Supplemental Schedule O [Document Identifier 465]	 9 0 5 8 1 2 0 1 8 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 8 4 3 6 5 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 8 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 8 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 8 2 2 6 0 0 0 0 0
42. Long-Term Care Experience Reporting Forms [Document Identifier 306]	 9 0 5 8 1 2 0 1 8 3 0 6 0 0 0 0 0
44. Credit Insurance Experience Exhibit [Document Identifier 230]	 9 0 5 8 1 2 0 1 8 2 3 0 0 0 0 0 0
45. Accident and Health Policy Experience Exhibit [Document Identifier 210]	 9 0 5 8 1 2 0 1 8 2 1 0 0 0 0 0 0
46. Analysis of Annuity Operations by Lines of Business [Document Identifier 510]	 9 0 5 8 1 2 0 1 8 5 1 0 0 0 0 0 0
47. Analysis of Increase in Annuity Reserves During the Year [Document Identifier 515]	 9 0 5 8 1 2 0 1 8 5 1 5 0 0 0 0 0

# SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

48. Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]



49. Supplemental Health Care Exhibit's Expense Allocation Report  
[Document Identifier 217]



50. Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D  
[Document Identifier 435]



51. Supplemental Term and Universal Life Insurance Reinsurance Exhibit  
[Document Identifier 345]



52. Variable Annuities Supplement [Document Identifier 286]



53. Management's Report of Internal Control Over Financial Reporting  
[Document Identifier 223]



**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	6,769,274	38.322	6,769,274		6,769,274	38.322
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	107,815	0.610	107,815		107,815	0.610
1.512 Issued or guaranteed by FNMA and FHLMC	779,429	4.412	779,429		779,429	4.412
1.513 All other		0.000				0.000
1.52 CMOs and REMICs:						
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA	7,644,543	43.277	7,644,543		7,644,543	43.277
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)	964,665	5.461	964,665		964,665	5.461
2.2 Unaffiliated non-U.S. securities (including Canada)		0.000				0.000
2.3 Affiliated securities		0.000				0.000
3. Equity interests:						
3.1 Investments in mutual funds		0.000				0.000
3.2 Preferred stocks:						
3.21 Affiliated		0.000				0.000
3.22 Unaffiliated		0.000				0.000
3.3 Publicly traded equity securities (excluding preferred stocks):						
3.31 Affiliated		0.000				0.000
3.32 Unaffiliated		0.000				0.000
3.4 Other equity securities:						
3.41 Affiliated		0.000				0.000
3.42 Unaffiliated		0.000				0.000
3.5 Other equity interests including tangible personal property under lease:						
3.51 Affiliated		0.000				0.000
3.52 Unaffiliated		0.000				0.000
4. Mortgage loans:						
4.1 Construction and land development		0.000				0.000
4.2 Agricultural		0.000				0.000
4.3 Single family residential properties		0.000				0.000
4.4 Multifamily residential properties		0.000				0.000
4.5 Commercial loans		0.000				0.000
4.6 Mezzanine real estate loans		0.000				0.000
5. Real estate investments:						
5.1 Property occupied by company		0.000				0.000
5.2 Property held for production of income (including \$ 0 of property acquired in satisfaction of debt)		0.000				0.000
5.3 Property held for sale (including \$ 0 property acquired in satisfaction of debt)		0.000				0.000
6. Contract loans	166,623	0.943	166,623		166,623	0.943
7. Derivatives		0.000				0.000
8. Receivables for securities	25,138	0.142	25,138		25,138	0.142
9. Securities Lending (Line 10, Asset Page reinvested collateral)		0.000		XXX	XXX	XXX
10. Cash, cash equivalents and short-term investments	1,206,897	6.832	1,206,897		1,206,897	6.832
11. Other invested assets		0.000				0.000
12. Total invested assets	17,664,384	100.000	17,664,384		17,664,384	100.000

Schedule A - Verification - Real Estate

**NONE**

Schedule B - Verification - Mortgage Loans

**NONE**

**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 18 .....	
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 .....	15,135,613
2.	Cost of bonds and stocks acquired, Part 3, Column 7 .....	3,607,327
3.	Accrual of discount .....	24,261
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 .....	
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7 .....	2,474,363
7.	Deduct amortization of premium .....	27,112
8.	Total foreign exchange change in book/adjusted carrying value:	
	8.1. Part 1, Column 15 .....	
	8.2. Part 2, Section 1, Column 19 .....	
	8.3. Part 2, Section 2, Column 16 .....	
	8.4. Part 4, Column 15 .....	
9.	Deduct current year's other than temporary impairment recognized:	
	9.1. Part 1, Column 14 .....	
	9.2. Part 2, Section 1, Column 17 .....	
	9.3. Part 2, Section 2, Column 14 .....	
	9.4. Part 4, Column 13 .....	
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Notes 5R, Line 5R(2) .....	
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10) .....	16,265,726
12.	Deduct total nonadmitted amounts .....	
13.	Statement value at end of current period (Line 11 minus Line 12) .....	16,265,726

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Symetra National Life Insurance Company

**SCHEDULE D - SUMMARY BY COUNTRY**

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

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
<b>BONDS</b>					
Governments (Including all obligations guaranteed by governments)	1. United States .....	8,802,610	8,852,211	8,866,058	8,894,314
	2. Canada .....				
	3. Other Countries .....				
	4. Totals	8,802,610	8,852,211	8,866,058	8,894,314
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	6,498,451	6,530,180	6,459,311	6,508,329
Industrial and Miscellaneous, SVO Identified Funds, Bank Loans and Hybrid Securities (unaffiliated)	8. United States .....	964,665	1,076,038	1,015,479	917,195
	9. Canada .....				
	10. Other Countries .....				
	11. Totals	964,665	1,076,038	1,015,479	917,195
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	16,265,726	16,458,429	16,340,847	16,319,838
<b>PREFERRED STOCKS</b>					
Industrial and Miscellaneous (unaffiliated)	14. United States .....				
	15. Canada .....				
	16. Other Countries .....				
	17. Totals				
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks				
<b>COMMON STOCKS</b>					
Industrial and Miscellaneous (unaffiliated)	20. United States .....				
	21. Canada .....				
	22. Other Countries .....				
	23. Totals				
Parent, Subsidiaries and Affiliates	24. Totals				
	25. Total Common Stocks				
	26. Total Stocks				
	27. Total Bonds and Stocks	16,265,726	16,458,429	16,340,847	

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Symetra National Life Insurance Company

**SCHEDULE D - PART 1A - SECTION 1**

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
1. U.S. Governments												
1.1 NAIC 1	884,841	2,273,935	5,626,413	17,354	67	XXX	8,802,610	54.1	7,577,844	50.1	8,802,610	
1.2 NAIC 2						XXX						
1.3 NAIC 3						XXX						
1.4 NAIC 4						XXX						
1.5 NAIC 5						XXX						
1.6 NAIC 6						XXX						
1.7 Totals	884,841	2,273,935	5,626,413	17,354	67	XXX	8,802,610	54.1	7,577,844	50.1	8,802,610	
2. All Other Governments												
2.1 NAIC 1						XXX						
2.2 NAIC 2						XXX						
2.3 NAIC 3						XXX						
2.4 NAIC 4						XXX						
2.5 NAIC 5						XXX						
2.6 NAIC 6						XXX						
2.7 Totals						XXX						
3. U.S. States, Territories and Possessions etc., Guaranteed												
3.1 NAIC 1						XXX						
3.2 NAIC 2						XXX						
3.3 NAIC 3						XXX						
3.4 NAIC 4						XXX						
3.5 NAIC 5						XXX						
3.6 NAIC 6						XXX						
3.7 Totals						XXX						
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1 NAIC 1						XXX						
4.2 NAIC 2						XXX						
4.3 NAIC 3						XXX						
4.4 NAIC 4						XXX						
4.5 NAIC 5						XXX						
4.6 NAIC 6						XXX						
4.7 Totals						XXX						
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1	69,495	1,499,233	4,662,004	225,516	42,202	XXX	6,498,451	40.0	6,588,752	43.5	6,498,451	
5.2 NAIC 2						XXX						
5.3 NAIC 3						XXX						
5.4 NAIC 4						XXX						
5.5 NAIC 5						XXX						
5.6 NAIC 6						XXX						
5.7 Totals	69,495	1,499,233	4,662,004	225,516	42,202	XXX	6,498,451	40.0	6,588,752	43.5	6,498,451	

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Symetra National Life Insurance Company

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

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>6. Industrial &amp; Miscellaneous (Unaffiliated)</b>												
6.1 NAIC 1			724,729			XXX	724,729	4.5	730,047	4.8	724,729	
6.2 NAIC 2	115,169	124,767				XXX	239,936	1.5	238,970	1.6	239,936	
6.3 NAIC 3						XXX						
6.4 NAIC 4						XXX						
6.5 NAIC 5						XXX						
6.6 NAIC 6						XXX						
6.7 Totals	115,169	124,767	724,729			XXX	964,665	5.9	969,017	6.4	964,665	
<b>7. Hybrid Securities</b>												
7.1 NAIC 1						XXX						
7.2 NAIC 2						XXX						
7.3 NAIC 3						XXX						
7.4 NAIC 4						XXX						
7.5 NAIC 5						XXX						
7.6 NAIC 6						XXX						
7.7 Totals						XXX						
<b>8. Parent, Subsidiaries and Affiliates</b>												
8.1 NAIC 1						XXX						
8.2 NAIC 2						XXX						
8.3 NAIC 3						XXX						
8.4 NAIC 4						XXX						
8.5 NAIC 5						XXX						
8.6 NAIC 6						XXX						
8.7 Totals						XXX						
<b>9. SVO Identified Funds</b>												
9.1 NAIC 1	XXX	XXX	XXX	XXX	XXX							
9.2 NAIC 2	XXX	XXX	XXX	XXX	XXX							
9.3 NAIC 3	XXX	XXX	XXX	XXX	XXX							
9.4 NAIC 4	XXX	XXX	XXX	XXX	XXX							
9.5 NAIC 5	XXX	XXX	XXX	XXX	XXX							
9.6 NAIC 6	XXX	XXX	XXX	XXX	XXX							
9.7 Totals	XXX	XXX	XXX	XXX	XXX							
<b>10. Bank Loans</b>												
10.1 NAIC 1						XXX			XXX	XXX		
10.2 NAIC 2						XXX			XXX	XXX		
10.3 NAIC 3						XXX			XXX	XXX		
10.4 NAIC 4						XXX			XXX	XXX		
10.5 NAIC 5						XXX			XXX	XXX		
10.6 NAIC 6						XXX			XXX	XXX		
10.7 Totals						XXX			XXX	XXX		

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Symetra National Life Insurance Company

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

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>11. Total Bonds Current Year</b>												
11.1 NAIC 1	(d) 954,336	3,773,168	11,013,146	242,870	42,269		16,025,789	98.5	XXX	XXX	16,025,790	
11.2 NAIC 2	(d) 115,169	124,767					239,936	1.5	XXX	XXX	239,936	
11.3 NAIC 3	(d)								XXX	XXX		
11.4 NAIC 4	(d)								XXX	XXX		
11.5 NAIC 5	(d)								XXX	XXX		
11.6 NAIC 6	(d)								XXX	XXX		
11.7 Totals	1,069,505	3,897,935	11,013,146	242,870	42,269		(b) 16,265,726	100.0	XXX	XXX	16,265,726	
11.8 Line 11.7 as a % of Col. 7	6.6	24.0	67.7	1.5	0.3		100.0	XXX	XXX	XXX	100.0	0.0
<b>12. Total Bonds Prior Year</b>												
12.1 NAIC 1	2,547,611	3,865,890	6,970,364	1,467,869	44,909		XXX	XXX	14,896,643	98.4	14,896,643	
12.2 NAIC 2		238,970					XXX	XXX	238,970	1.6	238,970	
12.3 NAIC 3							XXX	XXX				
12.4 NAIC 4							XXX	XXX				
12.5 NAIC 5							XXX	XXX	(c)			
12.6 NAIC 6							XXX	XXX	(c)			
12.7 Totals	2,547,611	4,104,860	6,970,364	1,467,869	44,909		XXX	XXX	(b) 15,135,613	100.0	15,135,613	
12.8 Line 12.7 as a % of Col. 9	16.8	27.1	46.1	9.7	0.3		XXX	XXX	100.0	XXX	100.0	
<b>13. Total Publicly Traded Bonds</b>												
13.1 NAIC 1	954,336	3,773,168	11,013,146	242,870	42,269		16,025,789	98.5	14,896,643	98.4	16,025,789	XXX
13.2 NAIC 2	115,169	124,767					239,936	1.5	238,970	1.6	239,936	XXX
13.3 NAIC 3												XXX
13.4 NAIC 4												XXX
13.5 NAIC 5												XXX
13.6 NAIC 6												XXX
13.7 Totals	1,069,505	3,897,935	11,013,146	242,870	42,269		16,265,726	100.0	15,135,613	100.0	16,265,726	XXX
13.8 Line 13.7 as a % of Col. 7	6.6	24.0	67.7	1.5	0.3		100.0	XXX	XXX	XXX	100.0	XXX
13.9 Line 13.7 as a % of Line 11.7, Col. 7, Section 11	6.6	24.0	67.7	1.5	0.3		100.0	XXX	XXX	XXX	100.0	XXX
<b>14. Total Privately Placed Bonds</b>												
14.1 NAIC 1								0.0			XXX	
14.2 NAIC 2											XXX	
14.3 NAIC 3											XXX	
14.4 NAIC 4											XXX	
14.5 NAIC 5											XXX	
14.6 NAIC 6											XXX	
14.7 Totals											XXX	
14.8 Line 14.7 as a % of Col. 7								XXX	XXX	XXX	XXX	
14.9 Line 14.7 as a % of Line 11.7, Col. 7, Section 11	0.0	0.0						XXX	XXX	XXX	XXX	0.0

(a) Includes \$ \_\_\_\_\_ freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.  
 (b) Includes \$ \_\_\_\_\_ current year of bonds with Z designations, \$ \_\_\_\_\_ prior year of bonds with Z designations and \$ \_\_\_\_\_ 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 of bonds with 5GI designations, \$ \_\_\_\_\_ prior year of bonds with 5\* or 5GI designations and \$ \_\_\_\_\_ current year, \$ \_\_\_\_\_ prior year of bonds with 6\* designations. "5GI" 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 short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ \_\_\_\_\_ ; NAIC 2 \$ \_\_\_\_\_ ; NAIC 3 \$ \_\_\_\_\_ ; NAIC 4 \$ \_\_\_\_\_ ; NAIC 5 \$ \_\_\_\_\_ ; NAIC 6 \$ \_\_\_\_\_

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ANNUAL STATEMENT FOR THE YEAR 2018 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 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
<b>1. U.S. Governments</b>												
1.1 Issuer Obligations .....		1,171,257	5,598,017			XXX	6,769,274	41.6	4,500,426	29.7	6,769,274	
1.2 Residential Mortgage-Backed Securities .....	884,841	1,102,678	28,396	17,354	67	XXX	2,033,336	12.5	3,077,418	20.3	2,033,336	
1.3 Commercial Mortgage-Backed Securities .....						XXX						
1.4 Other Loan-Backed and Structured Securities .....						XXX						
1.5 Totals	884,841	2,273,935	5,626,413	17,354	67	XXX	8,802,610	54.1	7,577,844	50.1	8,802,610	
<b>2. All Other Governments</b>												
2.1 Issuer Obligations .....						XXX						
2.2 Residential Mortgage-Backed Securities .....						XXX						
2.3 Commercial Mortgage-Backed Securities .....						XXX						
2.4 Other Loan-Backed and Structured Securities .....						XXX						
2.5 Totals						XXX						
<b>3. U.S. States, Territories and Possessions, Guaranteed</b>												
3.1 Issuer Obligations .....						XXX						
3.2 Residential Mortgage-Backed Securities .....						XXX						
3.3 Commercial Mortgage-Backed Securities .....						XXX						
3.4 Other Loan-Backed and Structured Securities .....						XXX						
3.5 Totals						XXX						
<b>4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed</b>												
4.1 Issuer Obligations .....						XXX						
4.2 Residential Mortgage-Backed Securities .....						XXX						
4.3 Commercial Mortgage-Backed Securities .....						XXX						
4.4 Other Loan-Backed and Structured Securities .....						XXX						
4.5 Totals						XXX						
<b>5. U.S. Special Revenue &amp; Special Assessment Obligations etc., Non-Guaranteed</b>												
5.1 Issuer Obligations .....		1,499,233	4,662,004	225,516	42,202	XXX	6,498,451	40.0	6,588,752	43.5	6,498,451	
5.2 Residential Mortgage-Backed Securities .....	69,495					XXX						
5.3 Commercial Mortgage-Backed Securities .....						XXX						
5.4 Other Loan-Backed and Structured Securities .....						XXX						
5.5 Totals	69,495	1,499,233	4,662,004	225,516	42,202	XXX	6,498,451	40.0	6,588,752	43.5	6,498,451	
<b>6. Industrial and Miscellaneous</b>												
6.1 Issuer Obligations .....	115,169	124,767	724,729			XXX	964,665	5.9	969,017	6.4	964,665	
6.2 Residential Mortgage-Backed Securities .....						XXX						
6.3 Commercial Mortgage-Backed Securities .....						XXX						
6.4 Other Loan-Backed and Structured Securities .....						XXX						
6.5 Totals	115,169	124,767	724,729			XXX	964,665	5.9	969,017	6.4	964,665	
<b>7. Hybrid Securities</b>												
7.1 Issuer Obligations .....						XXX						
7.2 Residential Mortgage-Backed Securities .....						XXX						
7.3 Commercial Mortgage-Backed Securities .....						XXX						
7.4 Other Loan-Backed and Structured Securities .....						XXX						
7.5 Totals						XXX						
<b>8. Parent, Subsidiaries and Affiliates</b>												
8.1 Issuer Obligations .....						XXX						
8.2 Residential Mortgage-Backed Securities .....						XXX						
8.3 Commercial Mortgage-Backed Securities .....						XXX						
8.4 Other Loan-Backed and Structured Securities .....						XXX						
8.5 Totals						XXX						



ANNUAL STATEMENT FOR THE YEAR 2018 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 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
<b>9. SVO Identified Funds</b>												
9.1 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX							
9.2 Bond Mutual Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX							
9.3 Totals	XXX	XXX	XXX	XXX	XXX							
<b>10. Bank Loans</b>												
10.1 Bank Loans - Issued						XXX			XXX	XXX		
10.2 Bank Loans - Acquired						XXX			XXX	XXX		
10.3 Totals						XXX			XXX	XXX		
<b>11. Total Bonds Current Year</b>												
11.1 Issuer Obligations	115,169	1,296,024	6,322,746			XXX	7,733,939	47.5	XXX	XXX	7,733,939	
11.2 Residential Mortgage-Backed Securities	954,336	2,601,912	4,690,400	242,870	42,269	XXX	8,531,787	52.5	XXX	XXX	8,531,787	
11.3 Commercial Mortgage-Backed Securities						XXX			XXX	XXX		
11.4 Other Loan-Backed and Structured Securities						XXX			XXX	XXX		
11.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
11.6 Bank Loans						XXX			XXX	XXX		
11.7 Totals	1,069,505	3,897,936	11,013,146	242,870	42,269		16,265,726	100.0	XXX	XXX	16,265,726	
11.8 Line 11.7 as a % of Col. 7	6.6	24.0	67.7	1.5	0.3		100.0	XXX	XXX	XXX	100.0	0.0
<b>12. Total Bonds Prior Year</b>												
12.1 Issuer Obligations	1,348,097	1,408,173	2,409,836	303,337		XXX	XXX	XXX	5,469,443	36.1	5,469,443	
12.2 Residential Mortgage-Backed Securities	1,199,514	2,696,687	4,560,528	1,164,532	44,909	XXX	XXX	XXX	9,666,170	63.9	9,666,170	
12.3 Commercial Mortgage-Backed Securities						XXX	XXX	XXX				
12.4 Other Loan-Backed and Structured Securities						XXX	XXX	XXX				
12.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
12.6 Bank Loans	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12.7 Totals	2,547,611	4,104,860	6,970,364	1,467,869	44,909		XXX	XXX	15,135,613	100.0	15,135,613	
12.8 Line 12.7 as a % of Col. 9	16.8	27.1	46.1	9.7	0.3		XXX	XXX	100.0	XXX	100.0	
<b>13. Total Publicly Traded Bonds</b>												
13.1 Issuer Obligations	115,169	1,296,024	6,322,746			XXX	7,733,939	47.5	5,469,443	36.1	7,733,939	XXX
13.2 Residential Mortgage-Backed Securities	954,336	2,601,912	4,690,400	242,870	42,269	XXX	8,531,787	52.5	9,666,170	63.9	8,531,787	XXX
13.3 Commercial Mortgage-Backed Securities						XXX						XXX
13.4 Other Loan-Backed and Structured Securities						XXX						XXX
13.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX							XXX
13.6 Bank Loans						XXX			XXX	XXX		XXX
13.7 Totals	1,069,505	3,897,936	11,013,146	242,870	42,269		16,265,726	100.0	15,135,613	100.0	16,265,726	XXX
13.8 Line 13.7 as a % of Col. 7	6.6	24.0	67.7	1.5	0.3		100.0	XXX	XXX	XXX	100.0	XXX
13.9 Line 13.7 as a % of Line 11.7, Col. 7, Section 11	6.6	24.0	67.7	1.5	0.3		100.0	XXX	XXX	XXX	100.0	XXX
<b>14. Total Privately Placed Bonds</b>												
14.1 Issuer Obligations						XXX		0.0			XXX	
14.2 Residential Mortgage-Backed Securities						XXX		0.0			XXX	
14.3 Commercial Mortgage-Backed Securities						XXX					XXX	
14.4 Other Loan-Backed and Structured Securities						XXX					XXX	
14.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX						XXX	
14.6 Bank Loans						XXX			XXX	XXX	XXX	
14.7 Totals									XXX	XXX	XXX	
14.8 Line 14.7 as a % of Col. 7									XXX	XXX	XXX	
14.9 Line 14.7 as a % of Line 11.7, Col. 7, Section 11	0.0	0.0	0.0						XXX	XXX	XXX	0.0

Schedule DA - Verification - Short-Term Investments

**NONE**

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

**NONE**

Schedule DB - Part B - Verification - Futures Contracts

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Symetra National Life Insurance Company  
**SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS**

(Cash Equivalents)

	1 Total	2 Bonds	3 Money Market Mutual funds	4 Other (a)
1. Book/adjusted carrying value, December 31 of prior year .....				
2. Cost of cash equivalents acquired .....	1,385,118		1,385,118	
3. Accrual of discount .....				
4. Unrealized valuation increase (decrease) .....				
5. Total gain (loss) on disposals .....				
6. Deduct consideration received on disposals .....	1,384,741		1,384,741	
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- 7+8-9) .....	377		377	
11. Deduct total nonadmitted amounts .....				
12. Statement value at end of current period (Line 10 minus Line 11)	377		377	

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

Schedule A - Part 1 - Real Estate Owned

**NONE**

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

**NONE**

Schedule A - Part 3 - Real Estate Disposed

**NONE**

Schedule B - Part 1 - Mortgage Loans Owned

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2018 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 Designation and Administrative Symbol	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
912828-4R-8	UNITED STATES TREASURY				1	3,607,327	101.7188	3,661,875	3,600,000	3,606,873		(454)			2.875	2.842	MM	9,099	51,750	06/26/2018	05/31/2025
912828-P4-6	UNITED STATES TREASURY				1	1,982,982	93.5938	1,965,469	2,100,000	1,991,144		8,018			1.625	2.422	FA	12,890	34,125	12/27/2017	02/15/2026
912828-VZ-0	UNITED STATES TREASURY	SD			1	1,158,660	99.1094	1,164,535	1,175,000	1,171,257		2,054			2.000	2.189	MS	6,004	23,500	11/28/2016	09/30/2020
0199999	Subtotal - Bonds - U.S. Governments - Issuer Obligations					6,748,969	XXX	6,791,879	6,875,000	6,769,274		9,618			XXX	XXX	XXX	27,993	109,375	XXX	XXX
3620AA-TX-6	GN 724266 - RMBS		4		1	66,307	105.8077	66,967	63,291	66,586		442			5.500	4.318	MON	290	3,617	09/23/2009	09/15/2039
3620AC-6M-1	GN 726376 - RMBS		4		1	32,112	105.7183	32,472	30,716	32,059		14			5.000	4.068	MON	128	1,560	11/20/2009	10/15/2039
36295N-NM-5	GN 675496 - RMBS		4		1	9,161	107.4649	9,552	8,889	9,169		29			6.500	5.707	MON	48	604	08/08/2008	06/15/2038
38374Y-CZ-4	GNR 1093B GP - CMO/RMBS		4		1	794,021	101.6205	751,140	739,161	745,118		(2,782)			4.500	3.670	MON	2,772	34,559	09/28/2010	02/20/2039
38377E-K3-7	GNR 1060B OG - CMO/RMBS		4		1	662,261	102.0123	662,341	649,276	649,370		(1,142)			4.500	4.299	MON	2,435	30,501	05/19/2010	03/20/2039
38377K-AD-2	GNR 10114A NB - CMO/RMBS		4		1	553,226	101.8710	537,860	527,981	531,033		(2,271)			4.500	3.920	MON	1,980	24,147	11/15/2010	06/20/2039
0299999	Subtotal - Bonds - U.S. Governments - Residential Mortgage-Backed Securities					2,117,088	XXX	2,060,332	2,019,314	2,033,336		(5,710)			XXX	XXX	XXX	7,653	94,988	XXX	XXX
0599999	Total - U.S. Government Bonds					8,866,058	XXX	8,852,211	8,894,314	8,802,610		3,908			XXX	XXX	XXX	35,645	204,363	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	FH A23542 - RMBS		4		1	14,912	106.0376	17,155	16,178	15,266		7			4.500	5.823	MON	61	736	06/10/2004	06/01/2034
3136AM-TZ-2	FNR 159B VB - CMO/RMBS		4		1	2,718,839	101.1719	2,711,408	2,680,000	2,707,351		(3,462)			3.500	3.357	MON	7,817	93,800	06/23/2015	03/25/2035
3137AP-VV-9	FHR 4054A HII - CMO/RMBS		4		1	1,093,416	99.2879	1,072,309	1,080,000	1,086,068		(1,305)			3.000	2.878	MON	2,700	32,400	05/03/2012	05/15/2027
3137BA-G7-1	FHR 4323B NB - CMO/RMBS		4		1	967,500	102.9137	987,971	960,000	964,590		(742)			3.500	3.429	MON	2,600	33,600	06/03/2014	04/15/2029
31397S-ZZ-6	FNR 1145F TY - CMO/RMBS		4		1	904,648	100.2681	1,002,681	1,000,000	961,012		9,137			3.000	4.128	MON	2,500	30,000	06/21/2011	05/25/2026
31401W-TE-9	FN 720649 - RMBS		4		1	78,873	102.3793	91,501	89,374	83,155		535			4.000	5.674	MON	298	3,595	06/10/2004	05/01/2033
31417E-UN-9	FN AB7788 - RMBS		4		1	681,123	94.7828	647,154	682,777	681,009		(155)			2.500	2.525	MON	1,422	17,240	01/29/2013	02/01/2043
2699999	Subtotal - Bonds - U.S. Special Revenues - Residential Mortgage-Backed Securities					6,459,311	XXX	6,530,180	6,508,329	6,498,451		4,015			XXX	XXX	XXX	17,598	211,372	XXX	XXX
3199999	Total - U.S. Special Revenues Bonds					6,459,311	XXX	6,530,180	6,508,329	6,498,451		4,015			XXX	XXX	XXX	17,598	211,372	XXX	XXX
097023-AM-7	BOEING COMPANY (THE)				1FE	459,950	121.0237	478,044	395,000	423,217		(3,494)			7.250	5.903	JD	1,273	28,638	07/03/2003	06/15/2025
494368-AS-2	KIMBERLY-CLARK CORPORATION				1FE	321,384	118.2804	331,185	280,000	301,512		(1,824)			6.375	5.291	JD	8,925	17,850	07/03/2003	01/01/2028
74955D-AB-7	RGS (AEGOC) FUNDING CORPORATION				2FE	234,145	110.1629	266,810	242,195	239,936		967			9.820	10.322	JD	1,586	23,783	09/05/1990	12/07/2022
3299999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations					1,015,479	XXX	1,076,038	917,195	964,665		(4,351)			XXX	XXX	XXX	11,783	70,271	XXX	XXX
3899999	Total - Industrial and Miscellaneous (Unaffiliated) Bonds					1,015,479	XXX	1,076,038	917,195	964,665		(4,351)			XXX	XXX	XXX	11,783	70,271	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
6099999	Subtotal - SVO Identified Funds						XXX								XXX	XXX	XXX			XXX	XXX
6599999	Subtotal - Bank Loans						XXX								XXX	XXX	XXX			XXX	XXX
7799999	Total - Issuer Obligations					7,764,449	XXX	7,867,917	7,792,195	7,733,939		5,267			XXX	XXX	XXX	39,776	179,646	XXX	XXX
7899999	Total - Residential Mortgage-Backed Securities					8,576,399	XXX	8,590,512	8,527,643	8,531,787		(1,696)			XXX	XXX	XXX	25,250	306,360	XXX	XXX
7999999	Total - Commercial Mortgage-Backed Securities						XXX								XXX	XXX	XXX			XXX	XXX
8099999	Total - Other Loan-Backed and Structured Securities						XXX								XXX	XXX	XXX			XXX	XXX
8199999	Total - SVO Identified Funds						XXX								XXX	XXX	XXX			XXX	XXX
8299999	Total - Bank Loans						XXX								XXX	XXX	XXX			XXX	XXX
8399999	Total Bonds					16,340,847	XXX	16,458,429	16,319,838	16,265,726		3,572			XXX	XXX	XXX	65,026	486,006	XXX	XXX

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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 2018 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
912828-4R-8	UNITED STATES TREASURY		06/26/2018	BARCLAYS CAPITAL INC FIXED INC		3,607,327	3,600,000	7,635
0599999. Subtotal - Bonds - U.S. Governments						3,607,327	3,600,000	7,635
749550-AB-7	RGS (AEGCO) FUNDING CORPORATION		11/01/2018	Unknown				
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)								
8399997. Total - Bonds - Part 3						3,607,327	3,600,000	7,635
8399998. Total - Bonds - Part 5								
8399999. Total - Bonds						3,607,327	3,600,000	7,635
8999997. Total - Preferred Stocks - Part 3							XXX	
8999998. Total - Preferred Stocks - Part 5							XXX	
8999999. Total - Preferred Stocks							XXX	
9799997. Total - Common Stocks - Part 3							XXX	
9799998. Total - Common Stocks - Part 5							XXX	
9799999. Total - Common Stocks							XXX	
9899999. Total - Preferred and Common Stocks							XXX	
9999999 - Totals						3,607,327	XXX	7,635

ANNUAL STATEMENT FOR THE YEAR 2018 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	GN 724266 - RMBS		12/01/2018	Paydown		36,496	36,496	38,235	38,141		(1,645)		(1,645)		36,496				1,051	09/15/2039
3620AC-6M-1	GN 726376 - RMBS		12/01/2018	Paydown		6,212	6,212	6,495	6,481		(269)		(269)		6,212				134	10/15/2039
36295N-NM-5	GN 675496 - RMBS		12/01/2018	Paydown		5,858	5,858	6,038	6,024		(166)		(166)		5,858				203	06/15/2038
38374Y-CZ-4	GNR 1093B GP - CMO/RMBS		12/01/2018	Paydown		430,447	430,447	462,395	435,536		(5,089)		(5,089)		430,447				8,433	02/20/2039
38377E-K3-7	GNR 1060B OG - CMO/RMBS		12/01/2018	Paydown		438,208	438,208	446,972	439,043		(835)		(835)		438,208				8,767	03/20/2039
38377K-AD-2	GNR 10114A NB - CMO/RMBS		12/01/2018	Paydown		112,019	112,019	117,374	113,148		(1,129)		(1,129)		112,019				3,652	06/20/2039
912828-VE-7	UNITED STATES TREASURY		05/31/2018	Maturity @ 100.00		1,350,000	1,350,000	1,328,383	1,348,097		1,903		1,903		1,350,000				6,750	05/31/2018
<b>0599999. Subtotal - Bonds - U.S. Governments</b>						<b>2,379,240</b>	<b>2,379,240</b>	<b>2,405,891</b>	<b>2,386,470</b>		<b>(7,230)</b>		<b>(7,230)</b>		<b>2,379,240</b>				<b>28,990</b>	<b>XXX</b>
31297A-5B-6	FH A23542 - RMBS		12/01/2018	Paydown		2,338	2,338	2,155	2,205		133		133		2,338				49	06/01/2034
31401W-TE-9	FN 720649 - RMBS		12/01/2018	Paydown		6,241	6,242	5,508	5,770		472		472		6,242				116	05/01/2033
31417E-LJN-9	FN AB7788 - RMBS		12/01/2018	Paydown		86,544	86,544	86,335	86,340		204		204		86,544				857	02/01/2043
<b>3199999. Subtotal - Bonds - U.S. Special Revenues</b>						<b>95,123</b>	<b>95,124</b>	<b>93,998</b>	<b>94,315</b>		<b>809</b>		<b>809</b>		<b>95,124</b>				<b>1,022</b>	<b>XXX</b>
<b>8399997. Total - Bonds - Part 4</b>						<b>2,474,363</b>	<b>2,474,363</b>	<b>2,499,889</b>	<b>2,480,785</b>		<b>(6,421)</b>		<b>(6,421)</b>		<b>2,474,364</b>				<b>30,011</b>	<b>XXX</b>
<b>8399998. Total - Bonds - Part 5</b>																				<b>XXX</b>
<b>8399999. Total - Bonds</b>						<b>2,474,363</b>	<b>2,474,363</b>	<b>2,499,889</b>	<b>2,480,785</b>		<b>(6,421)</b>		<b>(6,421)</b>		<b>2,474,364</b>				<b>30,011</b>	<b>XXX</b>
<b>8999997. Total - Preferred Stocks - Part 4</b>																				<b>XXX</b>
<b>8999998. Total - Preferred Stocks - Part 5</b>																				<b>XXX</b>
<b>8999999. Total - Preferred Stocks</b>																				<b>XXX</b>
<b>9799997. Total - Common Stocks - Part 4</b>																				<b>XXX</b>
<b>9799998. Total - Common Stocks - Part 5</b>																				<b>XXX</b>
<b>9799999. Total - Common Stocks</b>																				<b>XXX</b>
<b>9899999. Total - Preferred and Common Stocks</b>																				<b>XXX</b>
<b>9999999 - Totals</b>						<b>2,474,363</b>	<b>XXX</b>	<b>2,499,889</b>	<b>2,480,785</b>		<b>(6,421)</b>		<b>(6,421)</b>		<b>2,474,364</b>				<b>30,011</b>	<b>XXX</b>



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

**NONE**

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

**NONE**

Schedule D - Part 6 - Section 2

**NONE**

Schedule DA - Part 1 - Short-Term Investments Owned

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

**NONE**

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Symetra National Life Insurance Company

**SCHEDULE E - PART 1 - CASH**

1 Depository	2 Code	3 Rate of Interest	4 Amount of Interest Received During Year	5 Amount of Interest Accrued December 31 of Current Year	6 Balance	7 *
JP Morgan ..... New York, NY .....		0.000			1,062,877	XXX
0199998 Deposits in ... 1 depositories which do not exceed the allowable limit in any one depository (See instructions) - open depositories	XXX	XXX			143,643	XXX
0199999. Totals - Open Depositories	XXX	XXX			1,206,520	XXX
0299998 Deposits in ... depositories which do not exceed the allowable limit in any one depository (See instructions) - suspended depositories	XXX	XXX				XXX
0299999. Totals - Suspended Depositories	XXX	XXX				XXX
0399999. Total Cash on Deposit	XXX	XXX			1,206,520	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX		XXX
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
0599999 Total - Cash	XXX	XXX			1,206,520	XXX

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

1. January.....	1,949,728	4. April.....	2,267,233	7. July.....	371,699	10. October.....	1,078,452
2. February.....	2,042,053	5. May.....	2,374,635	8. August.....	1,029,409	11. November.....	1,238,876
3. March.....	2,139,126	6. June.....	246,930	9. September.....	1,128,499	12. December.....	1,206,520



ANNUAL STATEMENT FOR THE YEAR 2018 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	B LIFE INSURANCE			112,185	109,020
5. California	CA					
6. Colorado	CO					
7. Connecticut	CT					
8. Delaware	DE					
9. District of Columbia	DC					
10. Florida	FL					
11. Georgia	GA	B LIFE INSURANCE			35,694	34,688
12. Hawaii	HI					
13. Idaho	ID					
14. Illinois	IL					
15. Indiana	IN					
16. Iowa	IA	O LIFE INSURANCE	13,831,118	15,260,187		
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			254,958	247,773
33. New York	NY					
34. North Carolina	NC	B LIFE INSURANCE			407,236	396,438
35. North Dakota	ND					
36. Ohio	OH					
37. Oklahoma	OK	B LIFE INSURANCE			152,978	148,664
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			56,090	54,510
48. Washington	WA	B LIFE INSURANCE			1,457,370	1,436,957
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	13,831,118	15,260,187	2,476,511	2,428,051
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				

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