



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2009
OF THE CONDITION AND AFFAIRS OF THE

Symetra National Life Insurance Company

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

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

Country of Domicile United States of America

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

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

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

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

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

Internet Website Address www.symetra.com

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

OFFICERS

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

OTHER

List of other officers including Allyn David Close, Jennifer Victoria Davies, Colin Michael Elder, etc.

DIRECTORS OR TRUSTEES

List of directors or trustees including Allyn David Close, Jennifer Victoria Davies, Michael William Fry, etc.

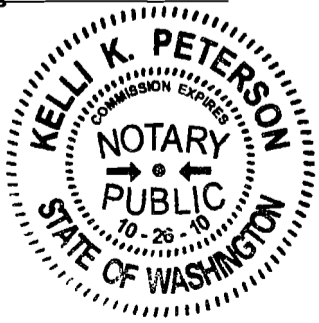
State of Washington County of King SS:

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

Signatures of Randall Howard Talbot, Margaret Alice Meister, and Colleen Mary Murphy with their titles.

Subscribed and sworn to before me this 12th day of February, 2010

- 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 2009 OF THE Symetra National Life Insurance Company

ASSETS

| | Current Year | | | Prior Year |
|--|--------------|-------------------------|---|-----------------------------|
| | 1 Assets | 2 Nonadmitted Assets | 3 Net Admitted Assets (Cols. 1 - 2) | 4 Net Admitted Assets |
| 1. Bonds (Schedule D) | 15,393,063 | | 15,393,063 | 15,739,304 |
| 2. Stocks (Schedule D): | | | | |
| 2.1 Preferred stocks | 498,650 | | 498,650 | 494,882 |
| 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 (\$ 15,810 , Schedule E - Part 1), cash equivalents | | | | |
| (\$ | | | | |
| , Schedule E - Part 2) and short-term | | | | |
| investments (\$ 369,696 , Schedule DA) | 385,506 | | 385,506 | 616,413 |
| 6. Contract loans (including \$ premium notes) | 190,421 | | 190,421 | 206,426 |
| 7. Other invested assets (Schedule BA) | | | | |
| 8. Receivables for securities | 13,281 | | 13,281 | 10,312 |
| 9. Aggregate write-ins for invested assets | | | | |
| 10. Subtotals, cash and invested assets (Lines 1 to 9) | 16,480,921 | | 16,480,921 | 17,067,337 |
| 11. Title plants less \$ charged off (for Title insurers | | | | |
| only) | | | | |
| 12. Investment income due and accrued | 171,014 | | 171,014 | 182,267 |
| 13. Premiums and considerations: | | | | |
| 13.1 Uncollected premiums and agents' balances in the course of collection | 3,831 | | 3,831 | 5,924 |
| 13.2 Deferred premiums and agents' balances and installments booked but | | | | |
| deferred and not yet due (including \$ | | | | |
| earned but unbilled premiums) | 50,269 | | 50,269 | 61,161 |
| 13.3 Accrued retrospective premiums | | | | |
| 14. Reinsurance: | | | | |
| 14.1 Amounts recoverable from reinsurers | | | | |
| 14.2 Funds held by or deposited with reinsured companies | | | | |
| 14.3 Other amounts receivable under reinsurance contracts | | | | |
| 15. Amounts receivable relating to uninsured plans | | | | |
| 16.1 Current federal and foreign income tax recoverable and interest thereon | | | | |
| 16.2 Net deferred tax asset | 717,748 | 650,406 | 67,342 | 39,557 |
| 17. Guaranty funds receivable or on deposit | 10,437 | | 10,437 | 7,913 |
| 18. Electronic data processing equipment and software | | | | |
| 19. Furniture and equipment, including health care delivery assets | | | | |
| (\$) | | | | |
| 20. Net adjustment in assets and liabilities due to foreign exchange rates | | | | |
| 21. Receivables from parent, subsidiaries and affiliates | | | | |
| 22. Health care (\$) and other amounts receivable | | | | |
| 23. Aggregate write-ins for other than invested assets | 300 | | 300 | 367 |
| 24. Total assets excluding Separate Accounts, Segregated Accounts and | | | | |
| Protected Cell Accounts (Lines 10 to 23) | 17,434,520 | 650,406 | 16,784,114 | 17,364,526 |
| 25. From Separate Accounts, Segregated Accounts and Protected Cell | | | | |
| Accounts | | | | |
| 26. Total (Lines 24 and 25) | 17,434,520 | 650,406 | 16,784,114 | 17,364,526 |
| DETAILS OF WRITE-INS | | | | |
| 0901. | | | | |
| 0902. | | | | |
| 0903. | | | | |
| 0998. Summary of remaining write-ins for Line 9 from overflow page | | | | |
| 0999. Totals (Lines 0901 thru 0903 plus 0998)(Line 9 above) | | | | |
| 2301. Accounts and notes receivable | 300 | | 300 | 367 |
| 2302. | | | | |
| 2303. | | | | |
| 2398. Summary of remaining write-ins for Line 23 from overflow page | | | | |
| 2399. Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above) | 300 | | 300 | 367 |

LIABILITIES, SURPLUS AND OTHER FUNDS

| | 1 Current Year | 2 Prior Year |
|--|-------------------|-----------------|
| 1. Aggregate reserve for life contracts \$ 6,339,708 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ Modco Reserve) | 6,339,708 | 6,148,298 |
| 2. Aggregate reserve for accident and health contracts (Exhibit 6, Line 17, Col. 1) (including \$ Modco Reserve) | | |
| 3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve) | | |
| 4. Contract claims: | | |
| 4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11) | 2,000 | 2,000 |
| 4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11) | | |
| 5. Policyholders' dividends \$ and coupons \$ due and unpaid (Exhibit 4, Line 10) | | |
| 6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts: | | |
| 6.1 Dividends apportioned for payment (including \$ Modco) | | |
| 6.2 Dividends not yet apportioned (including \$ Modco) | | |
| 6.3 Coupons and similar benefits (including \$ Modco) | | |
| 7. Amount provisionally held for deferred dividend policies not included in Line 6 | | |
| 8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$ accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14) | 2,981 | 3,076 |
| 9. Contract liabilities not included elsewhere: | | |
| 9.1 Surrender values on canceled contracts | | |
| 9.2 Provision for experience rating refunds, including \$ accident and health experience rating refunds | | |
| 9.3 Other amounts payable on reinsurance including \$ assumed and \$ ceded | | |
| 9.4 Interest maintenance reserve (IMR, Line 6) | 66,738 | 71,203 |
| 10. Commissions to agents due or accrued-life and annuity contracts \$56 accident and health \$ and deposit-type contract funds \$ | 56 | 211 |
| 11. Commissions and expense allowances payable on reinsurance assumed | | |
| 12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6) | 1,060 | 177 |
| 13. Transfers to Separate Accounts due or accrued (net) (including \$ accrued for expense allowances recognized in reserves, net of reinsured allowances) | | |
| 14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5) | 15,619 | 8,784 |
| 15.1 Current federal and foreign income taxes including \$701 on realized capital gains (losses) | 35,012 | 43,909 |
| 15.2 Net deferred tax liability | | |
| 16. Unearned investment income | 6,824 | 7,791 |
| 17. Amounts withheld or retained by company as agent or trustee | 260 | 116 |
| 18. Amounts held for agents' account, including \$ agents' credit balances | | |
| 19. Remittances and items not allocated | (2,838) | (411) |
| 20. Net adjustment in assets and liabilities due to foreign exchange rates | | |
| 21. Liability for benefits for employees and agents if not included above | | |
| 22. Borrowed money \$ and interest thereon \$ | | |
| 23. Dividends to stockholders declared and unpaid | | |
| 24. Miscellaneous liabilities: | | |
| 24.1 Asset valuation reserve (AVR, Line 16, Col. 7) | 50,491 | 40,096 |
| 24.2 Reinsurance in unauthorized companies | | |
| 24.3 Funds held under reinsurance treaties with unauthorized reinsurers | | |
| 24.4 Payable to parent, subsidiaries and affiliates | 22,595 | 41,553 |
| 24.5 Drafts outstanding | | |
| 24.6 Liability for amounts held under uninsured plans | | |
| 24.7 Funds held under coinsurance | | |
| 24.8 Payable for securities | | 12,500 |
| 24.9 Capital notes \$ and interest thereon \$ | | |
| 25. Aggregate write-ins for liabilities | 22 | 22 |
| 26. Total Liabilities excluding Separate Accounts business (Lines 1 to 25) | 6,540,528 | 6,379,325 |
| 27. From Separate Accounts Statement | | |
| 28. Total Liabilities (Lines 26 and 27) | 6,540,528 | 6,379,325 |
| 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 | 35,126 | |
| 35. Unassigned funds (surplus) | 3,208,460 | 3,985,201 |
| 36. Less treasury stock, at cost: | | |
| 36.1 shares common (value included in Line 29 \$) | | |
| 36.2 shares preferred (value included in Line 30 \$) | | |
| 37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ in Separate Accounts Statement) | 7,743,586 | 8,485,201 |
| 38. Totals of Lines 29, 30 and 37 (Page 4, Line 55) | 10,243,586 | 10,985,201 |
| 39. Totals of Lines 28 and 38 (Page 2, Line 26, Col. 3) | 16,784,114 | 17,364,526 |
| DETAILS OF WRITE-INS | | |
| 2501. Accrued interest on policy claims | 22 | 22 |
| 2502. | | |
| 2503. | | |
| 2598. Summary of remaining write-ins for Line 25 from overflow page | | |
| 2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) | 22 | 22 |
| 3101. | | |
| 3102. | | |
| 3103. | | |
| 3198. Summary of remaining write-ins for Line 31 from overflow page | | |
| 3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above) | | |
| 3401. Deferred tax asset adjustment related to SSAP #10R | 35,126 | |
| 3402. | | |
| 3403. | | |
| 3498. Summary of remaining write-ins for Line 34 from overflow page | | |
| 3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) | 35,126 | |

SUMMARY OF OPERATIONS

| | 1 Current Year | 2 Prior Year |
|---|-------------------|-----------------|
| 1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11) | 316,302 | 338,945 |
| 2. Considerations for supplementary contracts with life contingencies | | |
| 3. Net investment income (Exhibit of Net Investment Income, Line 17) | 820,443 | 859,671 |
| 4. Amortization of interest maintenance reserve (IMR, Line 5) | 5,578 | 8,889 |
| 5. Separate Accounts net gain from operations excluding unrealized gains or losses | | |
| 6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1) | | |
| 7. Reserve adjustments on reinsurance ceded | | |
| 8. Miscellaneous Income: | | |
| 8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts | | |
| 8.2 Charges and fees for deposit-type contracts | | |
| 8.3 Aggregate write-ins for miscellaneous income | | |
| 9. Total (Lines 1 to 8.3) | 1,142,323 | 1,207,505 |
| 10. Death benefits | 157,573 | 66,000 |
| 11. Matured endowments (excluding guaranteed annual pure endowments) | | |
| 12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8) | | |
| 13. Disability benefits and benefits under accident and health contracts | 8,168 | 8,896 |
| 14. Coupons, guaranteed annual pure endowments and similar benefits | | |
| 15. Surrender benefits and withdrawals for life contracts | 91,368 | 117,958 |
| 16. Group conversions | | |
| 17. Interest and adjustments on contract or deposit-type contract funds | 1,436 | 781 |
| 18. Payments on supplementary contracts with life contingencies | | |
| 19. Increase in aggregate reserves for life and accident and health contracts | 191,410 | 45,546 |
| 20. Totals (Lines 10 to 19) | 449,955 | 239,181 |
| 21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1) | 944 | 800 |
| 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) | 181,468 | 207,305 |
| 24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3) | 82,142 | 74,511 |
| 25. Increase in loading on deferred and uncollected premiums | 5,924 | (2,298) |
| 26. Net transfers to or (from) Separate Accounts net of reinsurance | | |
| 27. Aggregate write-ins for deductions | | |
| 28. Totals (Lines 20 to 27) | 720,433 | 519,499 |
| 29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28) | 421,890 | 688,006 |
| 30. Dividends to policyholders | | |
| 31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30) | 421,890 | 688,006 |
| 32. Federal and foreign income taxes incurred (excluding tax on capital gains) | 179,847 | 217,373 |
| 33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) | 242,043 | 470,633 |
| 34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ 1,048 (excluding taxes of \$ 599 transferred to the IMR) | (1,048) | (398) |
| 35. Net income (Line 33 plus Line 34) | 240,995 | 470,235 |
| CAPITAL AND SURPLUS ACCOUNT | | |
| 36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2) | 10,985,201 | 10,503,964 |
| 37. Net income (Line 35) | 240,995 | 470,235 |
| 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 | 34,460 | (21,010) |
| 41. Change in nonadmitted assets | (41,801) | 39,098 |
| 42. Change in liability for reinsurance in unauthorized companies | | |
| 43. Change in reserve on account of change in valuation basis, (increase) or decrease (Exh. 5A, Line 9999999, Col. 4) | | |
| 44. Change in asset valuation reserve | (10,395) | (7,086) |
| 45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1) | | |
| 46. Surplus (contributed to) withdrawn from Separate Accounts during period | | |
| 47. Other changes in surplus in Separate Accounts Statement | | |
| 48. Change in surplus notes | | |
| 49. Cumulative effect of changes in accounting principles | | |
| 50. Capital changes: | | |
| 50.1 Paid in | | |
| 50.2 Transferred from surplus (Stock Dividend) | | |
| 50.3 Transferred to surplus | | |
| 51. Surplus adjustment: | | |
| 51.1 Paid in | | |
| 51.2 Transferred to capital (Stock Dividend) | | |
| 51.3 Transferred from capital | | |
| 51.4 Change in surplus as a result of reinsurance | | |
| 52. Dividends to stockholders | (1,000,000) | |
| 53. Aggregate write-ins for gains and losses in surplus | 35,126 | |
| 54. Net change in capital and surplus for the year (Lines 37 through 53) | (741,615) | 481,237 |
| 55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38) | 10,243,586 | 10,985,201 |
| DETAILS OF WRITE-INS | | |
| 08.301. | | |
| 08.302. | | |
| 08.303. | | |
| 08.398. Summary of remaining write-ins for Line 8.3 from overflow page | | |
| 08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above) | | |
| 2701. | | |
| 2702. | | |
| 2703. | | |
| 2798. Summary of remaining write-ins for Line 27 from overflow page | | |
| 2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above) | | |
| 5301. Deferred tax asset adjustment related to SSAP #10R | 35,126 | |
| 5302. | | |
| 5303. | | |
| 5398. Summary of remaining write-ins for Line 53 from overflow page | | |
| 5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above) | 35,126 | |

CASH FLOW

| | 1 | 2 |
|---|--------------|------------|
| | Current Year | Prior Year |
| Cash from Operations | | |
| 1. Premiums collected net of reinsurance | 323,268 | 342,444 |
| 2. Net investment income | 867,738 | 894,937 |
| 3. Miscellaneous income | | |
| 4. Total (Lines 1 through 3) | 1,191,006 | 1,237,381 |
| 5. Benefit and loss related payments | 258,545 | 193,628 |
| 6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts | | |
| 7. Commissions, expenses paid and aggregate write-ins for deductions | 259,514 | 291,900 |
| 8. Dividends paid to policyholders | | |
| 9. Federal and foreign income taxes paid (recovered) net of \$1,088 tax on capital gains (losses) | 190,391 | 225,719 |
| 10. Total (Lines 5 through 9) | 708,450 | 711,247 |
| 11. Net cash from operations (Line 4 minus Line 10) | 482,556 | 526,134 |
| Cash from Investments | | |
| 12. Proceeds from investments sold, matured or repaid: | | |
| 12.1 Bonds | 2,071,614 | 572,156 |
| 12.2 Stocks | | |
| 12.3 Mortgage loans | | |
| 12.4 Real estate | | |
| 12.5 Other invested assets | | |
| 12.6 Net gains or (losses) on cash, cash equivalents and short-term investments | | |
| 12.7 Miscellaneous proceeds | | 310,819 |
| 12.8 Total investment proceeds (Lines 12.1 to 12.7) | 2,071,614 | 882,975 |
| 13. Cost of investments acquired (long-term only): | | |
| 13.1 Bonds | 1,764,441 | 1,215,321 |
| 13.2 Stocks | | |
| 13.3 Mortgage loans | | |
| 13.4 Real estate | | |
| 13.5 Other invested assets | | |
| 13.6 Miscellaneous applications | 15,469 | |
| 13.7 Total investments acquired (Lines 13.1 to 13.6) | 1,779,910 | 1,215,321 |
| 14. Net increase (decrease) in contract loans and premium notes | (16,005) | (1,901) |
| 15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14) | 307,709 | (330,445) |
| Cash from Financing and Miscellaneous Sources | | |
| 16. Cash provided (applied): | | |
| 16.1 Surplus notes, capital notes | | |
| 16.2 Capital and paid in surplus, less treasury stock | | |
| 16.3 Borrowed funds | | |
| 16.4 Net deposits on deposit-type contracts and other insurance liabilities | | |
| 16.5 Dividends to stockholders | 1,000,000 | |
| 16.6 Other cash provided (applied) | (21,172) | 34,796 |
| 17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) | (1,021,172) | 34,796 |
| RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS | | |
| 18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) | (230,907) | 230,485 |
| 19. Cash, cash equivalents and short-term investments: | | |
| 19.1 Beginning of year | 616,413 | 385,928 |
| 19.2 End of year (Line 18 plus Line 19.1) | 385,506 | 616,413 |

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

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

ANNUAL STATEMENT FOR THE YEAR 2009 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 | 316,302 | | 316,302 | | | | | | | | | |
| 2. Considerations for supplementary contracts with life contingencies | | | | | | | | | | | | |
| 3. Net investment income | 820,443 | | 820,443 | | | | | | | | | |
| 4. Amortization of Interest Maintenance Reserve (IMR) | 5,578 | | 5,578 | | | | | | | | | |
| 5. Separate Accounts net gain from operations excluding unrealized gains or losses | | | | | | | | | | | | |
| 6. Commissions and expense allowances on reinsurance ceded | | | | | | | | | | | | |
| 7. Reserve adjustments on reinsurance ceded | | | | | | | | | | | | |
| 8. Miscellaneous Income: | | | | | | | | | | | | |
| 8.1 Fees associated with income from investment management, administration and contract guarantees from Separate Accounts | | | | | | | | | | | | |
| 8.2 Charges and fees for deposit-type contracts | | | | | | | | | | | | |
| 8.3 Aggregate write-ins for miscellaneous income | | | | | | | | | | | | |
| 9. Totals (Lines 1 to 8.3) | 1,142,323 | | 1,142,323 | | | | | | | | | |
| 10. Death benefits | 157,573 | | 157,573 | | | | | | | | | |
| 11. Matured endowments (excluding guaranteed annual pure endowments) | | | | | | | | | | | | |
| 12. Annuity benefits | | | | | | | | | | | | |
| 13. Disability benefits and benefits under accident and health contracts | 8,168 | | 8,168 | | | | | | | | | |
| 14. Coupons, guaranteed annual pure endowments and similar benefits | | | | | | | | | | | | |
| 15. Surrender benefits and withdrawals for life contracts | 91,368 | | 91,368 | | | | | | | | | |
| 16. Group conversions | | | | | | | | | | | | |
| 17. Interest and adjustments on contract or deposit-type contract funds | 1,436 | | 1,436 | | | | | | | | | |
| 18. Payments on supplementary contracts with life contingencies | | | | | | | | | | | | |
| 19. Increase in aggregate reserves for life and accident and health contracts | 191,410 | | 191,410 | | | | | | | | | |
| 20. Totals (Lines 10 to 19) | 449,955 | | 449,955 | | | | | | | | | |
| 21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) | 944 | | 944 | | | | | | | | | |
| 22. Commissions and expense allowances on reinsurance assumed | | | | | | | | | | | | |
| 23. General insurance expenses | 181,468 | | 181,468 | | | | | | | | | |
| 24. Insurance taxes, licenses and fees, excluding federal income taxes | 82,142 | | 82,142 | | | | | | | | | |
| 25. Increase in loading on deferred and uncollected premiums | 5,924 | | 5,924 | | | | | | | | | |
| 26. Net transfers to or (from) Separate Accounts net of reinsurance | | | | | | | | | | | | |
| 27. Aggregate write-ins for deductions | | | | | | | | | | | | |
| 28. Totals (Lines 20 to 27) | 720,433 | | 720,433 | | | | | | | | | |
| 29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28) | 421,890 | | 421,890 | | | | | | | | | |
| 30. Dividends to policyholders | | | | | | | | | | | | |
| 31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30) | 421,890 | | 421,890 | | | | | | | | | |
| 32. Federal income taxes incurred (excluding tax on capital gains) | 179,847 | | 179,847 | | | | | | | | | |
| 33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) | 242,043 | | 242,043 | | | | | | | | | |
| DETAILS OF WRITE-INS | | | | | | | | | | | | |
| 08.301. | | | | | | | | | | | | |
| 08.302. | | | | | | | | | | | | |
| 08.303. | | | | | | | | | | | | |
| 08.398. Summary of remaining write-ins for Line 8.3 from overflow page | | | | | | | | | | | | |
| 08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above) | | | | | | | | | | | | |
| 2701. | | | | | | | | | | | | |
| 2702. | | | | | | | | | | | | |
| 2703. | | | | | | | | | | | | |
| 2798. Summary of remaining write-ins for Line 27 from overflow page | | | | | | | | | | | | |
| 2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above) | | | | | | | | | | | | |

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

ANNUAL STATEMENT FOR THE YEAR 2009 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 | 6,148,298 | | 6,148,298 | | | | | |
| 2. Tabular net premiums or considerations | 266,800 | | 266,800 | | | | | |
| 3. Present value of disability claims incurred | | | | | XXX | | | |
| 4. Tabular interest | 242,648 | | 242,648 | | | | | |
| 5. Tabular less actual reserve released | | | | | | | | |
| 6. Increase in reserve on account of change in valuation basis | | | | | | | | |
| 7. Other increases (net) | | | | | | | | |
| 8. Totals (Lines 1 to 7) | 6,657,746 | | 6,657,746 | | | | | |
| 9. Tabular cost | 124,918 | | 124,918 | | XXX | | | |
| 10. Reserves released by death | 43,774 | | 43,774 | XXX | XXX | | | XXX |
| 11. Reserves released by other terminations (net) | 149,346 | | 149,346 | | | | | |
| 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) | 318,038 | | 318,038 | | | | | |
| 15. Reserve December 31, current year | 6,339,708 | | 6,339,708 | | | | | |

EXHIBIT OF NET INVESTMENT INCOME

| | 1 Collected During Year | 2 Earned During Year |
|---|----------------------------|-------------------------|
| 1. U.S. Government bonds | (a) 351,554 | 338,677 |
| 1.1 Bonds exempt from U.S. tax | (a) ..... | ..... |
| 1.2 Other bonds (unaffiliated) | (a) 437,743 | 439,771 |
| 1.3 Bonds of affiliates | (a) ..... | ..... |
| 2.1 Preferred stocks (unaffiliated) | (b) 45,968 | 45,968 |
| 2.11 Preferred stocks of affiliates | (b) ..... | ..... |
| 2.2 Common stocks (unaffiliated) ..... | ..... | ..... |
| 2.21 Common stocks of affiliates ..... | ..... | ..... |
| 3. Mortgage loans | (c) ..... | ..... |
| 4. Real estate | (d) ..... | ..... |
| 5. Contract loans | 10,159 | 11,127 |
| 6. Cash, cash equivalents and short-term investments | (e) 3,051 | 2,647 |
| 7. Derivative instruments | (f) ..... | ..... |
| 8. Other invested assets ..... | ..... | ..... |
| 9. Aggregate write-ins for investment income | (7) | (7) |
| 10. Total gross investment income | 848,468 | 838,183 |
| 11. Investment expenses ..... | ..... | (g) 17,740 |
| 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) ..... | ..... | 17,740 |
| 17. Net investment income (Line 10 minus Line 16) ..... | ..... | 820,443 |
| DETAILS OF WRITE-INS | | |
| 0901. Misc Securities Income | (7) | (7) |
| 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) | (7) | (7) |
| 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 \$20,200 accrual of discount less \$60,980 amortization of premium and less \$5,011 paid for accrued interest on purchases.
- (b) Includes \$3,768 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) | 1,712 | ..... | 1,712 | ..... | ..... |
| 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) | 1,712 | ..... | 1,712 | ..... | ..... |
| DETAILS OF WRITE-INS | | | | | |
| 0901. | | | | | |
| 0902. | | | | | |
| 0903. | | | | | |
| 0998. Summary of remaining write-ins for Line 9 from overflow page | | | | | |
| 0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above) | | | | | |

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE Symetra National Life Insurance Company

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

| | 1 Total | 2 Industrial Life | Ordinary | | 5 Credit Life (Group and Individual) | Group | | Accident and Health | | | 11 Aggregate of All Other Lines of Business |
|---|------------|----------------------|---------------------|---------------------------|---|---------------------|----------------|---------------------|------------------------------------|-------------|--|
| | | | 3 Life Insurance | 4 Individual Annuities | | 6 Life Insurance | 7 Annuities | 8 Group | 9 Credit (Group and Individual) | 10 Other | |
| FIRST YEAR (other than single) | | | | | | | | | | | |
| 1. Uncollected | | | | | | | | | | | |
| 2. Deferred and accrued | | | | | | | | | | | |
| 3. Deferred, accrued and uncollected: | | | | | | | | | | | |
| 3.1 Direct | | | | | | | | | | | |
| 3.2 Reinsurance assumed | | | | | | | | | | | |
| 3.3 Reinsurance ceded | | | | | | | | | | | |
| 3.4 Net (Line 1 + Line 2) | | | | | | | | | | | |
| 4. Advance | | | | | | | | | | | |
| 5. Line 3.4 - Line 4 | | | | | | | | | | | |
| 6. Collected during year: | | | | | | | | | | | |
| 6.1 Direct | | | | | | | | | | | |
| 6.2 Reinsurance assumed | | | | | | | | | | | |
| 6.3 Reinsurance ceded | | | | | | | | | | | |
| 6.4 Net | | | | | | | | | | | |
| 7. Line 5 + Line 6.4 | | | | | | | | | | | |
| 8. Prior year (uncollected + deferred and accrued - advance) | | | | | | | | | | | |
| 9. First year premiums and considerations: | | | | | | | | | | | |
| 9.1 Direct | | | | | | | | | | | |
| 9.2 Reinsurance assumed | | | | | | | | | | | |
| 9.3 Reinsurance ceded | | | | | | | | | | | |
| 9.4 Net (Line 7 - Line 8) | | | | | | | | | | | |
| SINGLE | | | | | | | | | | | |
| 10. Single premiums and considerations: | | | | | | | | | | | |
| 10.1 Direct | | | | | | | | | | | |
| 10.2 Reinsurance assumed | | | | | | | | | | | |
| 10.3 Reinsurance ceded | | | | | | | | | | | |
| 10.4 Net | | | | | | | | | | | |
| RENEWAL | | | | | | | | | | | |
| 11. Uncollected | 4,573 | | 4,573 | | | | | | | | |
| 12. Deferred and accrued | 64,689 | | 64,689 | | | | | | | | |
| 13. Deferred, accrued and uncollected: | | | | | | | | | | | |
| 13.1 Direct | 69,262 | | 69,262 | | | | | | | | |
| 13.2 Reinsurance assumed | | | | | | | | | | | |
| 13.3 Reinsurance ceded | | | | | | | | | | | |
| 13.4 Net (Line 11 + Line 12) | 69,262 | | 69,262 | | | | | | | | |
| 14. Advance | 2,981 | | 2,981 | | | | | | | | |
| 15. Line 13.4 - Line 14 | 66,281 | | 66,281 | | | | | | | | |
| 16. Collected during year: | | | | | | | | | | | |
| 16.1 Direct | 323,268 | | 323,268 | | | | | | | | |
| 16.2 Reinsurance assumed | | | | | | | | | | | |
| 16.3 Reinsurance ceded | | | | | | | | | | | |
| 16.4 Net | 323,268 | | 323,268 | | | | | | | | |
| 17. Line 15 + Line 16.4 | 389,549 | | 389,549 | | | | | | | | |
| 18. Prior year (uncollected + deferred and accrued - advance) | 73,247 | | 73,247 | | | | | | | | |
| 19. Renewal premiums and considerations: | | | | | | | | | | | |
| 19.1 Direct | 316,302 | | 316,302 | | | | | | | | |
| 19.2 Reinsurance assumed | | | | | | | | | | | |
| 19.3 Reinsurance ceded | | | | | | | | | | | |
| 19.4 Net (Line 17 - Line 18) | 316,302 | | 316,302 | | | | | | | | |
| TOTAL | | | | | | | | | | | |
| 20. Total premiums and annuity considerations: | | | | | | | | | | | |
| 20.1 Direct | 316,302 | | 316,302 | | | | | | | | |
| 20.2 Reinsurance assumed | | | | | | | | | | | |
| 20.3 Reinsurance ceded | | | | | | | | | | | |
| 20.4 Net (Lines 9.4 + 10.4 + 19.4) | 316,302 | | 316,302 | | | | | | | | |

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

| | 1 Total | 2 Industrial Life | Ordinary | | 5 Credit Life (Group and Individual) | Group | | Accident and Health | | | 11 Aggregate of All Other Lines of Business |
|--|------------|----------------------|---------------------|---------------------------|---|---------------------|----------------|---------------------|------------------------------------|-------------|--|
| | | | 3 Life Insurance | 4 Individual Annuities | | 6 Life Insurance | 7 Annuities | 8 Group | 9 Credit (Group and Individual) | 10 Other | |
| DIVIDENDS AND COUPONS APPLIED (included in Part 1) | | | | | | | | | | | |
| 21. To pay renewal premiums | | | | | | | | | | | |
| 22. All other | | | | | | | | | | | |
| REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED | | | | | | | | | | | |
| 23. First year (other than single): | | | | | | | | | | | |
| 23.1 Reinsurance ceded | | | | | | | | | | | |
| 23.2 Reinsurance assumed | | | | | | | | | | | |
| 23.3 Net ceded less assumed | | | | | | | | | | | |
| 24. Single: | | | | | | | | | | | |
| 24.1 Reinsurance ceded | | | | | | | | | | | |
| 24.2 Reinsurance assumed | | | | | | | | | | | |
| 24.3 Net ceded less assumed | | | | | | | | | | | |
| 25. Renewal: | | | | | | | | | | | |
| 25.1 Reinsurance ceded | | | | | | | | | | | |
| 25.2 Reinsurance assumed | | | | | | | | | | | |
| 25.3 Net ceded less assumed | | | | | | | | | | | |
| 26. Totals: | | | | | | | | | | | |
| 26.1 Reinsurance ceded (Page 6, Line 6) | | | | | | | | | | | |
| 26.2 Reinsurance assumed (Page 6, Line 22) | | | | | | | | | | | |
| 26.3 Net ceded less assumed | | | | | | | | | | | |
| COMMISSIONS INCURRED (direct business only) | | | | | | | | | | | |
| 27. First year (other than single) | | | | | | | | | | | |
| 28. Single | | | | | | | | | | | |
| 29. Renewal | 944 | | 944 | | | | | | | | |
| 30. Deposit-type contract funds | | | | | | | | | | | |
| 31. Totals (to agree with Page 6, Line 21) | 944 | | 944 | | | | | | | | |

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE Symetra National Life Insurance Company
EXHIBIT 2 - GENERAL EXPENSES

| | Insurance | | | | 5 Investment | 6 Total |
|--|-----------|--------------------------|----------------|----------------------------------|-----------------|------------|
| | 1 Life | 2 Accident and Health | | 4 All Other Lines of Business | | |
| | | Cost Containment | 3 All Other | | | |
| 1. Rent | 9,331 | | | | | 9,331 |
| 2. Salaries and wages | 106,543 | | | | | 106,543 |
| 3.11 Contributions for benefit plans for employees | 11,841 | | | | | 11,841 |
| 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 | 172 | | | | | 172 |
| 3.32 Other agent welfare | | | | | | |
| 4.1 Legal fees and expenses | 129 | | | | | 129 |
| 4.2 Medical examination fees | | | | | | |
| 4.3 Inspection report fees | | | | | | |
| 4.4 Fees of public accountants and consulting actuaries | 19,656 | | | | | 19,656 |
| 4.5 Expense of investigation and settlement of policy claims | | | | | | |
| 5.1 Traveling expenses | 1,409 | | | | | 1,409 |
| 5.2 Advertising | | | | | | |
| 5.3 Postage, express, telegraph and telephone | 1,853 | | | | | 1,853 |
| 5.4 Printing and stationery | 768 | | | | | 768 |
| 5.5 Cost or depreciation of furniture and equipment | 1,361 | | | | | 1,361 |
| 5.6 Rental of equipment | | | | | | |
| 5.7 Cost or depreciation of EDP equipment and software | 2,937 | | | | | 2,937 |
| 6.1 Books and periodicals | 4,848 | | | | | 4,848 |
| 6.2 Bureau and association fees | 5,366 | | | | | 5,366 |
| 6.3 Insurance, except on real estate | | | | | | |
| 6.4 Miscellaneous losses | | | | | | |
| 6.5 Collection and bank service charges | 12,902 | | | | | 12,902 |
| 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 | | | | 17,740 | | 17,740 |
| 9.3 Aggregate write-ins for expenses | 2,352 | | | | | 2,352 |
| 10. General expenses incurred | 181,468 | | | 17,740 | (a) | 199,208 |
| 11. General expenses unpaid December 31, prior year | | | | 177 | | 177 |
| 12. General expenses unpaid December 31, current year | | | | 1,060 | | 1,060 |
| 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) | 181,468 | | | 16,857 | | 198,325 |
| DETAILS OF WRITE-INS | | | | | | |
| 09.301. Consulting Fees | 1,603 | | | | | 1,603 |
| 09.302. Miscellaneous | 749 | | | | | 749 |
| 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) | 2,352 | | | | | 2,352 |

(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 | 16,746 | | | | 16,746 |
| 3. State taxes on premiums | 13,486 | | | | 13,486 |
| 4. Other state taxes, including \$ for employee benefits | 3,170 | | | | 3,170 |
| 5. U.S. Social Security taxes | 42,670 | | | | 42,670 |
| 6. All other taxes | 6,070 | | | | 6,070 |
| 7. Taxes, licenses and fees incurred | 82,142 | | | | 82,142 |
| 8. Taxes, licenses and fees unpaid December 31, prior year | 8,784 | | | | 8,784 |
| 9. Taxes, licenses and fees unpaid December 31, current year | 15,619 | | | | 15,619 |
| 10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9) | 75,307 | | | | 75,307 |

EXHIBIT 4 - DIVIDENDS OR REFUNDS

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

NONE

EXHIBIT 5 - INTERROGATORIES

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

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

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

Exhibit 6 - Aggregate Reserves for Accident and Health Contracts

N O N E

Exhibit 7 - Deposit-Type Contracts

N O N E

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE Symetra National Life Insurance Company
EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2009 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 | 165,741 | | 165,741 | | | | | | | | |
| 1.2 Reinsurance assumed | | | | | | | | | | | |
| 1.3 Reinsurance ceded | | | | | | | | | | | |
| 1.4 Net (d) | 165,741 | | 165,741 | | | | | | | | |
| 2. Liability December 31, current year from Part 1: | | | | | | | | | | | |
| 2.1 Direct | 2,000 | | 2,000 | | | | | | | | |
| 2.2 Reinsurance assumed | | | | | | | | | | | |
| 2.3 Reinsurance ceded | | | | | | | | | | | |
| 2.4 Net | 2,000 | | 2,000 | | | | | | | | |
| 3. Amounts recoverable from reinsurers December 31, current year | | | | | | | | | | | |
| 4. Liability December 31, prior year: | | | | | | | | | | | |
| 4.1 Direct | 2,000 | | 2,000 | | | | | | | | |
| 4.2 Reinsurance assumed | | | | | | | | | | | |
| 4.3 Reinsurance ceded | | | | | | | | | | | |
| 4.4 Net | 2,000 | | 2,000 | | | | | | | | |
| 5. Amounts recoverable from reinsurers December 31, prior year | | | | | | | | | | | |
| 6. Incurred Benefits | | | | | | | | | | | |
| 6.1 Direct | 165,741 | | 165,741 | | | | | | | | |
| 6.2 Reinsurance assumed | | | | | | | | | | | |
| 6.3 Reinsurance ceded | | | | | | | | | | | |
| 6.4 Net | 165,741 | | 165,741 | | | | | | | | |

- (a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
 \$ in Line 6.1, and \$ in Line 6.4.
- (b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
 \$ in Line 6.1, and \$ in Line 6.4.
- (c) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
 \$ in Line 6.1, and \$ in Line 6.4.
- (d) Includes \$8,168 premiums waived under total and permanent disability benefits.

EXHIBIT OF NON-ADMITTED ASSETS

| | 1 | 2 | 3 |
|---|--|--|--|
| | Current Year Total Nonadmitted Assets | Prior Year Total Nonadmitted Assets | Change in Total Nonadmitted Assets (Col. 2 - Col. 1) |
| 1. Bonds (Schedule D) | | | |
| 2. Stocks (Schedule D): | | | |
| 2.1 Preferred stocks | | | |
| 2.2 Common stocks | | | |
| 3. Mortgage loans on real estate (Schedule B): | | | |
| 3.1 First liens | | | |
| 3.2 Other than first liens | | | |
| 4. Real estate (Schedule A): | | | |
| 4.1 Properties occupied by the company | | | |
| 4.2 Properties held for the production of income | | | |
| 4.3 Properties held for sale | | | |
| 5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA) | | | |
| 6. Contract loans | | | |
| 7. Other invested assets (Schedule BA) | | | |
| 8. Receivables for securities | | | |
| 9. Aggregate write-ins for invested assets | | | |
| 10. Subtotals, cash and invested assets (Lines 1 to 9) | | | |
| 11. Title plants (for Title insurers only) | | | |
| 12. Investment income due and accrued | | | |
| 13. Premiums and considerations: | | | |
| 13.1 Uncollected premiums and agents' balances in the course of collection | | | |
| 13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due | | | |
| 13.3 Accrued retrospective premiums | | | |
| 14. Reinsurance: | | | |
| 14.1 Amounts recoverable from reinsurers | | | |
| 14.2 Funds held by or deposited with reinsured companies | | | |
| 14.3 Other amounts receivable under reinsurance contracts | | | |
| 15. Amounts receivable relating to uninsured plans | | | |
| 16.1 Current federal and foreign income tax recoverable and interest thereon | | | |
| 16.2 Net deferred tax asset | 650,406 | 643,731 | (6,675) |
| 17. Guaranty funds receivable or on deposit | | | |
| 18. Electronic data processing equipment and software | | | |
| 19. Furniture and equipment, including health care delivery assets | | | |
| 20. Net adjustment in assets and liabilities due to foreign exchange rates | | | |
| 21. Receivables from parent, subsidiaries and affiliates | | | |
| 22. Health care and other amounts receivable | | | |
| 23. Aggregate write-ins for other than invested assets | | | |
| 24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23) | 650,406 | 643,731 | (6,675) |
| 25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts | | | |
| 26. Total (Lines 24 and 25) | 650,406 | 643,731 | (6,675) |
| DETAILS OF WRITE-INS | | | |
| 0901. | | | |
| 0902. | | | |
| 0903. | | | |
| 0998. Summary of remaining write-ins for Line 9 from overflow page | | | |
| 0999. Totals (Lines 0901 thru 0903 plus 0998)(Line 9 above) | | | |
| 2301. Accounts and notes receivable | | | |
| 2302. | | | |
| 2303. | | | |
| 2398. Summary of remaining write-ins for Line 23 from overflow page | | | |
| 2399. Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above) | | | |

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 in conformity with the National Association of Insurance Commissioners (NAIC) Accounting Practices and Procedures Manual and Annual Statement Instructions, except to the extent that practices prescribed or permitted by the Office of the Insurance Commissioner of the State of Washington (the Department) differ. No differences exist in the prescribed or permitted practices that result in a material effect on surplus at either December 31, 2009 or 2008.

Under Washington State Insurance code RCW 48.13.240(3), a mutual fund is classified as a miscellaneous investment and investment in a single entity's mutual fund is limited to no more than one percent (1%) of an insurer's admitted assets. The Company, with the explicit permission of the Department is permitted to invest up to four percent (4%) of its assets in a single entity's mutual funds, as well as an unlimited amount of its assets in mutual funds listed on the NAIC's most recent Mutual Fund Lists as U.S. Direct Obligations/Full Faith and Credit Exempt. As of December 31, 2009 and 2008, the Company held \$369,696 or 2.2% and \$593,547 or 3.4%, respectively, of admitted assets in a single entity's mutual fund, JP Morgan Overnight Sweep. The Company has no other permitted practices.

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

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policy

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

In addition, the Company uses the following accounting policies:

- (1) Short-term investments are stated at amortized cost.
- (2) Bonds not backed by other loans and hybrid bonds typically referred to as a capital security or as a trust preferred security are stated at amortized cost using the scientific method, except for those with a NAIC designation of 6, which are reported at the lower of amortized cost or fair value.
- (3) The Company does not currently invest in common stocks.
- (4) Highest quality, high quality, or medium quality redeemable preferred stocks (NAIC designations 1 to 3), which have characteristics of debt securities are valued at cost or amortized cost. All other redeemable preferred stocks (NAIC designations 4 to 6) are reported at the lower of cost, amortized cost, or fair value. Highest quality, high quality, or medium quality perpetual preferred stocks (NAIC designations 1 to 3), which have characteristics of equity securities are valued at cost. All other perpetual preferred stocks (NAIC designations 4 to 6) are reported at the lower of cost or fair value.
- (5) The Company does not currently invest in mortgage loans.
- (6) Loan-backed securities are valued and reported in accordance with the NAIC Purposes and Procedures of the Securities Valuation Office (SVO) manual and Statement of Statutory Accounting Principles (SSAP) No. 43-Revised, "*Loan-backed and Structured Securities*". Agency loan-backed and structured securities, subject to a single NAIC designation and for which the collection of all contractual cash flows is probable, are reported at amortized cost using the retrospective methodology consistently applied by type of security, except for those with an NAIC designation of 6, which are reported at the lower of amortized cost or fair value. The retrospective methodology changes both the yield and the asset balance so that the expected future cash flows produce a return on the investment equal to the return now expected over the life of the investment as measured from the date of acquisition.

Non-agency residential mortgage-backed securities, subject to multiple NAIC designations, utilize a two-step method for determining carrying value. The first step compares the current amortized cost to the range of values assigned to the six NAIC designations for each security to establish the initial NAIC designation. Securities with an initial NAIC designation of 1 through 5, are reported at amortized cost using the retrospective methodology and securities with an initial NAIC designation of 6 are reported at the lower of amortized cost or fair value. The second step determines the final NAIC designation used for reporting by comparing the adjusted carrying value of the security from step one to the range of values assigned to the six NAIC designations for each security.

Agency loan-backed, non-agency residential mortgage-backed and structured securities, for which the fair value has declined below the amortized cost basis, are evaluated further to determine if the decline is other-than-temporary. When an other-than-temporary impairment has occurred due to the Company's intent to sell the security or the Company has assessed it does not have the intent and ability to retain the security until sufficient time to recover the amortized cost basis, the investments are written down and carried at fair value. When an other-than-temporary impairment has occurred because the Company does not expect to recover the entire cost basis, even if the Company has the intent and ability to hold, the investments are written down and carried at the present value of cash flows expected to be collected, discounted at the effective rate immediately prior to the recognition of the other-than-temporary impairment. For periods subsequent to the loss recognition, the prospective adjustment methodology is used to value the security and the new amortized cost basis is not adjusted for subsequent recoveries in fair value.

NOTES TO FINANCIAL STATEMENTS

- (7) The Company has no investments in subsidiaries, controlled or affiliated companies.
- (8) The Company has no ownership interests in joint ventures, partnerships or limited liability companies.
- (9) The Company does not currently invest in derivatives.
- (10) The Company does not use anticipated investment income as a factor in the premium deficiency calculation.
- (11) The Company has no accident and health contracts.
- (12) The Company has not modified its capitalization policy from prior year.
- (13) The Company has no pharmaceutical rebate receivables.

2. Accounting Changes and Correction of Errors

The Company adopted SSAP No. 43-R, “*Loan-backed and Structured Securities*” as of September 30, 2009. This SSAP substantively revises SSAP No. 43 and supersedes SSAP No. 98, “*Treatment of Cash Flows When Quantifying Changes in Valuations and Impairments*” and paragraph 13 of SSAP No. 99, “*Accounting for Certain Securities Subsequent to an Other-Than-Temporary Impairment*”. It revised valuation and impairment requirements to be based on the present value of cash flows expected to recover the entire amortized cost basis, and requires securities that the Company intends to sell to be recorded at fair value. There is no cumulative effect on adoption of SSAP 43-R. The discount rate used to calculate the present value of the cash flows expected to be collected was the rate in effect before recognizing any other-than-temporary impairments.

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

There were no changes in accounting principles during the year ended December 31, 2008.

There were no errors discovered during the years ended December 31, 2009 or 2008.

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 the creditor.

C. Reverse Mortgages

The Company has no reverse mortgages.

D. Loan-Backed Securities

(1) The December 31, 2009 admitted and fair values associated with the Company’s loan-backed securities are as follows:

| | Statement (Admitted) Value | Fair Value | Excess of Statement over Fair Value (-) or Fair Value over Statement (+) |
|----------------------------|----------------------------------|--------------------|---|
| Mortgage-backed securities | \$3,126,434 | \$3,152,591 | \$26,157 |
| Total | \$3,126,434 | \$3,152,591 | \$26,157 |

In accordance with the NAIC Purposes and Procedures of the SVO manual, fair values reflect the price at which the security would sell in an arms length transaction between a willing buyer and seller in possession of the same information. The Company uses quoted market prices from independent third party pricing services or public market information to determine the fair value of its loan-backed securities when such information is available. When such information is not available for investments, the Company uses other valuation techniques. Such techniques include evaluating discounted cash flows, identifying comparable securities with quoted market prices, and using internally prepared valuations based on modeling and pricing methods.

NOTES TO FINANCIAL STATEMENTS

(2) Prepayment assumptions for single-class and multi-class mortgage-backed securities are obtained primarily from broker dealer survey values or internal estimates when survey values are not available.

(3) Following is the only exposure to a single issuer, excluding U.S. government and U.S. government agency securities:

| Issuer | Book / Adjusted Carrying Value |
|-----------------------------|-----------------------------------|
| Master Asset Securitization | \$270,245 |
| | \$270,245 |

(4) Other –than- temporary impairments for loan-backed securities:

None

(5) Loan-backed securities with prior other-than-temporary impairments currently held by the Company as the present value of cash flows expected to be collected:

None

(6) The aggregate amount of gross unrealized losses and corresponding fair values for loan-backed securities are as follows:

| | Gross Amortized Cost | Gross Unrealized Gains | Gross Unrealized Losses | Fair Value |
|----------------------------|----------------------------|------------------------------|-------------------------------|--------------------|
| Mortgage-backed securities | \$3,126,434 | \$71,761 | (\$45,604) | \$3,152,591 |
| Total | \$3,126,434 | \$71,761 | (\$45,604) | \$3,152,591 |

| | Less than 12 months | | 12 months or more | | Total | |
|----------------------------|---------------------|-------------------------------|-------------------|-------------------------------|------------------|-------------------------------|
| | Fair Value | Gross Unrealized Losses | Fair Value | Gross Unrealized Losses | Fair Value | Gross Unrealized Losses |
| Mortgage-backed securities | \$513,482 | (\$7,546) | \$232,187 | (\$38,058) | \$745,669 | (\$45,604) |
| Total | \$513,482 | (\$7,546) | \$232,187 | (\$38,058) | \$745,669 | (\$45,604) |

(7) We analyze investments in loan-backed securities that meet our impairment criteria to determine whether the decline in value is other-than-temporary. To make this determination for each security, we consider both quantitative and qualitative criteria including:

- How long and by how much the fair value has been below cost or amortized cost;
- The financial condition and near-term prospects of the issuer of the security, including any specific events that may affect its operations or earnings potential, or compliance with terms and covenants of the security;
- Any downgrades of the security by a rating agency;
- Any reduction or elimination of dividends or nonpayment of scheduled interest payments; and
- Our intent to sell the security or whether the Company has the intent and ability to retain the investment for a period of time sufficient to recover the amortized cost basis.

(8) Not applicable.

E. Repurchase Agreements

The Company has no investments in repurchase agreements.

F. Real Estate

The Company has no investments in real estate.

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

The Company has no investments in LIHTC.

NOTES TO FINANCIAL STATEMENTS

6. Joint Ventures, Partnerships and Limited Liability Companies

- A. The Company has no investments in joint ventures, partnerships or limited liability companies that exceed 10% of its admitted assets.
- B. The Company did not recognize any impairment write down for investments in joint ventures, partnerships or limited liability companies during the statement periods.

7. Investment Income

- A. Due and accrued income 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, 2009 or 2008.

8. Derivative Instruments

The Company has no investments in derivative instruments.

9. Income Taxes

A. Deferred Tax Components:

| | <u>12/31/2009</u> | <u>12/31/2008</u> |
|---|-------------------|-------------------|
| 1. Gross Deferred Tax Assets – Ordinary | \$ 778,832 | \$ 741,480 |
| 2. Gross Deferred Tax Assets – Capital | 0 | 0 |
| 3. Total Gross Deferred Tax Assets | <u>778,832</u> | <u>741,480</u> |
| 4. Statutory Valuation Allowance – Ordinary | 0 | 0 |
| 5. Statutory Valuation Allowance – Capital | <u>0</u> | <u>0</u> |
| 6. Adjusted Gross Deferred Tax Assets | 778,832 | 741,480 |
| 7. Deferred Tax Liabilities – Ordinary | (61,084) | (58,192) |
| 8. Deferred Tax Liabilities – Capital | <u>0</u> | <u>0</u> |
| 9. Net Deferred Tax Asset (Liability) | 717,748 | 683,288 |
| 10. Deferred Tax Assets Nonadmitted – Ordinary | (650,406) | (643,731) |
| 11. Deferred Tax Assets Nonadmitted – Capital | <u>0</u> | <u>0</u> |
| 12. Total Deferred Tax Assets Admitted (per SSAP No. 10R) | \$ 67,342 | \$ 39,557 |
| 13. (Incr.) Decr. in Deferred Tax Assets - Nonadmitted | \$ (6,675) | \$ 38,866 |

The Company has elected to admit deferred tax assets pursuant to paragraph 10.e. of SSAP No. 10R. This is the first year the Company is eligible to make this election. As a result, the prior years' admitted deferred tax assets were calculated pursuant to paragraphs 10.a through 10.c.

Increased Admitted Amount Under Paragraph 10.e.

| | <u>12/31/2009</u> | <u>12/31/2008</u> | <u>Change</u> |
|---|-------------------|-------------------|------------------|
| Increased amt of admitted assets under paragraph 10.e. - Ordinary | \$ 35,126 | \$ 0 | \$ 35,126 |
| Increased amt of admitted assets under paragraph 10.e. - Capital | 0 | 0 | 0 |
| Total incr. amt of admitted assets under paragraph 10.e. | <u>\$ 35,126</u> | <u>\$ 0</u> | <u>\$ 35,126</u> |

Summary of Admitted Adjusted Gross Deferred Tax Assets

| | <u>Ordinary</u> | <u>Capital</u> | <u>Total</u> |
|---|------------------|----------------|------------------|
| Amount admitted under paragraph 10.a. | \$ 32,215 | \$ 0 | \$ 32,215 |
| Amount admitted under paragraph 10.b.i. | 0 | 0 | 0 |
| Amount admitted under paragraph 10.c. | <u>61,084</u> | <u>0</u> | <u>61,084</u> |
| Total admitted under paragraphs 10.a. through 10.c. | 93,299 | 0 | 93,299 |
| Amount admitted under paragraph 10.e.i. | 67,341 | 0 | 67,341 |
| Amount admitted under paragraph 10.e.ii.a. | 0 | 0 | 0 |
| Amount admitted under paragraph 10.e.iii. | <u>61,084</u> | <u>0</u> | <u>61,084</u> |
| Total admitted under paragraphs 10.a. through 10.c. | 128,425 | 0 | 128,425 |
| Additional amount admitted under paragraph 10.e. | <u>\$ 35,126</u> | <u>\$ 0</u> | <u>\$ 35,126</u> |

| | |
|---|--------------|
| Ten percent of statutory surplus under paragraph 10.b.ii. | \$ 1,124,388 |
| Fifteen percent of statutory surplus under paragraph 10.e.ii.b. | \$ 1,686,582 |

Risk Based Capital Amount Utilized in Paragraph 10.d.

| | |
|--------------------------|---------------|
| Total Adjusted Capital | \$ 10,258,951 |
| Authorized Control Level | \$ 113,617 |

NOTES TO FINANCIAL STATEMENTS

Increased Amount of Admitted DTAs, Admitted Assets, Statutory Surplus, and Total Adjusted Capital

| | SSAP No. 10R Paragraphs 10.a.-10.c. | SSAP No. 10R Paragraph 10.e. | Increased Amount |
|------------------------------|---|------------------------------------|---------------------|
| Admitted Deferred Tax Assets | \$ 93,299 | \$ 128,425 | \$ 35,126 |
| Admitted Assets | \$ 16,748,988 | \$ 16,784,114 | \$ 35,126 |
| Statutory Surplus | \$ 10,208,460 | \$ 10,243,586 | \$ 35,126 |
| Total Adjusted Capital | \$ 10,258,951 | \$ 10,294,077 | \$ 35,126 |

B. Deferred Tax Liabilities are not recognized for the following amounts:

The Company has no Deferred Tax Liabilities which have not been recognized.

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

| Current Income Taxes: | <u>12/31/2009</u> | <u>12/31/2008</u> |
|---|-------------------|-------------------|
| Current Year Tax Provision Before Tax Credits | \$ 175,125 | \$ 213,981 |
| Prior Year Under/(Over) Accrual | 4,722 | 3,392 |
| Income Tax Expense From Operations | 179,847 | 217,373 |
| Taxes on Capital Gains/(Losses) | 1,647 | 436 |
| Current Income Taxes Incurred | \$ 181,494 | \$ 217,809 |

The main components of Deferred Tax amounts are as follows:

| Assets | <u>12/31/2009</u> | <u>12/31/2008</u> | <u>Change</u> |
|---|-------------------|-------------------|------------------|
| Investments | \$ 2,389 | \$ 2,728 | \$ (339) |
| Non-Admitted Assets | 0 | 0 | 0 |
| Proxy DAC | 42,036 | 46,767 | (4,731) |
| Reserves | 733,496 | 691,190 | 42,306 |
| All Others | 911 | 795 | 116 |
| Total Deferred Tax Assets | \$ 778,832 | \$ 741,480 | \$ 37,352 |
| | | | |
| Total Deferred Tax Asset – Nonadmitted | \$ 650,406 | \$ 643,731 | \$ 6,675 |
| Liabilities | | | |
| Investments | \$ 36,842 | \$ 31,478 | \$ 5,364 |
| Deferred Premium/Loading | 24,242 | 26,714 | (2,472) |
| Total Deferred Tax Liabilities | \$ 61,084 | \$ 58,192 | \$ 2,892 |
| | | | |
| Net Change in Deferred Tax Asset (Liability) | | | \$ 34,460 |
| Surplus Adjustments: | | | |
| Adjustments to Prior Year Net Deferred Tax Assets | | | (4,722) |
| | | | |
| Change in Net Deferred Income Taxes | | | \$ 29,738 |

No adjustments were made to the Company's gross deferred tax assets because of a change in circumstances. As a result, the Company expects it will fully realize the deferred tax assets and no statutory valuation allowance has been recorded as of December 31, 2009.

D. Significant Statutory to Tax Adjustments on Current Taxes:

| | <u>12/31/2009</u> | <u>12/31/2008</u> |
|--|-------------------|-------------------|
| Ordinary Income Tax at Federal Statutory rate (35%) | \$ 147,662 | \$ 240,802 |
| Capital Income Tax at Federal Statutory rate (35%) | 599 | 38 |
| Total Income Tax | \$ 148,261 | \$ 240,840 |
| Other Permanent Items | 725 | 976 |
| Change in IMR | (1,952) | (3,111) |
| Prior Year Adjustment | 4,722 | 3,392 |
| | | |
| Federal Income Tax Expense (Benefit) | \$ 151,756 | \$ 242,097 |
| Federal & Foreign Taxes Incurred | \$ 81,494 | \$ 217,809 |
| Change in Net Deferred Income Taxes | (29,738) | 24,288 |
| Total Statutory Income Taxes | \$ 51,756 | \$ 242,097 |

NOTES TO FINANCIAL STATEMENTS

E. (1) The Company files a life insurance consolidated tax return with its parent company, Symetra Life Insurance Company. As a result, any loss carryforwards are calculated on a consolidated basis. As of December 31, 2009, the consolidated return had no loss carryforwards estimated.

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

| | <u>2009</u> | <u>2008</u> | <u>2007</u> |
|-----------------|-------------|-------------|-------------|
| Ordinary Income | \$ 175,125 | \$ 218,703 | \$ 211,765 |
| Capital Gain | \$ 1,647 | \$ 436 | \$ 1,038 |

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

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

Symetra Life Insurance Company
First Symetra National Life Insurance Company of New York

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

(3) The Company's federal income tax returns have been examined and closing agreements have been executed with the Internal Revenue Service, or the statute of limitations has expired for all tax periods through December 31, 2003. The Internal Revenue Service is in the process of auditing the Company's returns for the tax year ended July 31, 2004 filed in consolidation with the Company's former parent, Safeco Corporation. To date, no significant or proposed adjustments have been raised by the examiners. The Internal Revenue Service has also completed an audit of the Company's returns and the statute of limitations has closed for the years ended December 31, 2004 and 2005.

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

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

During the year ended December 31, 2009:

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

There were no material related party transactions during the year ended December 31, 2008.

D. As of December 31, 2009 and 2008, the Company reported the following amounts due (to)/from an affiliated company, which are generally settled within 30 days:

| | | |
|--------------------------------|--------------------|--------------------|
| | <u>12/31/09</u> | <u>12/31/08</u> |
| Symetra Life Insurance Company | \$ (20,232) | \$ (39,187) |
| White Mountains Advisors, LLC | (2,363) | (2,366) |
| Total | <u>\$ (22,595)</u> | <u>\$ (41,553)</u> |

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

F. The Company entered into a Services and Shared Expenses Agreement with its affiliates under common ownership with Symetra Financial Corporation, whereby the parties each agree to provide and receive from each other certain general services (related to sharing common management, personnel, and facilities) and to share the expenses thereof. The agreement was effective December 15, 2005, following prior notice of the transaction to the Washington Office of Insurance Commissioner pursuant to insurance company law.

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

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

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

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

NOTES TO FINANCIAL STATEMENTS

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

K. Investments in foreign insurance subsidiaries - Not applicable.

L. Investments in downstream noninsurance holding company - Not applicable.

11. Debt

Not applicable

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

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

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

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

D. Consolidated Holding Company Plans

Retirement Plans

The Company participates in a defined contribution plan sponsored by Symetra Life Insurance Company, its parent. The Company has no legal obligation for the benefits under these plans.

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

The defined contribution plan is a 401(k)/profit sharing plan that includes a matching contribution of 100% of a participant's contributions, up to 6% of eligible compensation. The Company's share of expenses for the plan was not material for the years ended December 31, 2009 and 2008.

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

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

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

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

(2) The Company has no preferred stock.

(3) The Company is restricted as to the amount of dividends that can be paid to its shareholder without prior approval of the State of Washington Office of the Insurance Commissioner. This restriction is the greater of statutory net gain from operations for the previous year or 10% of policyholder surplus at the close of the previous year, subject to a maximum limit equal to statutory unassigned funds. Based on this restriction, the maximum dividend payout that may be made without prior approval in 2010 is \$1,024,359.

(4) The Company paid dividends of \$1,000,000 during the year ending December 31, 2009. The Company paid no dividends during the year ending December 31, 2008. A dividend schedule is provided in Note 10.

(5) Within the limitations of (3) above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to its shareholder.

(6) The unassigned surplus funds are held for the benefit of the Company's shareholder, as the Company does not issue participating business.

(7) There have been no advances to surplus.

(8) The Company holds no stock for special purposes.

(9) The increase in special surplus funds of \$35,126 was due to the implementation of SSAP No. 10R, *Income Taxes*, on December 31, 2009.

(10) There was no increase (decrease) of unassigned funds (surplus) due to cumulative unrealized gains or losses at December 31, 2009 or 2008.

(11) The Company has no surplus notes.

(12) Impact of any restatement due to a quasi-reorganizations - Not applicable.

(13) Effective date of quasi-reorganization - Not applicable.

NOTES TO FINANCIAL STATEMENTS

14. Contingencies

- A. The Company has made no commitments or contingent commitments to a SCA entity.
- B. The Company is subject to guaranty fund and other assessments by the states in which it writes business. Guaranty fund assessments are accrued at the time of insolvencies as they become known to the Company and if they are material. Other assessments are accrued at the time of assessment, or, in the case of loss-based assessments, at the time the losses are incurred. Based upon information provided by the National Organization of Life and Health Insurance Guaranty Association (NOLHGA), the Company has accrued a liability for guaranty fund assessments of \$10,078 and a related premium tax benefit asset of \$7,472. The amounts represent management's best estimates based on information received from the states in which the Company writes business and may change due to many factors including the Company's share of the ultimate cost of current insolvencies.
- C. The Company has no material gain contingencies to report. See Note 14E.
- D. Claims related extra contractual obligation and bad faith losses stemming from lawsuits - Not applicable
- E. Various lawsuits against the Company can arise in the course of the Company's business. Contingent liabilities arising from litigation, income taxes and other matters are not considered material in relation to the financial position of the Company.

15. Leases

Not applicable

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

Not applicable

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

- A. The Company has no transfers of receivables recorded as sales.
- B. Transfer and Servicing of Financial Assets – Not applicable.
- C. The Company had no transactions which met the definition of wash sales as stated in SSAP No. 91, "*Accounting for Transfers and Servicing of Financial Assets and Extinguishment of Liabilities*", for securities with a NAIC designation of 3 or below or unrated securities for the year ended December 31, 2009.

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. Other Items

- A. Extraordinary Items – Not applicable.
- B. Troubled Debt Restructuring – Not applicable.
- C. Other Disclosures
Assets in the amount of \$2,368,372 and \$2,366,105 were on deposit with government authorities or trustees as required by law, as of December 31, 2009 and 2008, respectively.
- D. The Company does not carry any significant uncollected premium balances that are considered uncollectible.
- E. Business Interruption Insurance Recoveries – Not applicable.
- F. State Transferable Tax Credits – Not applicable.
- G. Subprime Mortgage Related Risk Exposure – Not applicable.

NOTES TO FINANCIAL STATEMENTS

21. 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. Subsequent events have been considered through February 26, 2010 for the statutory statement issued on February 26, 2010.

Type II: Nonrecognized Subsequent Events:

On January 27, 2010, Symetra Financial Corporation, completed an initial public offering of 34,960,000 shares of its common stock, of which 25,259,510 were new shares issued. Symetra Financial Corporation received net proceeds of \$282,485,058.

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 26, 2010 for the statutory statement issued on February 26, 2010.

22. Reinsurance

Not applicable

23. Retrospectively Rated Contracts & Contracts Subject to Redetermination

Not applicable

24. Change in Incurred Losses and Loss Adjustment Expenses

Not applicable

25. Intercompany Pooling Arrangements

Not applicable

26. Structured Settlements

Not applicable

27. Health Care Receivable

Not applicable

28. Participating Policies

Not applicable

29. Premium Deficiency reserves

Not applicable

30. Reserves for Life Contracts and Annuity Contracts

- (1) The Company waives deduction of deferred fractional premiums upon death of insured and returns any portion of the final premium beyond the date of death. Surrender values are not promised in excess of legally computed reserves.
- (2) Policies for substandard lives are charged an extra premium plus the gross premium for a rated age. Mean reserves are determined by computing the regular mean reserve for the plan at any rated age and holding in addition one-half (1/2) of any extra premium charge for the year.
- (3) As of December 31, 2009, the Company had \$4,772,077 of insurance in force for which the gross premiums were less than the net premiums according to the standard valuation established by the state of Washington. Reserves to cover the above insurance are reported in Exhibit 5, Miscellaneous Reserves Section, as \$67,488 at December 31, 2009.
- (4) The Tabular Interest has been determined by formula as described in the instructions.
- (5) In the determination of Tabular Interest on funds not involving life contingencies for each valuation rate of interest, the Tabular Interest is calculated as the change in reserves minus premiums plus benefits. Interest is verified by comparison to the general ledger.
- (6) The Company had no significant other reserve changes.

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

There are no Annuity Actuarial Reserves or Deposit Type Liabilities.

NOTES TO FINANCIAL STATEMENTS

32. Premium and Annuity Considerations Deferred and Uncollected

The deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2009 were as follows:

| Type | Gross | Net of Loading |
|-------------------------|------------------|------------------|
| Ordinary – New Business | \$ 0 | \$ 0 |
| Ordinary – Renewal | 69,262 | 54,100 |
| Total | \$ 69,262 | \$ 54,100 |

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

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

33. Separate Accounts

Not applicable

34. Loss/Claim Adjustment Expenses

Not applicable

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [] N/A []
- 1.3 State Regulating? Washington
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]
- 2.2 If yes, date of change:
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2005
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2005
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 02/27/2008
- 3.4 By what department or departments?
Washington
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [] No [] N/A [X]
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [X] No [] N/A []
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business? Yes [] No [X]
4.12 renewals? Yes [] No [X]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business? Yes [] No [X]
4.22 renewals? Yes [] No [X]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
- 5.2 If yes, provide name of entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.
- | 1
Name of Entity | 2
NAIC Company Code | 3
State of Domicile |
|---------------------|------------------------|------------------------|
| | | |
- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [] No [X]
- 6.2 If yes, give full information:
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [X] No []
- 7.2 If yes,
7.21 State the percentage of foreign control; 18.8 %
7.22 State the nationality(s) of the foreign person(s) or entity(s) or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact; and identify the type of entity(s) (e.g., individual, corporation or government, manager or attorney in fact).

| 1 Nationality | 2 Type of Entity |
|------------------|---------------------|
| Bermuda | Corporation |

GENERAL INTERROGATORIES

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

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

- 9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Ernst & Young LLP
Suite 3500
999 Third Avenue
Seattle, WA 98104
- 10. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Dena Simone Thompson, FSA, MAAA
Senior Actuary and Assistant Vice President
Symetra Life Insurance Company
777 108th Avenue NE, Suite 1200
MS: SC-14
Bellevue, WA 98004
- 11.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]
 - 11.11 Name of real estate holding company
 - 11.12 Number of parcels involved
 - 11.13 Total book/adjusted carrying value \$

11.2 If, yes provide explanation:
.....

12. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:

- 12.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
- 12.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
- 12.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
- 12.4 If answer to (12.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []
- 13.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
 - (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
 - (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
 - (c) Compliance with applicable governmental laws, rules and regulations;
 - (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
 - (e) Accountability for adherence to the code.
- 13.11 If the response to 13.1 is No, please explain:
.....
- 13.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
- 13.21 If the response to 13.2 is Yes, provide information related to amendment(s).
.....
- 13.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
- 13.31 If the response to 13.3 is Yes, provide the nature of any waiver(s).
.....

BOARD OF DIRECTORS

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

GENERAL INTERROGATORIES

FINANCIAL

- 17. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 18.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
 - 18.11 To directors or other officers.....\$0
 - 18.12 To stockholders not officers.....\$0
 - 18.13 Trustees, supreme or grand (Fraternal Only)\$0
- 18.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
 - 18.21 To directors or other officers.....\$0
 - 18.22 To stockholders not officers.....\$0
 - 18.23 Trustees, supreme or grand (Fraternal Only)\$0
- 19.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 19.2 If yes, state the amount thereof at December 31 of the current year:
 - 19.21 Rented from others.....\$
 - 19.22 Borrowed from others.....\$
 - 19.23 Leased from others.....\$
 - 19.24 Other.....\$
- 20.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [X] No []
- 20.2 If answer is yes,
 - 20.21 Amount paid as losses or risk adjustment \$0
 - 20.22 Amount paid as expenses.....\$2,517
 - 20.23 Other amounts paid.....\$0
- 21.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [] No [X]
- 21.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:\$

INVESTMENT

- 22.1 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 22.3)..... Yes [X] No []
- 22.2 If no, give full and complete information relating thereto:
- 22.3 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 16 where this information is also provided) Reference notes
- 22.4 Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes [] No [] N/A [X]
- 22.5 If answer to 22.4 is YES, report amount of collateral.\$
- 22.6 If answer to 22.4 is NO, report amount of collateral.\$
- 23.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 19.1 and 22.3). Yes [X] No []
- 23.2 If yes, state the amount thereof at December 31 of the current year:
 - 23.21 Subject to repurchase agreements.....\$0
 - 23.22 Subject to reverse repurchase agreements.....\$0
 - 23.23 Subject to dollar repurchase agreements.....\$0
 - 23.24 Subject to reverse dollar repurchase agreements.....\$0
 - 23.25 Pledged as collateral.....\$0
 - 23.26 Placed under option agreements.....\$0
 - 23.27 Letter stock or other securities restricted as to sale.....\$0
 - 23.28 On deposit with state or other regulatory body.....\$2,368,373
 - 23.29 Other.....\$0

23.3 For category (23.27) provide the following:

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

- 24.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]
- 24.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A [X]
If no, attach a description with this statement.
- 25.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]
- 25.2 If yes, state the amount thereof at December 31 of the current year.\$

GENERAL INTERROGATORIES

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

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

| 1 Name of Custodian(s) | 2 Custodian's Address |
|---------------------------|--|
| JP Morgan Chase | 1 Chase Manhattan Bank, Floor 19 Mail Code NY 1-A331 New York, NY 10005-1401 |

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

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

26.03 Have there been any changes, including name changes, in the custodian(s) identified in 26.01 during the current year? Yes [] No [X]

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

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

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

| 1 Central Registration Depository Number(s) | 2 Name | 3 Address |
|--|-------------------------------------|--|
| 104123 | White Mountains Advisors, LLC | 200 Hubbard Road Guilford, CT 06437 |

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

27.2 If yes, complete the following schedule:

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

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

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

GENERAL INTERROGATORIES

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

| | 1 Statement (Admitted) Value | 2 Fair Value | 3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+) |
|-----------------------------|------------------------------------|-----------------|---|
| 28.1 Bonds | 15,762,759 | 16,462,762 | 700,003 |
| 28.2 Preferred stocks | 498,650 | 491,855 | (6,795) |
| 28.3 Totals | 16,261,409 | 16,954,617 | 693,208 |

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

29.1 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]

29.2 If 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 []

29.3 If no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:

We utilize a nationally recognized independent third party pricing service for the majority of the prices used to determine fair value. We gain assurance on the overall reasonableness and consistent application of input assumptions, valuation methodologies and compliance with accounting standards for fair value determination through various processes including, but not limited to, evaluation of pricing methodologies, analytical reviews of certain prices and back-testing of selected sales activity to determine whether there are any significant differences between the market price used to value the security prior to sale and the actual sales prices.

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

30.2 If no, list exceptions:

OTHER

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

31.2 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 |
|-----------|------------------|
| | |

32.1 Amount of payments for legal expenses, if any?\$129

32.2 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 |
|-----------|------------------|
| | |

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

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

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

GENERAL INTERROGATORIES

PART 2 - LIFE INTERROGATORIES

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

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

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

1.31 Reason for excluding:
.....

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

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

1.6 Individual policies:

Most current three years:

1.61 Total premium earned \$

1.62 Total incurred claims \$

1.63 Number of covered lives

All years prior to most current three years

1.64 Total premium earned \$

1.65 Total incurred claims \$

1.66 Number of covered lives

1.7 Group policies:

Most current three years:

1.71 Total premium earned \$

1.72 Total incurred claims \$

1.73 Number of covered lives

All years prior to most current three years

1.74 Total premium earned \$

1.75 Total incurred claims \$

1.76 Number of covered lives

2. Health Test:

| | | 1 | 2 |
|-----|-------------------------------|--------------|------------|
| | | Current Year | Prior Year |
| 2.1 | Premium Numerator | 0 | 0 |
| 2.2 | Premium Denominator | 316,302 | 338,945 |
| 2.3 | Premium Ratio (2.1/2.2) | 0.000 | 0.000 |
| 2.4 | Reserve Numerator | 0 | 0 |
| 2.5 | Reserve Denominator | 5,007,623 | 5,004,940 |
| 2.6 | Reserve Ratio (2.4/2.5) | 0.000 | 0.000 |

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

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

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

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

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

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

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

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

4.2 Net reimbursement of such expenses between reporting entities:

4.21 Paid \$ 132,185

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: \$ 7,000,000

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

7.11 Cash \$ 18,585,835

7.12 Stock \$ 0

GENERAL INTERROGATORIES

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

FIVE-YEAR HISTORICAL DATA

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

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

| | 1 2009 | 2 2008 | 3 2007 | 4 2006 | 5 2005 |
|--|------------|------------|------------|------------|------------|
| Life Insurance in Force (Exhibit of Life Insurance) | | | | | |
| 1. Ordinary - whole life and endowment (Line 34, Col. 4) | 20,218 | 21,341 | 22,543 | 23,740 | 24,973 |
| 2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4) | 15,700 | 16,723 | 18,196 | 19,991 | 21,751 |
| 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) | 35,918 | 38,064 | 40,739 | 43,731 | 46,724 |
| New Business Issued (Exhibit of Life Insurance) | | | | | |
| 8. Ordinary - whole life and endowment (Line 34, Col. 2) | | | | | |
| 9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2) | | | | | |
| 10. Credit life (Line 2, Col. 6) | | | | | |
| 11. Group (Line 2, Col. 9) | | | | | |
| 12. Industrial (Line 2, Col. 2) | | | | | |
| 13. Total (Line 2, Col. 10) | | | | | |
| Premium Income - Lines of Business (Exhibit 1 - Part 1) | | | | | |
| 14. Industrial life (Line 20.4, Col. 2) | | | | | |
| 15.1 Ordinary-life insurance (Line 20.4, Col. 3) | 316,302 | 338,945 | 374,131 | 397,976 | 409,017 |
| 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 | 316,302 | 338,945 | 374,131 | 397,976 | 409,017 |
| Balance Sheet (Pages 2 & 3) | | | | | |
| 21. Total admitted assets excluding Separate Accounts business (Page 2, Line 24, Col. 3) | 16,784,114 | 17,364,526 | 16,807,590 | 16,175,307 | 16,495,886 |
| 22. Total liabilities excluding Separate Accounts business (Page 3, Line 26) | 6,540,528 | 6,379,325 | 6,303,626 | 5,952,739 | 6,680,955 |
| 23. Aggregate life reserves (Page 3, Line 1) | 6,339,708 | 6,148,298 | 6,102,752 | 5,702,163 | 6,352,512 |
| 24. Aggregate A & H reserves (Page 3, Line 2) | | | | | |
| 25. Deposit-type contract funds (Page 3, Line 3) | | | | | 63 |
| 26. Asset valuation reserve (Page 3, Line 24.1) | 50,491 | 40,096 | 33,010 | 46,013 | 47,385 |
| 27. Capital (Page 3, Lines 29 and 30) | 2,500,000 | 2,500,000 | 2,500,000 | 2,500,000 | 2,500,000 |
| 28. Surplus (Page 3, Line 37) | 7,743,586 | 8,485,201 | 8,003,964 | 7,722,568 | 7,314,931 |
| Cash Flow (Page 5) | | | | | |
| 29. Net Cash from Operations (Line 11) | 482,556 | 526,134 | 496,856 | 439,626 | |
| Risk-Based Capital Analysis | | | | | |
| 30. Total adjusted capital | 10,294,077 | 11,025,297 | 10,536,974 | 10,268,581 | 9,862,316 |
| 31. Authorized control level risk - based capital | 115,373 | 103,055 | 78,862 | 95,420 | 132,460 |
| Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 10, Col. 3) x 100.0 | | | | | |
| 32. Bonds (Line 1) | 93.4 | 92.2 | 91.6 | 90.6 | 86.9 |
| 33. Stocks (Lines 2.1 and 2.2) | 3.0 | 2.9 | 3.0 | 3.2 | 3.0 |
| 34. Mortgage loans on real estate(Lines 3.1 and 3.2) | | | | | |
| 35. Real estate (Lines 4.1, 4.2 and 4.3) | | | | | |
| 36. Cash, cash equivalents and short-term investments (Line 5) | 2.3 | 3.6 | 2.3 | 4.5 | 8.5 |
| 37. Contract loans (Line 6) | 1.2 | 1.2 | 1.3 | 1.3 | 1.2 |
| 38. Other invested assets (Line 7) | | | | | |
| 39. Receivables for securities (Line 8) | 0.1 | 0.1 | 1.9 | 0.5 | 0.4 |
| 40. Aggregate write-ins for invested assets (Line 9) | | | | | |
| 41. Cash, cash equivalents and invested assets (Line 10) | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |

FIVE-YEAR HISTORICAL DATA

(Continued)

| | 1 2009 | 2 2008 | 3 2007 | 4 2006 | 5 2005 |
|--|------------|------------|------------|------------|------------|
| Investments in Parent, Subsidiaries and Affiliates | | | | | |
| 42. Affiliated bonds (Schedule D Summary, Line 12, Col. 1) | | | | | |
| 43. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1) | | | | | |
| 44. Affiliated common stocks (Schedule D Summary Line 24, Col. 1), | | | | | |
| 45. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10) | | | | | |
| 46. Affiliated mortgage loans on real estate | | | | | |
| 47. All other affiliated | | | | | |
| 48. Total of above Lines 42 to 47 | | | | | |
| Total Nonadmitted and Admitted Assets | | | | | |
| 49. Total nonadmitted assets (Page 2, Line 26, Col. 2) .. | 650,406 | 643,731 | 682,829 | 829,511 | 851,859 |
| 50. Total admitted assets (Page 2, Line 26, Col. 3) | 16,784,114 | 17,364,526 | 16,807,590 | 16,175,307 | 16,495,886 |
| Investment Data | | | | | |
| 51. Net investment income (Exhibit of Net Investment Income) | 820,443 | 859,671 | 885,151 | 874,221 | 850,715 |
| 52. Realized capital gains (losses) | 1,712 | (328) | (600) | 5,518 | 570 |
| 53. Unrealized capital gains (losses) | | | | | |
| 54. Total of above Lines 51, 52 and 53 | 822,155 | 859,343 | 884,551 | 879,739 | 851,285 |
| Benefits and Reserve Increases (Page 6) | | | | | |
| 55. Total contract benefits - life (Lines 10, 11, 12, 13, 14 and 15 Col. 1, minus Lines 10, 11, 12, 13, 14 and 15 Cols. 9, 10 and 11) | 257,109 | 192,854 | 256,963 | 387,353 | 207,031 |
| 56. Total contract benefits - A & H (Lines 13 & 14, Cols. 9, 10 & 11) | | | | | |
| 57. Increase in life reserves - other than group and annuities (Line 19, Cols. 2 and 3) | 191,410 | 45,546 | 51,425 | (650,350) | 1,353,569 |
| 58. Increase in A & H reserves (Line 19, Cols. 9, 10 & 11) | | | | | |
| 59. Dividends to policyholders (Line 30, Col. 1) | | | | | |
| Operating Percentages | | | | | |
| 60. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0 | 57.7 | 61.4 | 59.3 | 49.3 | 67.5 |
| 61. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0 | 4.3 | 5.3 | 5.5 | 6.3 | 5.9 |
| 62. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2) | | | | | |
| 63. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2) | | | | | |
| 64. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2) | | | | | |
| A & H Claim Reserve Adequacy | | | | | |
| 65. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2) | | | | | |
| 66. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2) | | | | | |
| 67. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2) | | | | | |
| 68. Prior years' claim liability and reserve-health other than Group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2) | | | | | |
| Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33) | | | | | |
| 69. Industrial life (Col. 2) | | | | | |
| 70. Ordinary - life (Col. 3) | 242,043 | 470,633 | 454,188 | 1,112,074 | (932,052) |
| 71. Ordinary - individual annuities (Col. 4) | | | | | |
| 72. Ordinary-supplementary contracts (Col. 5) | | | | | |
| 73. Credit life (Col. 6) | | | | | |
| 74. Group life (Col. 7) | | | | | |
| 75. Group annuities (Col. 8) | | | | | |
| 76. A & H-group (Col. 9) | | | | | |
| 77. A & H-credit (Col. 10) | | | | | |
| 78. A & H-other (Col. 11) | | | | | |
| 79. Aggregate of all other lines of business (Col. 12) | | | | | |
| 80. Total (Col. 1) | 242,043 | 470,633 | 454,188 | 1,112,074 | (932,052) |

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 2009 OF THE Symetra National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2009

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 | 315,100 | | | | 315,100 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 315,100 | | | | 315,100 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | | | | | |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | | | | | |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | | | | | |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | | | | | |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 157,573 | | | | 157,573 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | | | | | |
| 12. Surrender values and withdrawals for life contracts | 91,368 | | | | 91,368 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 8,168 | | | | 8,168 |
| 15. Totals | 257,109 | | | | 257,109 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|-------------|--|--------|--------------------|--------|------------|--------|-------|-------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | | | | | | | | | | |
| 17. Incurred during current year | 11 | 157,573 | | | | | | | 11 | 157,573 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 11 | 157,573 | | | | | | | 11 | 157,573 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 11 | 157,573 | | | | | | | 11 | 157,573 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 11 | 157,573 | | | | | | | 11 | 157,573 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | | | | | | |
| 20. In force December 31, prior year | 2,575 | 38,062,840 | (a) | | No. of Policies | | | | 2,575 | 38,062,840 |
| 21. Issued during year | | | | | | | | | | |
| 22. Other changes to in force (Net) | (113) | (2,145,822) | | | | | | | (113) | (2,145,822) |
| 23. In force December 31 of current year | 2,462 | 35,917,018 | (a) | | | | | | 2,462 | 35,917,018 |

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

ACCIDENT AND HEALTH INSURANCE

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

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

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE Symetra National Life Insurance Company

EXHIBIT OF LIFE INSURANCE

| | Industrial | | Ordinary | | Credit Life (Group and Individual) | | Group | | | 10 Total Amount of Insurance (a) |
|---|--------------------|-------------------------|--------------------|-------------------------|--|-------------------------|---------------|-------------------|-------------------------|--|
| | 1 | 2 | 3 | 4 | 5 | 6 | Number of | | 9 | |
| | Number of Policies | Amount of Insurance (a) | Number of Policies | Amount of Insurance (a) | Number of Individual Policies and Group Certificates | Amount of Insurance (a) | 7 Policies | 8 Certificates | Amount of Insurance (a) | |
| 1. In force end of prior year | | | 2,575 | 38,064 | | | | | | 38,064 |
| 2. Issued during year | | | | | | | | | | |
| 3. Reinsurance assumed | | | | | | | | | | |
| 4. Revived during year | | | 3 | 65 | | | | | | 65 |
| 5. Increased during year (net) | | | | | | | | | | |
| 6. Subtotals, Lines 2 to 5 | | | 3 | 65 | | | | | | 65 |
| 7. Additions by dividends during year | XXX | | XXX | | XXX | | XXX | XXX | | |
| 8. Aggregate write-ins for increases | | | | | | | | | | |
| 9. Totals (Lines 1 and 6 to 8) | | | 2,578 | 38,129 | | | | | | 38,129 |
| Deductions during year: | | | | | | | | | | |
| 10. Death | | | 11 | 158 | | | XXX | | | 158 |
| 11. Maturity | | | 5 | 90 | | | XXX | | | 90 |
| 12. Disability | | | | | | | XXX | | | |
| 13. Expiry | | | 19 | 259 | | | | | | 259 |
| 14. Surrender | | | 53 | 791 | | | | | | 791 |
| 15. Lapse | | | 28 | 808 | | | | | | 808 |
| 16. Conversion | | | | | | | XXX | XXX | XXX | |
| 17. Decreased (net) | | | | 105 | | | | | | 105 |
| 18. Reinsurance | | | | | | | | | | |
| 19. Aggregate write-ins for decreases | | | | | | | | | | |
| 20. Totals, (Lines 10 to 19) | | | 116 | 2,211 | | | | | | 2,211 |
| 21. In force end of year, (Line 9 minus Line 20) | | | 2,462 | 35,918 | | | | | | 35,918 |
| 22. Reinsurance ceded end of year | XXX | | XXX | | XXX | | XXX | XXX | | |
| 23. Line 21 minus Line 22 | XXX | | XXX | 35,918 | XXX | (b) | XXX | XXX | | 35,918 |
| DETAILS OF WRITE-INS | | | | | | | | | | |
| 0801. | | | | | | | | | | |
| 0802. | | | | | | | | | | |
| 0803. | | | | | | | | | | |
| 0898. Summary of remaining write-ins for Line 8 from overflow page | | | | | | | | | | |
| 0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above) | | | | | | | | | | |
| 1901. | | | | | | | | | | |
| 1902. | | | | | | | | | | |
| 1903. | | | | | | | | | | |
| 1998. Summary of remaining write-ins for Line 19 from overflow page | | | | | | | | | | |
| 1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above) | | | | | | | | | | |

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

(b) Group \$; Individual \$

EXHIBIT OF LIFE INSURANCE (Continued)

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

| | Industrial | | Ordinary | |
|------------------------------------|-------------------------|---------------------------------|-------------------------|---------------------------------|
| | 1 Number of Policies | 2 Amount of Insurance (a) | 3 Number of Policies | 4 Amount of Insurance (a) |
| 24. Additions by dividends | XXX | | XXX | |
| 25. Other paid-up insurance | | | 565 | 6,001 |
| 26. Debit ordinary insurance | XXX | XXX | | |

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

| Term Insurance Excluding Extended Term Insurance | Issued During Year (Included in Line 2) | | In Force End of Year (Included in Line 21) | |
|--|--|---------------------------------|---|---------------------------------|
| | 1 Number of Policies | 2 Amount of Insurance (a) | 3 Number of Policies | 4 Amount of Insurance (a) |
| 27. Term policies - decreasing | | | 33 | 268 |
| 28. Term policies - other | | | 877 | 15,382 |
| 29. Other term insurance - decreasing | XXX | | XXX | |
| 30. Other term insurance | XXX | | XXX | 50 |
| 31. Totals, Lines 27 to 30 | | | 910 | 15,700 |
| Reconciliation to Lines 2 and 21: | | | | |
| 32. Term additions | XXX | | XXX | |
| 33. Totals, extended term insurance | XXX | XXX | | |
| 34. Totals, whole life and endowment | | | 1,552 | 20,218 |
| 35. Totals (Lines 31 to 34) | | | 2,462 | 35,918 |

CLASSIFICATION OF AMOUNT OF INSURANCE (a) BY PARTICIPATING STATUS

| | Issued During Year (Included in Line 2) | | In Force End of Year (Included in Line 21) | |
|--|--|--------------------|---|--------------------|
| | 1 Non-Participating | 2 Participating | 3 Non-Participating | 4 Participating |
| 36. Industrial | | | | |
| 37. Ordinary | | | 35,918 | |
| 38. Credit Life (Group and Individual) | | | | |
| 39. Group | | | | |
| 40. Totals (Lines 36 to 39) | | | 35,918 | |

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

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

NONE

ADDITIONAL ACCIDENTAL DEATH BENEFITS

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

NONE

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

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

NONE

POLICIES WITH DISABILITY PROVISIONS

| Disability Provisions | Industrial | | Ordinary | | Credit | | Group | |
|-----------------------------|-------------------------|---------------------------------|-------------------------|---------------------------------|-------------------------|---------------------------------|-----------------------------|---------------------------------|
| | 1 Number of Policies | 2 Amount of Insurance (a) | 3 Number of Policies | 4 Amount of Insurance (a) | 5 Number of Policies | 6 Amount of Insurance (a) | 7 Number of Certificates | 8 Amount of Insurance (a) |
| 48. Waiver of Premium | | | 551 | 13,965 | | | | |
| 49. Disability Income | | | | | | | | |
| 50. Extended Benefits | | | XXX | XXX | | | | |
| 51. Other | | | | | | | | |
| 52. Total | | (b) | 551 | (b) 13,965 | | (b) | | (b) |

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

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

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

N O N E

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

N O N E

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

N O N E

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

N O N E

ANNUAL STATEMENT FOR THE YEAR 2009 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 | 71,203 |
| 2. Current year's realized pre-tax capital gains/(losses) of \$1,712 transferred into the reserve net of taxes of \$599 | 1,113 |
| 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) | 72,316 |
| 5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4) | 5,578 |
| 6. Reserve as of December 31, current year (Line 4 minus Line 5) | 66,738 |

AMORTIZATION

| Year of Amortization | 1 Reserve as of December 31, Prior Year | 2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes | 3 Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve | 4 Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3) |
|---------------------------|--|---|---|--|
| 1. 2009 | 5,434 | 144 | | 5,578 |
| 2. 2010 | 3,901 | 306 | | 4,207 |
| 3. 2011 | 3,649 | 281 | | 3,930 |
| 4. 2012 | 3,359 | 207 | | 3,566 |
| 5. 2013 | 3,856 | 130 | | 3,986 |
| 6. 2014 | 4,943 | 45 | | 4,988 |
| 7. 2015 | 5,418 | | | 5,418 |
| 8. 2016 | 5,943 | | | 5,943 |
| 9. 2017 | 6,540 | | | 6,540 |
| 10. 2018 | 6,933 | | | 6,933 |
| 11. 2019 | 6,690 | | | 6,690 |
| 12. 2020 | 5,676 | | | 5,676 |
| 13. 2021 | 4,361 | | | 4,361 |
| 14. 2022 | 2,912 | | | 2,912 |
| 15. 2023 | 1,333 | | | 1,333 |
| 16. 2024 | 255 | | | 255 |
| 17. 2025 | | | | |
| 18. 2026 | | | | |
| 19. 2027 | | | | |
| 20. 2028 | | | | |
| 21. 2029 | | | | |
| 22. 2030 | | | | |
| 23. 2031 | | | | |
| 24. 2032 | | | | |
| 25. 2033 | | | | |
| 26. 2034 | | | | |
| 27. 2035 | | | | |
| 28. 2036 | | | | |
| 29. 2037 | | | | |
| 30. 2038 | | | | |
| 31. 2039 and Later | | | | |
| 32. Total (Lines 1 to 31) | 71,203 | 1,113 | | 72,316 |

ANNUAL STATEMENT FOR THE YEAR 2009 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 | 40,096 | | 40,096 | | | | 40,096 |
| 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 | 13,077 | | 13,077 | | | | 13,077 |
| 8. Accumulated balances (Lines 1 through 5 - 6 + 7) | 53,173 | | 53,173 | | | | 53,173 |
| 9. Maximum reserve | 57,256 | | 57,256 | | | | 57,256 |
| 10. Reserve objective | 39,759 | | 39,759 | | | | 39,759 |
| 11. 20% of (Line 10 - Line 8) | (2,683) | | (2,683) | | | | (2,683) |
| 12. Balance before transfers (Lines 8 + 11) | 50,490 | | 50,490 | | | | 50,490 |
| 13. Transfers | | | | | | | XXX |
| 14. Voluntary contribution | | | | | | | |
| 15. Adjustment down to maximum/up to zero | | | | | | | |
| 16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15) | 50,490 | | 50,490 | | | | 50,490 |

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

| Line Number | NAIC Designation | Description | 1 Book/Adjusted Carrying Value | 2 Reclassify Related Party Encumbrances | 3 Add Third Party Encumbrances | 4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3) | Basic Contribution | | Reserve Objective | | Maximum Reserve | |
|---------------------------|------------------|--|-----------------------------------|--|-----------------------------------|---|--------------------|--------------------------|-------------------|---------------------------|-----------------|----------------------------|
| | | | | | | | 5 Factor | 6 Amount (Cols.4 x 5) | 7 Factor | 8 Amount (Cols. 4 x 7) | 9 Factor | 10 Amount (Cols. 4 x 9) |
| LONG-TERM BONDS | | | | | | | | | | | | |
| 1. | | Exempt Obligations | 9,078,230 | XXX | XXX | 9,078,230 | 0.0000 | | 0.0000 | | 0.0000 | |
| 2. | 1 | Highest Quality | 4,836,588 | XXX | XXX | 4,836,588 | 0.0004 | 1,935 | 0.0023 | 11,124 | 0.0030 | 14,510 |
| 3. | 2 | High Quality | 978,717 | XXX | XXX | 978,717 | 0.0019 | 1,860 | 0.0058 | 5,677 | 0.0090 | 8,808 |
| 4. | 3 | Medium Quality | 499,528 | XXX | XXX | 499,528 | 0.0093 | 4,646 | 0.0230 | 11,489 | 0.0340 | 16,984 |
| 5. | 4 | Low Quality | | XXX | XXX | | 0.0213 | | 0.0530 | | 0.0750 | |
| 6. | 5 | Lower Quality | | XXX | XXX | | 0.0432 | | 0.1100 | | 0.1700 | |
| 7. | 6 | In or Near Default | | XXX | XXX | | 0.0000 | | 0.2000 | | 0.2000 | |
| 8. | | Total Unrated Multi-class Securities Acquired by Conversion | | XXX | XXX | | XXX | | XXX | | XXX | |
| 9. | | Total Bonds (Sum of Lines 1 through 8) (Page 2, Line 1, Net Admitted Asset) | 15,393,063 | XXX | XXX | 15,393,063 | XXX | 8,440 | XXX | 28,290 | XXX | 40,302 |
| PREFERRED STOCK | | | | | | | | | | | | |
| 10. | 1 | Highest Quality | | XXX | XXX | | 0.0004 | | 0.0023 | | 0.0030 | |
| 11. | 2 | High Quality | | XXX | XXX | | 0.0019 | | 0.0058 | | 0.0090 | |
| 12. | 3 | Medium Quality | 498,650 | XXX | XXX | 498,650 | 0.0093 | 4,637 | 0.0230 | 11,469 | 0.0340 | 16,954 |
| 13. | 4 | Low Quality | | XXX | XXX | | 0.0213 | | 0.0530 | | 0.0750 | |
| 14. | 5 | Lower Quality | | XXX | XXX | | 0.0432 | | 0.1100 | | 0.1700 | |
| 15. | 6 | In or Near Default | | XXX | XXX | | 0.0000 | | 0.2000 | | 0.2000 | |
| 16. | | Affiliated Life with AVR | | XXX | XXX | | 0.0000 | | 0.0000 | | 0.0000 | |
| 17. | | Total Preferred Stocks (Sum of Lines 10 through 16) (Page 2, Line 2.1, Net Admitted Asset) | 498,650 | XXX | XXX | 498,650 | XXX | 4,637 | XXX | 11,469 | XXX | 16,954 |
| SHORT - TERM BONDS | | | | | | | | | | | | |
| 18. | | Exempt Obligations | 369,696 | XXX | XXX | 369,696 | 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) | 369,696 | XXX | XXX | 369,696 | XXX | | XXX | | XXX | |

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

| Line Number | NAIC Designation | Description | 1 Book/Adjusted Carrying Value | 2 Reclassify Related Party Encumbrances | 3 Add Third Party Encumbrances | 4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3) | Basic Contribution | | Reserve Objective | | Maximum Reserve | |
|-------------------------------|------------------|--|-----------------------------------|--|-----------------------------------|---|--------------------|---------------------------|-------------------|---------------------------|-----------------|----------------------------|
| | | | | | | | 5 Factor | 6 Amount (Cols. 4 x 5) | 7 Factor | 8 Amount (Cols. 4 x 7) | 9 Factor | 10 Amount (Cols. 4 x 9) |
| DERIVATIVE INSTRUMENTS | | | | | | | | | | | | |
| 26. | | Exchange Traded | | XXX | XXX | | 0.0004 | | 0.0023 | | 0.0030 | |
| 27. | 1 | Highest Quality | | XXX | XXX | | 0.0004 | | 0.0023 | | 0.0030 | |
| 28. | 2 | High Quality | | XXX | XXX | | 0.0019 | | 0.0058 | | 0.0090 | |
| 29. | 3 | Medium Quality | | XXX | XXX | | 0.0093 | | 0.0230 | | 0.0340 | |
| 30. | 4 | Low Quality | | XXX | XXX | | 0.0213 | | 0.0530 | | 0.0750 | |
| 31. | 5 | Lower Quality | | XXX | XXX | | 0.0432 | | 0.1100 | | 0.1700 | |
| 32. | 6 | In or Near Default | | XXX | XXX | | 0.0000 | | 0.2000 | | 0.2000 | |
| 33. | | Total Derivative Instruments | | XXX | XXX | | XXX | | XXX | | XXX | |
| 34. | | Total (Lines 9 + 17 + 25 + 33) | 16,261,409 | XXX | XXX | 16,261,409 | XXX | 13,077 | XXX | 39,759 | XXX | 57,256 |
| MORTGAGE LOANS | | | | | | | | | | | | |
| In Good Standing: | | | | | | | | | | | | |
| 35. | | Farm Mortgages | | | XXX | | 0.0063 (a) | | 0.0120 (a) | | 0.0190 (a) | |
| 36. | | Residential Mortgages - Insured or Guaranteed | | | XXX | | 0.0003 | | 0.0006 | | 0.0010 | |
| 37. | | Residential Mortgages - All Other | | | XXX | | 0.0013 | | 0.0030 | | 0.0040 | |
| 38. | | Commercial Mortgages - Insured or Guaranteed | | | XXX | | 0.0003 | | 0.0006 | | 0.0010 | |
| 39. | | Commercial Mortgages - All Other | | | XXX | | 0.0063 (a) | | 0.0120 (a) | | 0.0190 (a) | |
| 40. | | In Good Standing With Restructured Terms | | | XXX | | 0.2800 (b) | | 0.6200 (b) | | 1.0000 (b) | |
| Overdue, Not in Process: | | | | | | | | | | | | |
| 41. | | Farm Mortgages | | | XXX | | 0.0420 | | 0.0760 | | 0.1200 | |
| 42. | | Residential Mortgages - Insured or Guaranteed | | | XXX | | 0.0005 | | 0.0012 | | 0.0020 | |
| 43. | | Residential Mortgages - All Other | | | XXX | | 0.0025 | | 0.0058 | | 0.0090 | |
| 44. | | Commercial Mortgages - Insured or Guaranteed | | | XXX | | 0.0005 | | 0.0012 | | 0.0020 | |
| 45. | | Commercial Mortgages - All Other | | | XXX | | 0.0420 | | 0.0760 | | 0.1200 | |
| In Process of Foreclosure: | | | | | | | | | | | | |
| 46. | | Farm Mortgages | | | XXX | | 0.0000 | | 0.1700 | | 0.1700 | |
| 47. | | Residential Mortgages - Insured or Guaranteed | | | XXX | | 0.0000 | | 0.0040 | | 0.0040 | |
| 48. | | Residential Mortgages - All Other | | | XXX | | 0.0000 | | 0.0130 | | 0.0130 | |
| 49. | | Commercial Mortgages - Insured or Guaranteed | | | XXX | | 0.0000 | | 0.0040 | | 0.0040 | |
| 50. | | Commercial Mortgages - All Other | | | XXX | | 0.0000 | | 0.1700 | | 0.1700 | |
| 51. | | Total Schedule B Mortgages (Sum of Lines 35 through 50) (Page 2, Line 3, Net Admitted Asset) | | | XXX | | XXX | | XXX | | XXX | |
| 52. | | Schedule DA Mortgages | | | XXX | | (c) | | (c) | | (c) | |
| 53. | | Total Mortgage Loans on Real Estate (Line 51 + 52) | | | XXX | | XXX | | XXX | | XXX | |

(a) Times the company's Experience Adjustment Factor (EAF).

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

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

Asset Valuation Reserve - Equity Component

N O N E

Asset Valuation Reserve Replications (Synthetic) Assets

N O N E

Schedule F - Claims

N O N E

Schedule H - Part 1 - Analysis of Underwriting Operations

N O N E

Schedule H - Part 2 - Reserves and Liabilities

N O N E

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

N O N E

Schedule H - Part 4 - Reinsurance

N O N E

Schedule H - Part 5 - Health Claims

N O N E

Schedule S - Part 1 - Section 1

N O N E

Schedule S - Part 1 - Section 2

N O N E

Schedule S - Part 2

N O N E

Schedule S - Part 3 - Section 1

N O N E

Schedule S - Part 3 - Section 2

N O N E

Schedule S - Part 4

N O N E

Schedule S - Part 5

N O N E

SCHEDULE S - PART 6

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

| | 1 As Reported (net of ceded) | 2 Restatement Adjustments | 3 Restated (gross of ceded) |
|--|------------------------------------|---------------------------------|-----------------------------------|
| ASSETS (Page 2, Col. 3) | | | |
| 1. Cash and invested assets (Line 10) | 16,480,921 | | 16,480,921 |
| 2. Reinsurance (Line 14) | | | |
| 3. Premiums and considerations (Line 13) | 54,100 | | 54,100 |
| 4. Net credit for ceded reinsurance | XXX | | |
| 5. All other admitted assets (balance) | 249,093 | | 249,093 |
| 6. Total assets excluding Separate Accounts (Line 24) | 16,784,114 | | 16,784,114 |
| 7. Separate Account assets (Line 25) | | | |
| 8. Total assets (Line 26) | 16,784,114 | | 16,784,114 |
| LIABILITIES, CAPITAL AND SURPLUS (Page 3) | | | |
| 9. Contract reserves (Lines 1 and 2) | 6,339,708 | | 6,339,708 |
| 10. Liability for deposit-type contracts (Line 3) | | | |
| 11. Claim reserves (Line 4) | 2,000 | | 2,000 |
| 12. Policyholder dividends/reserves (Lines 5 through 7) | | | |
| 13. Premium & annuity considerations received in advance (Line 8) | 2,981 | | 2,981 |
| 14. Other contract liabilities (Line 9) | 66,738 | | 66,738 |
| 15. Reinsurance in unauthorized companies (Line 24.2) | | | |
| 16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.3) | | | |
| 17. All other liabilities (balance) | 129,101 | | 129,101 |
| 18. Total liabilities excluding Separate Accounts (Line 26) | 6,540,528 | | 6,540,528 |
| 19. Separate Account liabilities (Line 27) | | | |
| 20. Total liabilities (Line 28) | 6,540,528 | | 6,540,528 |
| 21. Capital & surplus (Line 38) | 10,243,586 | XXX | 10,243,586 |
| 22. Total liabilities, capital & surplus (Line 39) | 16,784,114 | | 16,784,114 |
| NET CREDIT FOR CEDED REINSURANCE | | | |
| 23. Contract reserves | | | |
| 24. Claim reserves | | | |
| 25. Policyholder dividends/reserves | | | |
| 26. Premium & annuity considerations received in advance | | | |
| 27. Liability for deposit-type contracts | | | |
| 28. Other contract liabilities | | | |
| 29. Reinsurance ceded assets | | | |
| 30. Other ceded reinsurance recoverables | | | |
| 31. Total ceded reinsurance recoverables | | | |
| 32. Premiums and considerations | | | |
| 33. Reinsurance in unauthorized companies | | | |
| 34. Funds held under reinsurance treaties with unauthorized reinsurers | | | |
| 35. Other ceded reinsurance payables/offsets | | | |
| 36. Total ceded reinsurance payable/offsets | | | |
| 37. Total net credit for ceded reinsurance | | | |

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE Symetra National Life Insurance Company
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

| States, Etc. | 1 | Life Contracts | | Direct Business Only | | | 7 |
|--|---------------|-------------------------|------------------------|---|----------------------|---------------------------|------------------------|
| | | 2 | 3 | 4 | 5 | 6 | |
| | Active Status | Life Insurance Premiums | Annuity Considerations | Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees | Other Considerations | Total Columns 2 through 5 | Deposit-Type Contracts |
| 1. Alabama | AL | L | 11,656 | | | 11,656 | |
| 2. Alaska | AK | N | 173 | | | 173 | |
| 3. Arizona | AZ | L | 1,811 | | | 1,811 | |
| 4. Arkansas | AR | L | 1,207 | | | 1,207 | |
| 5. California | CA | L | 29,831 | | | 29,831 | |
| 6. Colorado | CO | L | 2,799 | | | 2,799 | |
| 7. Connecticut | CT | L | 6,892 | | | 6,892 | |
| 8. Delaware | DE | L | 128 | | | 128 | |
| 9. District of Columbia | DC | L | | | | | |
| 10. Florida | FL | L | 13,229 | | | 13,229 | |
| 11. Georgia | GA | L | 14,599 | | | 14,599 | |
| 12. Hawaii | HI | N | | | | | |
| 13. Idaho | ID | L | 6,538 | | | 6,538 | |
| 14. Illinois | IL | L | 16,664 | | | 16,664 | |
| 15. Indiana | IN | L | 4,174 | | | 4,174 | |
| 16. Iowa | IA | N | 2,325 | | | 2,325 | |
| 17. Kansas | KS | L | 5,653 | | | 5,653 | |
| 18. Kentucky | KY | L | 2,836 | | | 2,836 | |
| 19. Louisiana | LA | L | 6,054 | | | 6,054 | |
| 20. Maine | ME | N | 10 | | | 10 | |
| 21. Maryland | MD | L | 7,504 | | | 7,504 | |
| 22. Massachusetts | MA | N | 96 | | | 96 | |
| 23. Michigan | MI | L | 1,058 | | | 1,058 | |
| 24. Minnesota | MN | L | 763 | | | 763 | |
| 25. Mississippi | MS | L | 6,582 | | | 6,582 | |
| 26. Missouri | MO | L | 30,903 | | | 30,903 | |
| 27. Montana | MT | L | 408 | | | 408 | |
| 28. Nebraska | NE | L | 215 | | | 215 | |
| 29. Nevada | NV | L | 3,502 | | | 3,502 | |
| 30. New Hampshire | NH | N | 59 | | | 59 | |
| 31. New Jersey | NJ | N | 215 | | | 215 | |
| 32. New Mexico | NM | L | 3,163 | | | 3,163 | |
| 33. New York | NY | N | 979 | | | 979 | |
| 34. North Carolina | NC | L | 6,453 | | | 6,453 | |
| 35. North Dakota | ND | L | | | | | |
| 36. Ohio | OH | L | 4,521 | | | 4,521 | |
| 37. Oklahoma | OK | L | 1,799 | | | 1,799 | |
| 38. Oregon | OR | L | 13,729 | | | 13,729 | |
| 39. Pennsylvania | PA | L | 435 | | | 435 | |
| 40. Rhode Island | RI | N | | | | | |
| 41. South Carolina | SC | L | 2,885 | | | 2,885 | |
| 42. South Dakota | SD | L | | | | | |
| 43. Tennessee | TN | L | 22,353 | | | 22,353 | |
| 44. Texas | TX | L | 14,852 | | | 14,852 | |
| 45. Utah | UT | L | 992 | | | 992 | |
| 46. Vermont | VT | N | | | | | |
| 47. Virginia | VA | L | 8,332 | | | 8,332 | |
| 48. Washington | WA | L | 50,269 | | | 50,269 | |
| 49. West Virginia | WV | L | 455 | | | 455 | |
| 50. Wisconsin | WI | L | 4,494 | | | 4,494 | |
| 51. Wyoming | WY | N | 1,280 | | | 1,280 | |
| 52. American Samoa | AS | N | | | | | |
| 53. Guam | GU | N | | | | | |
| 54. Puerto Rico | PR | N | | | | | |
| 55. U.S. Virgin Islands | VI | N | | | | | |
| 56. Northern Mariana Islands | MP | N | | | | | |
| 57. Canada | CN | N | 225 | | | 225 | |
| 58. Aggregate Other Aliens | OT | XXX | | | | | |
| 59. Subtotal | (a) | 40 | 315,100 | | | 315,100 | |
| 90. Reporting entity contributions for employee benefits plans | XXX | | | | | | |
| 91. Dividends or refunds applied to purchase paid-up additions and annuities | XXX | | | | | | |
| 92. Dividends or refunds applied to shorten endowment or premium paying period | XXX | | | | | | |
| 93. Premium or annuity considerations waived under disability or other contract provisions | XXX | | 8,168 | | | 8,168 | |
| 94. Aggregate or other amounts not allocable by State | XXX | | | | | | |
| 95. Totals (Direct Business) | XXX | | 323,268 | | | 323,268 | |
| 96. Plus reinsurance assumed | XXX | | | | | | |
| 97. Totals (All Business) | XXX | | 323,268 | | | 323,268 | |
| 98. Less reinsurance ceded | XXX | | | | | | |
| 99. Totals (All Business) less Reinsurance Ceded | XXX | | 323,268 | (b) | | 323,268 | |
| 5801. DETAILS OF WRITE-INS | XXX | | | | | | |
| 5802. | XXX | | | | | | |
| 5803. | XXX | | | | | | |
| 5898. Summary of remaining write-ins for Line 58 from overflow page | XXX | | | | | | |
| 5899. Totals (Lines 5801 through 5803 plus 5898)(Line 58 above) | XXX | | | | | | |
| 9401. | XXX | | | | | | |
| 9402. | XXX | | | | | | |
| 9403. | XXX | | | | | | |
| 9498. Summary of remaining write-ins for Line 94 from overflow page | XXX | | | | | | |
| 9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above) | XXX | | | | | | |

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

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

(b) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10, or with Schedule H, Part 1, Line 1, indicate which: Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10... The company allocates individual insurance premium based on the billing address of the policyholder.

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

Allocated by States and Territories

| States, Etc. | | Direct Business Only | | | | | Totals |
|------------------------------|----|-------------------------------------|--|---|--|--------------------------------|---------|
| | | 1 Life (Group and Individual) | 2 Annuities (Group and Individual) | 3 Disability Income (Group and Individual) | 4 Long-Term Care (Group and Individual) | 5 Deposit-Type Contracts | |
| 1. Alabama | AL | 11,656 | | | | | 11,656 |
| 2. Alaska | AK | 173 | | | | | 173 |
| 3. Arizona | AZ | 1,811 | | | | | 1,811 |
| 4. Arkansas | AR | 1,207 | | | | | 1,207 |
| 5. California | CA | 29,831 | | | | | 29,831 |
| 6. Colorado | CO | 2,799 | | | | | 2,799 |
| 7. Connecticut | CT | 6,892 | | | | | 6,892 |
| 8. Delaware | DE | 128 | | | | | 128 |
| 9. District of Columbia | DC | | | | | | |
| 10. Florida | FL | 13,229 | | | | | 13,229 |
| 11. Georgia | GA | 14,599 | | | | | 14,599 |
| 12. Hawaii | HI | | | | | | |
| 13. Idaho | ID | 6,538 | | | | | 6,538 |
| 14. Illinois | IL | 16,664 | | | | | 16,664 |
| 15. Indiana | IN | 4,174 | | | | | 4,174 |
| 16. Iowa | IA | 2,325 | | | | | 2,325 |
| 17. Kansas | KS | 5,653 | | | | | 5,653 |
| 18. Kentucky | KY | 2,836 | | | | | 2,836 |
| 19. Louisiana | LA | 6,054 | | | | | 6,054 |
| 20. Maine | ME | 10 | | | | | 10 |
| 21. Maryland | MD | 7,504 | | | | | 7,504 |
| 22. Massachusetts | MA | 96 | | | | | 96 |
| 23. Michigan | MI | 1,058 | | | | | 1,058 |
| 24. Minnesota | MN | 763 | | | | | 763 |
| 25. Mississippi | MS | 6,582 | | | | | 6,582 |
| 26. Missouri | MO | 30,903 | | | | | 30,903 |
| 27. Montana | MT | 408 | | | | | 408 |
| 28. Nebraska | NE | 215 | | | | | 215 |
| 29. Nevada | NV | 3,502 | | | | | 3,502 |
| 30. New Hampshire | NH | 59 | | | | | 59 |
| 31. New Jersey | NJ | 215 | | | | | 215 |
| 32. New Mexico | NM | 3,163 | | | | | 3,163 |
| 33. New York | NY | 979 | | | | | 979 |
| 34. North Carolina | NC | 6,453 | | | | | 6,453 |
| 35. North Dakota | ND | | | | | | |
| 36. Ohio | OH | 4,521 | | | | | 4,521 |
| 37. Oklahoma | OK | 1,799 | | | | | 1,799 |
| 38. Oregon | OR | 13,729 | | | | | 13,729 |
| 39. Pennsylvania | PA | 435 | | | | | 435 |
| 40. Rhode Island | RI | | | | | | |
| 41. South Carolina | SC | 2,885 | | | | | 2,885 |
| 42. South Dakota | SD | | | | | | |
| 43. Tennessee | TN | 22,353 | | | | | 22,353 |
| 44. Texas | TX | 14,852 | | | | | 14,852 |
| 45. Utah | UT | 992 | | | | | 992 |
| 46. Vermont | VT | | | | | | |
| 47. Virginia | VA | 8,332 | | | | | 8,332 |
| 48. Washington | WA | 50,269 | | | | | 50,269 |
| 49. West Virginia | WV | 455 | | | | | 455 |
| 50. Wisconsin | WI | 4,494 | | | | | 4,494 |
| 51. Wyoming | WY | 1,280 | | | | | 1,280 |
| 52. American Samoa | AS | | | | | | |
| 53. Guam | GU | | | | | | |
| 54. Puerto Rico | PR | | | | | | |
| 55. U.S. Virgin Islands | VI | | | | | | |
| 56. Northern Mariana Islands | MP | | | | | | |
| 57. Canada | CN | 225 | | | | | 225 |
| 58. Aggregate Other Alien | OT | | | | | | |
| 59. Total | | 315,100 | | | | | 315,100 |

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART

| Name | FEI # | NAIC # | Domicile | Ownership |
|---|------------|--------|----------|---|
| Symetra Financial Corporation | 20-0978027 | | DE | 18.8% White Mountains Insurance Group, Ltd.,* 18.8% Berkshire Hathaway, Inc., 11.7% Franklin Mutual Advisors, LLC, 50.7% Other Equity Investors ** |
| Symetra Life Insurance Company | 91-0742147 | 68608 | WA | 100% Symetra Financial Corporation |
| Symetra National Life Insurance Company | 91-1079693 | 90581 | WA | 100% Symetra Life Insurance Company |
| First Symetra National Life Insurance Company of New York | 91-1367496 | 78417 | NY | 100% Symetra Life Insurance Company |
| Symetra Assigned Benefits Service Company | 91-1246870 | | WA | 100% Symetra Financial Corporation |
| Symetra Administrative Services, Inc. | 91-1364981 | | WA | 100% Symetra Financial Corporation |
| Symetra Securities, Inc. | 91-0824835 | | WA | 100% Symetra Financial Corporation |
| Symetra Services Corporation | 91-0887019 | | WA | 100% Symetra Financial Corporation |
| Symetra Investment Services, Inc. | 91-1354455 | | WA | 100% Symetra Financial Corporation |
| TFS Training & Consulting, Inc. | 20-3494693 | | WA | 100% Symetra Financial Corporation |
| Clearscape Funding Corporation | 20-3820455 | | WA | 100% Symetra Financial Corporation |
| WSF Receivables I, LLC | 26-1099574 | | FL | 100% Clearscape Funding Corporation |
| Health Network Strategies, LLC | 20-8947838 | | DE | 60% Symetra Financial Corporation 40% Other Members |
| Medical Risk Managers, Inc. | 51-0309072 | | DE | 100% Symetra Financial Corporation |
| TIF Invest III, LLC | 26-3530060 | | DE | 100% Symetra Financial Corporation |

* Controlling Entity

** No Equity Investor owns 10% or more.

All named entities are corporations

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE Symetra National Life Insurance Company

SCHEDULE Y

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

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
|-------------------|-------------------|---|-----------------------|-----------------------|--|--|---|---|-----|--|---------------|--|
| NAIC Company Code | Federal ID Number | Names of Insurers and Parent, Subsidiaries or Affiliates | Shareholder Dividends | Capital Contributions | Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments | Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s) | Management Agreements and Service Contracts | Income/ (Disbursements) Incurred Under Reinsurance Agreements | * | Any Other Material Activity Not in the Ordinary Course of the Insurer's Business | Totals | Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability) |
| | 20-0978027 | Symetra Financial Corporation | | (102,068,265) | | | | | | | (102,068,265) | |
| 68608 | 91-0742147 | Symetra Life Insurance Company | 1,000,000 | 82,068,265 | | | | | | | 83,068,265 | |
| 90581 | 91-1079693 | Symetra National Life Insurance Company | (1,000,000) | | | | | | | | (1,000,000) | |
| 78417 | 91-1367496 | First Symetra National Life Insurance Company of New York | | 20,000,000 | | | | | | | 20,000,000 | |
| | 91-1246870 | Symetra Assigned Benefits Service Company | | | | | | | | | | |
| | 91-1364981 | Symetra Administrative Services, Inc | | | | | | | | | | |
| | 91-0824835 | Symetra Securities, Inc. | | | | | | | | | | |
| | 91-0887019 | Symetra Services Corporation | | | | | | | | | | |
| | 91-1354455 | Symetra Investment Services, Inc. | | | | | | | | | | |
| | 20-3494693 | TFS Training & Consulting, Inc. | | | | | | | | | | |
| | 20-3820455 | Clearscape Funding Corporation | | | | | | | | | | |
| | 26-1099574 | WSF Receivables I, LLC | | | | | | | | | | |
| | 20-8947838 | Health Network Strategies, LLC | | | | | | | | | | |
| | 51-0309072 | Medical Risk Managers, Inc. | | | | | | | | | | |
| | 26-3530060 | TIF Invest III, LLC | | | | | | | | | | |
| 9999999 | Control Totals | | | | | | | | XXX | | | |

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

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

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

| | |
|--|-----|
| MARCH FILING | |
| 11. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? | NO |
| 12. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1? | NO |
| 13. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1? | NO |
| 14. Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed by March 1? | NO |
| 15. Will the actuarial opinion on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed by March 1? | YES |
| 16. Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1? | NO |
| 17. 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 |
| 18. 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 |
| 19. 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 |
| 20. 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 |
| 21. 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 |
| 22. 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 |
| 23. 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 |
| 24. 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 |
| 25. 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 |
| 26. Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1? | NO |

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

Explanations:

- 11.
- 12.
- 13.
- 14.
- 16.
- 17.
- 18.
- 19.
- 20.
- 21.
- 22.
- 23.
- 24.
- 25.
- 26.
- 27.
- 28.
- 29.
- 30.
- 32.
- 33.

Bar Codes:

11. SIS Stockholder Information Supplement [Document Identifier 420]



12. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]



13. Trusteed Surplus Statement [Document Identifier 490]



14. Participating Opinion for Exhibit 5 [Document Identifier 371]



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



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



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



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



20. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]



21. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]



22. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]



23. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]



24. C-3 RBC Certifications Required Under C-3 Phase I [Document Identifier 450]



25. C-3 RBC Certifications Required Under C-3 Phase II [Document Identifier 451]



26. Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]



27. Workers' Compensation Carve-Out Supplement [Document Identifier 495]



28. Supplemental Schedule O [Document Identifier 465]



29. Medicare Part D Coverage Supplement [Document Identifier 365]



30. Long-Term Care Experience Reporting Forms [Document Identifier 306]



32. Credit Insurance Experience Exhibit [Document Identifier 230]



33. Accident and Health Policy Experience Exhibit [Document Identifier 210]



OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 9

| | | | |
|--|--|--|--|
| 0997. Summary of remaining write-ins for Line 9 from overflow page | | | |
|--|--|--|--|

Additional Write-ins for Assets Line 23

| | | | |
|---|--|--|--|
| 2397. Summary of remaining write-ins for Line 23 from overflow page | | | |
|---|--|--|--|

Additional Write-ins for Liabilities Line 25

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

Additional Write-ins for Liabilities Line 31

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

Additional Write-ins for Liabilities Line 34

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

Additional Write-ins for Summary of Operations Line 8.3

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

Additional Write-ins for Summary of Operations Line 27

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

Additional Write-ins for Summary of Operations Line 53

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

Additional Write-ins for Exhibit of Nonadmitted Assets Line 9

| | | | |
|--|--|--|--|
| 0997. Summary of remaining write-ins for Line 9 from overflow page | | | |
|--|--|--|--|

Additional Write-ins for Exhibit of Nonadmitted Assets Line 23

| | | | |
|---|--|--|--|
| 2397. Summary of remaining write-ins for Line 23 from overflow page | | | |
|---|--|--|--|

SUMMARY INVESTMENT SCHEDULE

| Investment Categories | Gross Investment Holdings | | Admitted Assets as Reported in the Annual Statement | |
|---|---------------------------|-----------------|---|-----------------|
| | 1 Amount | 2 Percentage | 3 Amount | 4 Percentage |
| 1. Bonds: | | | | |
| 1.1 U.S. treasury securities | 7,031,080 | 42.662 | 7,031,080 | 42.662 |
| 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 | 2,047,149 | 12.421 | 2,047,149 | 12.421 |
| 1.512 Issued or guaranteed by FNMA and FHLMC | 522,055 | 3.168 | 522,055 | 3.168 |
| 1.513 All other | | 0.000 | | 0.000 |
| 1.52 CMOs and REMICs: | | | | |
| 1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA | 286,984 | 1.741 | 286,984 | 1.741 |
| 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 | 270,245 | 1.640 | 270,245 | 1.640 |
| 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) | 4,240,147 | 25.728 | 4,240,147 | 25.728 |
| 2.2 Unaffiliated non-U.S. securities (including Canada) | 995,403 | 6.040 | 995,403 | 6.040 |
| 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 | 498,650 | 3.026 | 498,650 | 3.026 |
| 3.3 Publicly traded equity securities (excluding preferred stocks): | | | | |
| 3.31 Affiliated | | 0.000 | | 0.000 |
| 3.32 Unaffiliated | | 0.000 | | 0.000 |
| 3.4 Other equity securities: | | | | |
| 3.41 Affiliated | | 0.000 | | 0.000 |
| 3.42 Unaffiliated | | 0.000 | | 0.000 |
| 3.5 Other equity interests including tangible personal property under lease: | | | | |
| 3.51 Affiliated | | 0.000 | | 0.000 |
| 3.52 Unaffiliated | | 0.000 | | 0.000 |
| 4. Mortgage loans: | | | | |
| 4.1 Construction and land development | | 0.000 | | 0.000 |
| 4.2 Agricultural | | 0.000 | | 0.000 |
| 4.3 Single family residential properties | | 0.000 | | 0.000 |
| 4.4 Multifamily residential properties | | 0.000 | | 0.000 |
| 4.5 Commercial loans | | 0.000 | | 0.000 |
| 4.6 Mezzanine real estate loans | | 0.000 | | 0.000 |
| 5. Real estate investments: | | | | |
| 5.1 Property occupied by the company | | 0.000 | | 0.000 |
| 5.2 Property held for the production of income (including \$ of property acquired in satisfaction of debt) | | 0.000 | | 0.000 |
| 5.3 Property held for sale (including \$ property acquired in satisfaction of debt) | | 0.000 | | 0.000 |
| 6. Contract loans | 190,421 | 1.155 | 190,421 | 1.155 |
| 7. Receivables for securities | 13,281 | 0.081 | 13,281 | 0.081 |
| 8. Cash, cash equivalents and short-term investments | 385,506 | 2.339 | 385,506 | 2.339 |
| 9. Other invested assets | | 0.000 | | 0.000 |
| 10. Total invested assets | 16,480,921 | 100.000 | 16,480,921 | 100.000 |

Schedule A - Verification - Real Estate

N O N E

Schedule B - Verification - Mortgage Loans

N O N E

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

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

NONE

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

| | | |
|-----|---|------------|
| 1. | Book/adjusted carrying value, December 31 of prior year | 16,234,186 |
| 2. | Cost of bonds and stocks acquired, Part 3, Column 7 | 1,764,441 |
| 3. | Accrual of discount | 23,968 |
| 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 | 1,712 |
| 6. | Deduction consideration for bonds and stocks disposed of, Part 4, Column 7 | 2,071,614 |
| 7. | Deduct amortization of premium | 60,980 |
| 8. | Total foreign exchange change in book/adjusted carrying value: | |
| | 8.1. Part 1, Column 15 | |
| | 8.2. Part 2, Section 1, Column 19 | |
| | 8.3. Part 2, Section 2, Column 16 | |
| | 8.4. Part 4, Column 15 | |
| 9. | Deduct current year's other than temporary impairment recognized: | |
| | 9.1. Part 1, Column 14 | |
| | 9.2. Part 2, Section 1, Column 17 | |
| | 9.3. Part 2, Section 2, Column 14 | |
| | 9.4. Part 4, Column 13 | |
| 10. | Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) | 15,891,713 |
| 11. | Deduct total nonadmitted amounts | |
| 12. | Statement value at end of current period (Line 10 minus Line 11) | 15,891,713 |

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE Symetra National Life Insurance Company

SCHEDULE D - SUMMARY BY COUNTRY

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

| Description | | 1 Book/Adjusted Carrying Value | 2 Fair Value | 3 Actual Cost | 4 Par Value of Bonds |
|---|----------------------------|--------------------------------------|-----------------|------------------|-------------------------|
| BONDS | | | | | |
| Governments (Including all obligations guaranteed by governments) | 1. United States | 9,078,229 | 9,505,939 | 9,100,011 | 8,995,465 |
| | 2. Canada | | | | |
| | 3. Other Countries | | | | |
| | 4. Totals | 9,078,229 | 9,505,939 | 9,100,011 | 8,995,465 |
| 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 | 809,039 | 868,824 | 800,347 | 863,596 |
| Industrial and Miscellaneous, Credit Tenant Loans and Hybrid Securities (unaffiliated) | 8. United States | 4,510,391 | 4,650,803 | 4,677,883 | 4,419,168 |
| | 9. Canada | | | | |
| | 10. Other Countries | 995,404 | 1,067,500 | 966,365 | 1,000,000 |
| | 11. Totals | 5,505,795 | 5,718,303 | 5,644,248 | 5,419,168 |
| Parent, Subsidiaries and Affiliates | 12. Totals | | | | |
| | 13. Total Bonds | 15,393,063 | 16,093,066 | 15,544,606 | 15,278,229 |
| PREFERRED STOCKS | | | | | |
| Industrial and Miscellaneous (unaffiliated) | 14. United States | 498,650 | 491,855 | 481,952 | |
| | 15. Canada | | | | |
| | 16. Other Countries | | | | |
| | 17. Totals | 498,650 | 491,855 | 481,952 | |
| Parent, Subsidiaries and Affiliates | 18. Totals | | | | |
| | 19. Total Preferred Stocks | 498,650 | 491,855 | 481,952 | |
| COMMON STOCKS | | | | | |
| Industrial and Miscellaneous (unaffiliated) | 20. United States | | | | |
| | 21. Canada | | | | |
| | 22. Other Countries | | | | |
| | 23. Totals | | | | |
| Parent, Subsidiaries and Affiliates | 24. Totals | | | | |
| | 25. Total Common Stocks | | | | |
| | 26. Total Stocks | 498,650 | 491,855 | 481,952 | |
| | 27. Total Bonds and Stocks | 15,891,713 | 16,584,921 | 16,026,558 | |

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE Symetra National Life Insurance Company

SCHEDULE D - PART 1A - SECTION 1

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

| Quality Rating per the NAIC Designation | 1 1 Year or Less | 2 Over 1 Year Through 5 Years | 3 Over 5 Years Through 10 Years | 4 Over 10 Years Through 20 Years | 5 Over 20 Years | 6 Total Current Year | 7 Col. 6 as a % of Line 10.7 | 8 Total from Col. 6 Prior Year | 9 % From Col. 7 Prior Year | 10 Total Publicly Traded | 11 Total Privately Placed (a) |
|--|---------------------|-------------------------------------|---------------------------------------|--|--------------------|-------------------------|------------------------------------|--------------------------------------|----------------------------------|--------------------------------|-------------------------------------|
| 1. U.S. Governments | | | | | | | | | | | |
| 1.1 Class 1 | 1,680,079 | 6,703,843 | 385,169 | 370,510 | 308,324 | 9,447,925 | 59.9 | 9,437,661 | 57.8 | 9,447,925 | |
| 1.2 Class 2 | | | | | | | | | | | |
| 1.3 Class 3 | | | | | | | | | | | |
| 1.4 Class 4 | | | | | | | | | | | |
| 1.5 Class 5 | | | | | | | | | | | |
| 1.6 Class 6 | | | | | | | | | | | |
| 1.7 Totals | 1,680,079 | 6,703,843 | 385,169 | 370,510 | 308,324 | 9,447,925 | 59.9 | 9,437,661 | 57.8 | 9,447,925 | |
| 2. All Other Governments | | | | | | | | | | | |
| 2.1 Class 1 | | | | | | | | | | | |
| 2.2 Class 2 | | | | | | | | | | | |
| 2.3 Class 3 | | | | | | | | | | | |
| 2.4 Class 4 | | | | | | | | | | | |
| 2.5 Class 5 | | | | | | | | | | | |
| 2.6 Class 6 | | | | | | | | | | | |
| 2.7 Totals | | | | | | | | | | | |
| 3. U.S. States, Territories and Possessions etc., Guaranteed | | | | | | | | | | | |
| 3.1 Class 1 | | | | | | | | | | | |
| 3.2 Class 2 | | | | | | | | | | | |
| 3.3 Class 3 | | | | | | | | | | | |
| 3.4 Class 4 | | | | | | | | | | | |
| 3.5 Class 5 | | | | | | | | | | | |
| 3.6 Class 6 | | | | | | | | | | | |
| 3.7 Totals | | | | | | | | | | | |
| 4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed | | | | | | | | | | | |
| 4.1 Class 1 | | | | | | | | | | | |
| 4.2 Class 2 | | | | | | | | | | | |
| 4.3 Class 3 | | | | | | | | | | | |
| 4.4 Class 4 | | | | | | | | | | | |
| 4.5 Class 5 | | | | | | | | | | | |
| 4.6 Class 6 | | | | | | | | | | | |
| 4.7 Totals | | | | | | | | | | | |
| 5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed | | | | | | | | | | | |
| 5.1 Class 1 | 118,210 | 349,733 | 149,980 | 143,822 | 47,294 | 809,039 | 5.1 | 936,094 | 5.7 | 809,039 | |
| 5.2 Class 2 | | | | | | | | | | | |
| 5.3 Class 3 | | | | | | | | | | | |
| 5.4 Class 4 | | | | | | | | | | | |
| 5.5 Class 5 | | | | | | | | | | | |
| 5.6 Class 6 | | | | | | | | | | | |
| 5.7 Totals | 118,210 | 349,733 | 149,980 | 143,822 | 47,294 | 809,039 | 5.1 | 936,094 | 5.7 | 809,039 | |

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE Symetra National Life Insurance Company

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

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

| Quality Rating per the NAIC Designation | 1 1 Year or Less | 2 Over 1 Year Through 5 Years | 3 Over 5 Years Through 10 Years | 4 Over 10 Years Through 20 Years | 5 Over 20 Years | 6 Total Current Year | 7 Col. 6 as a % of Line 10.7 | 8 Total from Col. 6 Prior Year | 9 % From Col. 7 Prior Year | 10 Total Publicly Traded | 11 Total Privately Placed (a) |
|---|---------------------|-------------------------------------|---------------------------------------|--|--------------------|-------------------------|------------------------------------|--------------------------------------|----------------------------------|--------------------------------|-------------------------------------|
| 6. Industrial & Miscellaneous (Unaffiliated) | | | | | | | | | | | |
| 6.1 Class 1 | 1,009,158 | 1,511,749 | 743,234 | 763,409 | | 4,027,550 | 25.6 | 4,247,318 | 26.0 | 4,027,550 | |
| 6.2 Class 2 | 150,166 | 120,079 | 246,282 | 462,190 | | 978,717 | 6.2 | 1,212,657 | 7.4 | 978,717 | |
| 6.3 Class 3 | | 499,528 | | | | 499,528 | 3.2 | 499,122 | 3.1 | 499,528 | |
| 6.4 Class 4 | | | | | | | | | | | |
| 6.5 Class 5 | | | | | | | | | | | |
| 6.6 Class 6 | | | | | | | | | | | |
| 6.7 Totals | 1,159,324 | 2,131,356 | 989,516 | 1,225,599 | | 5,505,795 | 34.9 | 5,959,097 | 36.5 | 5,505,795 | |
| 7. Credit Tenant Loans | | | | | | | | | | | |
| 7.1 Class 1 | | | | | | | | | | | |
| 7.2 Class 2 | | | | | | | | | | | |
| 7.3 Class 3 | | | | | | | | | | | |
| 7.4 Class 4 | | | | | | | | | | | |
| 7.5 Class 5 | | | | | | | | | | | |
| 7.6 Class 6 | | | | | | | | | | | |
| 7.7 Totals | | | | | | | | | | | |
| 8. Hybrid Securities | | | | | | | | | | | |
| 8.1 Class 1 | | | | | | | | | | | |
| 8.2 Class 2 | | | | | | | | | | | |
| 8.3 Class 3 | | | | | | | | | | | |
| 8.4 Class 4 | | | | | | | | | | | |
| 8.5 Class 5 | | | | | | | | | | | |
| 8.6 Class 6 | | | | | | | | | | | |
| 8.7 Totals | | | | | | | | | | | |
| 9. Parent, Subsidiaries and Affiliates | | | | | | | | | | | |
| 9.1 Class 1 | | | | | | | | | | | |
| 9.2 Class 2 | | | | | | | | | | | |
| 9.3 Class 3 | | | | | | | | | | | |
| 9.4 Class 4 | | | | | | | | | | | |
| 9.5 Class 5 | | | | | | | | | | | |
| 9.6 Class 6 | | | | | | | | | | | |
| 9.7 Totals | | | | | | | | | | | |

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE Symetra National Life Insurance Company

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

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

| Quality Rating per the NAIC Designation | 1 1 Year or Less | 2 Over 1 Year Through 5 Years | 3 Over 5 Years Through 10 Years | 4 Over 10 Years Through 20 Years | 5 Over 20 Years | 6 Total Current Year | 7 Col. 6 as a % of Line 10.7 | 8 Total from Col. 6 Prior Year | 9 % From Col. 7 Prior Year | 10 Total Publicly Traded | 11 Total Privately Placed (a) |
|--|---------------------|-------------------------------------|---------------------------------------|--|--------------------|-------------------------|------------------------------------|--------------------------------------|----------------------------------|--------------------------------|-------------------------------------|
| 10. Total Bonds Current Year | | | | | | | | | | | |
| 10.1 Class 1 | (d) 2,807,447 | 8,565,325 | 1,278,383 | 1,277,741 | 355,618 | 14,284,514 | 90.6 | XXX | XXX | 14,284,514 | |
| 10.2 Class 2 | (d) 150,166 | 120,079 | 246,282 | 462,190 | | 978,717 | 6.2 | XXX | XXX | 978,717 | |
| 10.3 Class 3 | (d) | 499,528 | | | | 499,528 | 3.2 | XXX | XXX | 499,528 | |
| 10.4 Class 4 | (d) | | | | | | | XXX | XXX | | |
| 10.5 Class 5 | (d) | | | | | | | XXX | XXX | | |
| 10.6 Class 6 | (d) | | | | | | | XXX | XXX | | |
| 10.7 Totals | 2,957,613 | 9,184,932 | 1,524,665 | 1,739,931 | 355,618 | 15,762,759 | 100.0 | XXX | XXX | 15,762,759 | |
| 10.8 Line 10.7 as a % of Col. 6 | 18.8 | 58.3 | 9.7 | 11.0 | 2.3 | 100.0 | XXX | XXX | XXX | 100.0 | |
| 11. Total Bonds Prior Year | | | | | | | | | | | |
| 11.1 Class 1 | 2,220,937 | 9,592,784 | 1,701,821 | 1,003,773 | 101,758 | XXX | XXX | 14,621,073 | 89.5 | 14,621,073 | |
| 11.2 Class 2 | | 504,801 | 245,838 | 462,018 | | XXX | XXX | 1,212,657 | 7.4 | 1,212,657 | |
| 11.3 Class 3 | | 499,122 | | | | XXX | XXX | 499,122 | 3.1 | 499,122 | |
| 11.4 Class 4 | | | | | | XXX | XXX | | | | |
| 11.5 Class 5 | | | | | | XXX | XXX | | | | |
| 11.6 Class 6 | | | | | | XXX | XXX | | | | |
| 11.7 Totals | 2,220,937 | 10,596,707 | 1,947,659 | 1,465,791 | 101,758 | XXX | XXX | 16,332,852 | 100.0 | 16,332,852 | |
| 11.8 Line 11.7 as a % of Col. 8 | 13.6 | 64.9 | 11.9 | 9.0 | 0.6 | XXX | XXX | 100.0 | XXX | 100.0 | |
| 12. Total Publicly Traded Bonds | | | | | | | | | | | |
| 12.1 Class 1 | 2,807,447 | 8,565,325 | 1,278,383 | 1,277,741 | 355,618 | 14,284,514 | 90.6 | 14,621,073 | 89.5 | 14,284,514 | XXX |
| 12.2 Class 2 | 150,166 | 120,079 | 246,282 | 462,190 | | 978,717 | 6.2 | 1,212,657 | 7.4 | 978,717 | XXX |
| 12.3 Class 3 | | 499,528 | | | | 499,528 | 3.2 | 499,122 | 3.1 | 499,528 | XXX |
| 12.4 Class 4 | | | | | | | | | | | XXX |
| 12.5 Class 5 | | | | | | | | | | | XXX |
| 12.6 Class 6 | | | | | | | | | | | XXX |
| 12.7 Totals | 2,957,613 | 9,184,932 | 1,524,665 | 1,739,931 | 355,618 | 15,762,759 | 100.0 | 16,332,852 | 100.0 | 15,762,759 | XXX |
| 12.8 Line 12.7 as a % of Col. 6 | 18.8 | 58.3 | 9.7 | 11.0 | 2.3 | 100.0 | XXX | XXX | XXX | 100.0 | XXX |
| 12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10 | 18.8 | 58.3 | 9.7 | 11.0 | 2.3 | 100.0 | XXX | XXX | XXX | 100.0 | XXX |
| 13. Total Privately Placed Bonds | | | | | | | | | | | |
| 13.1 Class 1 | | | | | | | | | | XXX | |
| 13.2 Class 2 | | | | | | | | | | XXX | |
| 13.3 Class 3 | | | | | | | | | | XXX | |
| 13.4 Class 4 | | | | | | | | | | XXX | |
| 13.5 Class 5 | | | | | | | | | | XXX | |
| 13.6 Class 6 | | | | | | | | | | XXX | |
| 13.7 Totals | | | | | | | | | | XXX | |
| 13.8 Line 13.7 as a % of Col. 6 | | | | | | | | XXX | XXX | XXX | |
| 13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10 | | | | | | | | XXX | XXX | XXX | |

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

(b) Includes \$ current year, \$5,007,015 prior year of bonds with Z designations and \$, current year \$ prior year of bonds with Z* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z*" means the SVO could not evaluate the obligation because valuation procedures for the security class are under regulatory review.

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

(d) Includes the following amount of non-rated short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$369,696 ; NAIC 2 \$; NAIC 3 \$; NAIC 4 \$; NAIC 5 \$; NAIC 6 \$

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE Symetra National Life Insurance Company

SCHEDULE D - PART 1A - SECTION 2

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

| Distribution by Type | 1 1 Year or Less | 2 Over 1 Year Through 5 Years | 3 Over 5 Years Through 10 Years | 4 Over 10 Years Through 20 Years | 5 Over 20 Years | 6 Total Current Year | 7 Col. 6 as a % of Line 10.7 | 8 Total from Col. 6 Prior Year | 9 % From Col. 7 Prior Year | 10 Total Publicly Traded | 11 Total Privately Placed |
|--|---------------------|-------------------------------------|---------------------------------------|--|--------------------|-------------------------|------------------------------------|--------------------------------------|----------------------------------|--------------------------------|---------------------------------|
| 1. U.S. Governments | | | | | | | | | | | |
| 1.1 Issuer Obligations | 1,375,249 | 6,025,527 | | | | 7,400,776 | 47.0 | 8,886,049 | 54.4 | 7,400,776 | |
| 1.2 Single Class Mortgage-Backed /Asset Backed Securities | 304,830 | 678,316 | 385,169 | 370,510 | 308,324 | 2,047,149 | 13.0 | 551,612 | 3.4 | 2,047,149 | |
| 1.7 Totals | 1,680,079 | 6,703,843 | 385,169 | 370,510 | 308,324 | 9,447,925 | 59.9 | 9,437,661 | 57.8 | 9,447,925 | |
| 2. All Other Governments | | | | | | | | | | | |
| 2.1 Issuer Obligations | | | | | | | | | | | |
| 2.2 Single Class Mortgage-Backed /Asset Backed Securities | | | | | | | | | | | |
| MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES: | | | | | | | | | | | |
| 2.3 Defined | | | | | | | | | | | |
| 2.4 Other | | | | | | | | | | | |
| MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES: | | | | | | | | | | | |
| 2.5 Defined | | | | | | | | | | | |
| 2.6 Other | | | | | | | | | | | |
| 2.7 Totals | | | | | | | | | | | |
| 3. U.S. States, Territories and Possessions, Guaranteed | | | | | | | | | | | |
| 3.1 Issuer Obligations | | | | | | | | | | | |
| 3.2 Single Class Mortgage-Backed /Asset Backed Securities | | | | | | | | | | | |
| MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES: | | | | | | | | | | | |
| 3.3 Defined | | | | | | | | | | | |
| 3.4 Other | | | | | | | | | | | |
| MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES: | | | | | | | | | | | |
| 3.5 Defined | | | | | | | | | | | |
| 3.6 Other | | | | | | | | | | | |
| 3.7 Totals | | | | | | | | | | | |
| 4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed | | | | | | | | | | | |
| 4.1 Issuer Obligations | | | | | | | | | | | |
| 4.2 Single Class Mortgage-Backed /Asset Backed Securities | | | | | | | | | | | |
| MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES: | | | | | | | | | | | |
| 4.3 Defined | | | | | | | | | | | |
| 4.4 Other | | | | | | | | | | | |
| MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES: | | | | | | | | | | | |
| 4.5 Defined | | | | | | | | | | | |
| 4.6 Other | | | | | | | | | | | |
| 4.7 Totals | | | | | | | | | | | |
| 5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed | | | | | | | | | | | |
| 5.1 Issuer Obligations | | | | | | | | | | | |
| 5.2 Single Class Mortgage-Backed /Asset Backed Securities | 57,295 | 159,840 | 113,804 | 143,822 | 47,294 | 522,055 | 3.3 | 579,577 | 3.5 | 522,055 | |
| MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES: | | | | | | | | | | | |
| 5.3 Defined | 60,915 | 189,893 | 36,176 | | | 286,984 | 1.8 | 356,516 | 2.2 | 286,984 | |
| 5.4 Other | | | | | | | | | | | |
| MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES: | | | | | | | | | | | |
| 5.5 Defined | | | | | | | | | | | |
| 5.6 Other | | | | | | | | | | | |
| 5.7 Totals | 118,210 | 349,733 | 149,980 | 143,822 | 47,294 | 809,039 | 5.1 | 936,093 | 5.7 | 809,039 | |

8018

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE Symetra National Life Insurance Company

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

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

| Distribution by Type | 1 1 Year or Less | 2 Over 1 Year Through 5 Years | 3 Over 5 Years Through 10 Years | 4 Over 10 Years Through 20 Years | 5 Over 20 Years | 6 Total Current Year | 7 Col. 6 as a % of Line 10.7 | 8 Total from Col. 6 Prior Year | 9 % From Col. 7 Prior Year | 10 Total Publicly Traded | 11 Total Privately Placed |
|--|---------------------|-------------------------------------|---------------------------------------|--|--------------------|-------------------------|------------------------------------|--------------------------------------|----------------------------------|--------------------------------|---------------------------------|
| 6. Industrial and Miscellaneous | | | | | | | | | | | |
| 6.1 Issuer Obligations | 1,009,158 | 2,011,277 | 989,516 | 1,225,599 | | 5,235,550 | 33.2 | 5,596,645 | 34.3 | 5,235,550 | |
| 6.2 Single Class Mortgage-Backed /Asset Backed Securities MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES: | | | | | | | | | | | |
| 6.3 Defined | | | | | | | | 362,452 | 2.2 | | |
| 6.4 Other | 150,166 | 120,079 | | | | 270,245 | 1.7 | | | 270,245 | |
| MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES: | | | | | | | | | | | |
| 6.5 Defined | | | | | | | | | | | |
| 6.6 Other | | | | | | | | | | | |
| 6.7 Totals | 1,159,324 | 2,131,356 | 989,516 | 1,225,599 | | 5,505,795 | 34.9 | 5,959,097 | 36.5 | 5,505,795 | |
| 7. Credit Tenant Loans | | | | | | | | | | | |
| 7.1 Issuer Obligations | | | | | | | | | | | |
| 7.2 Single Class Mortgage-Backed Securities | | | | | | | | | | | |
| 7.7 Totals | | | | | | | | | | | |
| 8. Hybrid Securities | | | | | | | | | | | |
| 8.1 Issuer Obligations | | | | | | | | | | | |
| 8.2 Single Class Mortgage-Backed /Asset Backed Securities | | | | | | | | | | | |
| MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES: | | | | | | | | | | | |
| 8.3 Defined | | | | | | | | | | | |
| 8.4 Other | | | | | | | | | | | |
| MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES: | | | | | | | | | | | |
| 8.5 Defined | | | | | | | | | | | |
| 8.6 Other | | | | | | | | | | | |
| 8.7 Totals | | | | | | | | | | | |
| 9. Parent, Subsidiaries and Affiliates | | | | | | | | | | | |
| 9.1 Issuer Obligations | | | | | | | | | | | |
| 9.2 Single Class Mortgage-Backed /Asset Backed Securities | | | | | | | | | | | |
| MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES: | | | | | | | | | | | |
| 9.3 Defined | | | | | | | | | | | |
| 9.4 Other | | | | | | | | | | | |
| MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES: | | | | | | | | | | | |
| 9.5 Defined | | | | | | | | | | | |
| 9.6 Other | | | | | | | | | | | |
| 9.7 Totals | | | | | | | | | | | |

6015

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE Symetra National Life Insurance Company

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

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

| Distribution by Type | 1 1 Year or Less | 2 Over 1 Year Through 5 Years | 3 Over 5 Years Through 10 Years | 4 Over 10 Years Through 20 Years | 5 Over 20 Years | 6 Total Current Year | 7 Col. 6 as a % of Line 10.7 | 8 Total from Col. 6 Prior Year | 9 % From Col. 7 Prior Year | 10 Total Publicly Traded | 11 Total Privately Placed |
|---|---------------------|-------------------------------------|---------------------------------------|--|--------------------|-------------------------|------------------------------------|--------------------------------------|----------------------------------|--------------------------------|---------------------------------|
| 10. Total Bonds Current Year | | | | | | | | | | | |
| 10.1 Issuer Obligations | 2,384,407 | 8,036,804 | 989,516 | 1,225,599 | | 12,636,326 | 80.2 | XXX | XXX | 12,636,326 | |
| 10.2 Single Class Mortgage-Backed /Asset Backed Securities | 362,125 | 838,156 | 498,973 | 514,332 | 355,618 | 2,569,204 | 16.3 | XXX | XXX | 2,569,204 | |
| MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES: | | | | | | | | | | | |
| 10.3 Defined | 60,915 | 189,893 | 36,176 | | | 286,984 | 1.8 | XXX | XXX | 286,984 | |
| 10.4 Other | 150,166 | 120,079 | | | | 270,245 | 1.7 | XXX | XXX | 270,245 | |
| MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES: | | | | | | | | | | | |
| 10.5 Defined | | | | | | | | XXX | XXX | | |
| 10.6 Other | | | | | | | | XXX | XXX | | |
| 10.7 Totals | 2,957,613 | 9,184,932 | 1,524,665 | 1,739,931 | 355,618 | 15,762,759 | 100.0 | XXX | XXX | 15,762,759 | |
| 10.8 Line 10.7 as a % of Col. 6 | 18.8 | 58.3 | 9.7 | 11.0 | 2.3 | 100.0 | XXX | XXX | XXX | 100.0 | |
| 11. Total Bonds Prior Year | | | | | | | | | | | |
| 11.1 Issuer Obligations | 1,843,122 | 9,760,726 | 1,650,206 | 1,228,640 | | XXX | XXX | 14,482,694 | 88.7 | 14,482,694 | |
| 11.2 Single Class Mortgage-Backed /Asset Backed Securities | 181,348 | 400,636 | 210,296 | 237,151 | 101,758 | XXX | XXX | 1,131,189 | 6.9 | 1,131,189 | |
| MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES: | | | | | | | | | | | |
| 11.3 Defined | 196,467 | 435,344 | 87,157 | | | XXX | XXX | 718,968 | 4.4 | 718,968 | |
| 11.4 Other | | | | | | XXX | XXX | | | | |
| MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES: | | | | | | | | | | | |
| 11.5 Defined | | | | | | XXX | XXX | | | | |
| 11.6 Other | | | | | | XXX | XXX | | | | |
| 11.7 Totals | 2,220,937 | 10,596,706 | 1,947,659 | 1,465,791 | 101,758 | XXX | XXX | 16,332,851 | 100.0 | 16,332,851 | |
| 11.8 Line 11.7 as a % of Col. 8 | 13.6 | 64.9 | 11.9 | 9.0 | 0.6 | XXX | XXX | 100.0 | XXX | 100.0 | |
| 12. Total Publicly Traded Bonds | | | | | | | | | | | |
| 12.1 Issuer Obligations | 2,384,407 | 8,036,804 | 989,516 | 1,225,599 | | 12,636,326 | 80.2 | 14,482,694 | 88.7 | 12,636,326 | XXX |
| 12.2 Single Class Mortgage-Backed /Asset Backed Securities | 362,125 | 838,155 | 498,973 | 514,332 | 355,618 | 2,569,203 | 16.3 | 1,131,189 | 6.9 | 2,569,203 | XXX |
| MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES: | | | | | | | | | | | |
| 12.3 Defined | 60,915 | 189,894 | 36,176 | | | 286,985 | 1.8 | 718,968 | 4.4 | 286,985 | XXX |
| 12.4 Other | 150,166 | 120,079 | | | | 270,245 | 1.7 | | | 270,245 | XXX |
| MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES: | | | | | | | | | | | |
| 12.5 Defined | | | | | | | | | | | XXX |
| 12.6 Other | | | | | | | | | | | XXX |
| 12.7 Totals | 2,957,613 | 9,184,932 | 1,524,665 | 1,739,931 | 355,618 | 15,762,759 | 100.0 | 16,332,851 | 100.0 | 15,762,759 | XXX |
| 12.8 Line 12.7 as a % of Col. 6 | 18.8 | 58.3 | 9.7 | 11.0 | 2.3 | 100.0 | XXX | XXX | XXX | 100.0 | XXX |
| 12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10 | 18.8 | 58.3 | 9.7 | 11.0 | 2.3 | 100.0 | XXX | XXX | XXX | 100.0 | XXX |
| 13. Total Privately Placed Bonds | | | | | | | | | | | |
| 13.1 Issuer Obligations | | | | | | | | | | XXX | |
| 13.2 Single Class Mortgage-Backed /Asset Backed Securities | | | | | | | | | | XXX | 1 |
| MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES: | | | | | | | | | | | |
| 13.3 Defined | | (1) | | | | (1) | 0.0 | | | XXX | (1) |
| 13.4 Other | | | | | | | | | | XXX | |
| MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES: | | | | | | | | | | | |
| 13.5 Defined | | | | | | | | | | XXX | |
| 13.6 Other | | | | | | | | | | XXX | |
| 13.7 Totals | | | | | | | | | | XXX | |
| 13.8 Line 13.7 as a % of Col. 6 | | | | | | | XXX | XXX | XXX | XXX | |
| 13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10 | | | | | | | XXX | XXX | XXX | XXX | |

SCHEDULE DA - VERIFICATION BETWEEN YEARS

Short-Term Investments

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------|-----------|----------------|--|--|
| | Total | Bonds | Mortgage Loans | Other Short-term Investment Assets (a) | Investments in Parent, Subsidiaries and Affiliates |
| 1. Book/adjusted carrying value, December 31 of prior year | 593,547 | 593,547 | | | |
| 2. Cost of short-term investments acquired | 5,484,229 | 5,484,229 | | | |
| 3. Accrual of discount | | | | | |
| 4. Unrealized valuation increase (decrease) | | | | | |
| 5. Total gain (loss) on disposals | | | | | |
| 6. Deduct consideration received on disposals | 5,708,080 | 5,708,080 | | | |
| 7. Deduct amortization of premium | | | | | |
| 8. Total foreign exchange change in book/adjusted carrying value | | | | | |
| 9. Deduct current year's other than temporary impairment recognized | | | | | |
| 10. Book adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) | 369,696 | 369,696 | | | |
| 11. Deduct total nonadmitted amounts | | | | | |
| 12. Statement value at end of current period (Line 10 minus Line 11) | 369,696 | 369,696 | | | |

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

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

N O N E

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

N O N E

Schedule DB - Part C - Verification - Swaps and Forwards

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

Schedule E - Verification - Cash Equivalents

N O N E

Schedule A - Part 1 - Real Estate Owned

N O N E

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

N O N E

Schedule A - Part 3 - Real Estate Disposed

N O N E

Schedule B - Part 1 - Mortgage Loans Owned

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE Symetra National Life Insurance Company

SCHEDULE D - PART 1

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

| 1 | 2 | Codes | | | 6 | 7 | Fair Value | | 10 | 11 | Change in Book/Adjusted Carrying Value | | | | Interest | | | | | Dates | |
|----------------------|--|---------|---------------|-----------------|-----------|-------------|--------------------------------|------------|------------|-------------------------------|---|--|---|--|----------|-------------------|-----------|---------------------------------|-----------------------------|------------|------------|
| | | 3 | 4 | 5 | | | 8 | 9 | | | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| CUSIP Identification | Description | C o d e | F o r e i g n | B o n d C h a r | NAIC Des. | Actual Cost | Rate Used to Obtain Fair Value | Fair Value | Par Value | Book/ Adjusted Carrying Value | Unrealized Valuation Increase/ (Decrease) | Current Year's (Amor-tization) Accretion | Current Year's Other Than Temporary Impairment Recognized | Total Foreign Exchange Change in Book/ Adjusted Carrying Value | Rate of | Effective Rate of | When Paid | Admitted Amount Due and Accrued | Amount Received During Year | Acquired | Maturity |
| 912828-BH-2 | US TREASURY NOTES | SD | | | 1 | 1,338,852 | | 1,079,060 | 1,350,000 | 1,345,160 | | 1,208 | | | 4.250 | 4.358 | FA | 21,672 | 57,375 | 04/30/2004 | 08/15/2013 |
| 912828-CJ-7 | US TREASURY NOTES | SD | | | 1 | 153,264 | | 110,0310 | 150,000 | 151,627 | (330) | | | | 4.750 | 4.474 | MN | 925 | 7,125 | 07/06/2004 | 05/15/2014 |
| 912828-FA-3 | US TREASURY | SD | | | 1 | 234,165 | | 104,9060 | 235,000 | 234,773 | | | | | 4.750 | 4.831 | MS | 2,852 | 11,163 | 04/04/2006 | 03/31/2011 |
| 912828-FS-4 | US TREASURY | | | | 1 | 2,007,500 | | 106,0390 | 2,000,000 | 2,002,739 | | (1,555) | | | 4.625 | 4.538 | FA | 31,430 | 92,500 | 09/27/2006 | 08/31/2011 |
| 912828-GC-8 | US TREASURY | | | | 1 | 497,266 | | 106,8440 | 500,000 | 498,817 | | 551 | | | 4.625 | 4.751 | JD | 64 | 23,125 | 02/07/2007 | 12/31/2011 |
| 912828-GO-7 | US TREASURY | SD | | | 1 | 888,961 | | 107,2110 | 900,000 | 894,484 | | 2,189 | | | 4.500 | 4.781 | AO | 6,936 | 40,500 | 05/24/2007 | 04/30/2012 |
| 912828-GR-5 | US TREASURY | | | | 1 | 1,035,547 | | 101,5660 | 1,000,000 | 1,005,552 | | (14,727) | | | 4.500 | 2.978 | MN | 5,843 | 45,000 | 12/06/2007 | 05/15/2010 |
| 912828-GW-4 | US TREASURY | | | | 1 | 298,652 | | 108,4530 | 300,000 | 299,285 | | 261 | | | 4.875 | 4.978 | JD | 40 | 14,625 | 06/28/2007 | 06/30/2012 |
| 912828-HY-9 | US TREASURY US TREASURY N/B | SD | | | 1 | 598,031 | | 104,1880 | 600,000 | 598,643 | | 381 | | | 3.125 | 3.197 | AO | 3,211 | 18,750 | 05/27/2008 | 04/30/2013 |
| 0199999 | U.S. Governments - Issuer Obligations | | | | | 7,052,238 | XXX | 7,454,358 | 7,035,000 | 7,031,080 | | (11,850) | | | XXX | XXX | XXX | 72,973 | 310,163 | XXX | XXX |
| 3620AA-TX-6 | Government National Mortgage A POOL 724266 | | | 2 | 1 | 1,222,330 | | 104,8950 | 1,166,728 | 1,222,003 | | (326) | | | 5.500 | 4.524 | MON | 5,348 | 10,695 | 09/23/2009 | 09/15/2039 |
| 3620AC-6M-1 | GNM 2009-20 A POOL 726376 | | | 2 | 1 | 521,053 | | 103,0280 | 498,392 | 521,028 | | (25) | | | 5.000 | 4.646 | MON | 2,077 | | 11/20/2009 | 10/15/2039 |
| 36295N-NM-5 | Government National Mortgage A POOL 675496 | | | 2 | 1 | 304,390 | | 106,4030 | 295,345 | 304,118 | | (106) | | | 6.500 | 4.705 | MON | 1,600 | 19,197 | 08/08/2008 | 06/15/2038 |
| 0299999 | U.S. Governments - Single Class Mortgage-Backed/Asset-Backed Securities | | | | | 2,047,773 | XXX | 2,051,581 | 1,960,465 | 2,047,149 | | (457) | | | XXX | XXX | XXX | 9,025 | 29,892 | XXX | XXX |
| 0399999 | Total - U.S. Government Bonds | | | | | 9,100,011 | XXX | 9,505,939 | 8,995,465 | 9,078,229 | | (12,307) | | | XXX | XXX | XXX | 81,998 | 340,055 | 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-SB-6 | FHLMC POOL #A23542 | | | 2 | 1 | 281,697 | | 100,3540 | 305,621 | 282,751 | | (606) | | | 4.500 | 6.528 | MON | 1,146 | 13,753 | 06/10/2004 | 06/01/2034 |
| 31401W-TE-9 | FNMA POOL #720649 | | | 2 | 1 | 235,141 | | 97,1350 | 266,449 | 239,304 | | 649 | | | 4.000 | 5.184 | MON | 888 | 10,658 | 06/10/2004 | 05/01/2033 |
| 2699999 | U.S. Special Revenues - Single Class Mortgage-Backed/Asset-Backed Securities | | | | | 516,898 | XXX | 565,520 | 572,070 | 522,055 | | 43 | | | XXX | XXX | XXX | 2,034 | 24,411 | XXX | XXX |
| 31394Y-KH-6 | FHLMC REMIC SER 2791 OB (SEQ-NAS) | | | 2 | 1 | 283,509 | | 104,0400 | 291,526 | 286,984 | | 916 | | | 4.500 | 5.120 | MON | 1,093 | 13,119 | 06/10/2004 | 05/15/2033 |
| 2799999 | U.S. Special Revenues - Defined Multi-Class Residential Mortgage-Backed Securities | | | | | 283,509 | XXX | 303,304 | 291,526 | 286,984 | | 916 | | | XXX | XXX | XXX | 1,093 | 13,119 | XXX | XXX |
| 3199999 | Total - U.S. Special Revenues Bonds | | | | | 800,347 | XXX | 868,824 | 863,596 | 809,039 | | 959 | | | XXX | XXX | XXX | 3,127 | 37,530 | XXX | XXX |
| 035229-CV-3 | ANHEUSER-BUSCH CO NTS | | | | 2FE | 244,088 | | 102,1560 | 255,390 | 246,282 | | 445 | | | 5.050 | 5.314 | AO | 2,665 | 12,625 | 07/06/2004 | 10/15/2016 |
| 097023-AM-7 | BOEING CO DEBS | | | | 1FE | 459,950 | | 113,9260 | 450,009 | 448,452 | | (2,073) | | | 7.250 | 5.903 | JD | 1,273 | 28,638 | 07/03/2003 | 06/15/2025 |
| 10138M-AD-7 | BOTTLING GROUP LLC UNSEC'D SR NTS SER B | | | | 1FE | 226,938 | | 103,4180 | 250,000 | 236,881 | | 2,029 | | | 4.125 | 5.244 | JD | 458 | 10,313 | 07/06/2004 | 06/15/2015 |
| 122014-AC-7 | BURLINGTON RESOURCES DEBS | | | | 1FE | 609,390 | | 104,2060 | 521,029 | 507,112 | | (14,989) | | | 9.875 | 6.633 | JD | 2,194 | 49,375 | 05/03/2001 | 06/15/2010 |
| 494368-AS-2 | KIMBERLY CLARK CORP NTS | | | | 1FE | 321,384 | | 108,9520 | 305,064 | 314,958 | | (1,140) | | | 6.375 | 5.291 | JJ | 8,925 | 17,850 | 07/03/2003 | 01/01/2028 |
| 59018Y-SU-6 | MERRILL LYNCH & CO UNSUB SR NTS SER C | | | | 1FE | 517,745 | | 101,2020 | 500,000 | 508,346 | | (1,818) | | | 5.000 | 4.548 | FA | 10,278 | 25,000 | 03/24/2004 | 02/03/2014 |
| 74955D-AB-7 | AEP GENERATING CO | | | 2 | 2FE | 458,227 | | 117,3250 | 473,978 | 462,190 | | 427 | | | 9.820 | 10.170 | JD | 3,103 | 46,545 | 09/05/1990 | 12/07/2022 |
| 852060-AJ-1 | SPRINT CAP CORP NOTES | | | | 3FE | 496,785 | | 102,3750 | 511,875 | 499,528 | | 405 | | | 7.625 | 7.718 | JJ | 15,991 | 38,125 | 01/18/2001 | 01/30/2011 |
| 90333W-AC-2 | US BANK NA SUB NTS | | | | 1FE | 511,750 | | 104,9330 | 500,000 | 506,353 | | (1,042) | | | 4.800 | 4.527 | AO | 5,067 | 24,000 | 03/25/2004 | 04/15/2015 |
| 913017-BD-0 | UNITED TECHNOLOGIES UNSEC'D NTS | | | | 1FE | 560,000 | | 105,9870 | 500,000 | 510,044 | | (8,235) | | | 6.350 | 4.553 | MS | 10,583 | 31,750 | 02/04/2003 | 03/01/2011 |
| 458182-BM-3 | INTER AMERICAN DEVELOPMENT BNK | | | | 1FE | 445,460 | | 108,8890 | 500,000 | 493,358 | | 4,992 | | | 8.500 | 9.700 | MS | 12,514 | 42,500 | 09/06/1988 | 03/15/2011 |
| 879385-AC-6 | TELEFONICA EUROPE BV GLOBAL | | | F | 1FE | 520,905 | | 104,6110 | 500,000 | 502,046 | | (2,755) | | | 7.750 | 7.140 | MS | 11,410 | 38,750 | 01/30/2001 | 09/15/2010 |
| 3299999 | Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations | | | | | 5,372,622 | XXX | 5,486,116 | 5,148,978 | 5,235,550 | | (23,754) | | | XXX | XXX | XXX | 84,461 | 365,471 | XXX | XXX |
| 55274S-AK-7 | MASTER ASSET SECURITIZATION 2006-3 1A10 | | | 2 | 22* | 271,626 | | 85,9350 | 270,190 | 270,245 | | (586) | | | 6.000 | 5.624 | MON | 1,351 | 16,211 | 01/11/2007 | 04/25/2012 |
| 3599999 | Industrial and Miscellaneous (Unaffiliated) - Other Multi-Class Residential Mortgage-Backed Securities | | | | | 271,626 | XXX | 232,187 | 270,190 | 270,245 | | (586) | | | XXX | XXX | XXX | 1,351 | 16,211 | XXX | XXX |
| 3899999 | Total - Industrial and Miscellaneous (Unaffiliated) Bonds | | | | | 5,644,248 | XXX | 5,718,303 | 5,419,168 | 5,505,795 | | (24,340) | | | XXX | XXX | XXX | 85,812 | 381,682 | XXX | XXX |
| 4199999 | Total - Credit Tenant Loans | | | | | | XXX | | | | | | | | XXX | XXX | XXX | | | XXX | XXX |
| 4899999 | Total - Hybrid Securities | | | | | | XXX | | | | | | | | XXX | XXX | XXX | | | XXX | XXX |
| 5599999 | Total - Parent, Subsidiaries and Affiliates Bonds | | | | | | XXX | | | | | | | | XXX | XXX | XXX | | | XXX | XXX |
| 7799999 | Total - Issuer Obligations | | | | | 12,424,860 | XXX | 12,940,474 | 12,183,978 | 12,266,630 | | (35,604) | | | XXX | XXX | XXX | 157,434 | 675,634 | XXX | XXX |
| 7899999 | Total - Single Class Mortgage-Backed/Asset-Backed Securities | | | | | 2,564,611 | XXX | 2,617,101 | 2,532,535 | 2,569,204 | | (414) | | | XXX | XXX | XXX | 11,059 | 54,303 | XXX | XXX |
| 7999999 | Total - Defined Multi-Class Residential Mortgage-Backed Securities | | | | | 283,509 | XXX | 303,304 | 291,526 | 286,984 | | 916 | | | XXX | XXX | XXX | 1,093 | 13,119 | XXX | XXX |

E10

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE Symetra National Life Insurance Company

SCHEDULE D - PART 1

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

| 1 | 2 | Codes | | | 6 | 7 | Fair Value | | 10 | 11 | Change in Book/Adjusted Carrying Value | | | | Interest | | | | | Dates | |
|----------------------|--|------------------|---------------------------------|-----------|-----------|-------------|--------------------------------|------------|------------|-------------------------------|---|---|---|--|----------|-------------------|-----------|---------------------------------|-----------------------------|----------|----------|
| | | 3 | 4 | 5 | | | 8 | 9 | | | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| CUSIP Identification | Description | C o d e | F o r e i g n | Bond Char | NAIC Des. | Actual Cost | Rate Used to Obtain Fair Value | Fair Value | Par Value | Book/ Adjusted Carrying Value | Unrealized Valuation Increase/ (Decrease) | Current Year's (Amortization) Accretion | Current Year's Other Than Temporary Impairment Recognized | Total Foreign Exchange Change in Book/ Adjusted Carrying Value | Rate of | Effective Rate of | When Paid | Admitted Amount Due and Accrued | Amount Received During Year | Acquired | Maturity |
| 8099999 | Total - Other Multi-Class Residential Mortgage-Backed Securities | | | | | 271,626 | XXX | 232,187 | 270,190 | 270,245 | | (586) | | | XXX | XXX | XXX | 1,351 | 16,211 | XXX | XXX |
| 8199999 | Total - Defined Multi-Class Commercial Mortgage-Backed Securities | | | | | | XXX | | | | | | | | XXX | XXX | XXX | | | XXX | XXX |
| 8299999 | Total - Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities | | | | | | XXX | | | | | | | | XXX | XXX | XXX | | | XXX | XXX |
| 8399999 | Total Bonds | | | | | 15,544,606 | XXX | 16,093,066 | 15,278,229 | 15,393,063 | | (35,688) | | | XXX | XXX | XXX | 170,937 | 759,267 | XXX | XXX |

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE Symetra National Life Insurance Company

SCHEDULE D - PART 2 - SECTION 1

Showing All PREFERRED STOCKS Owned December 31 of Current Year

| 1 CUSIP Identi- fication | 2 Description | Codes | | 5 Number of Shares | 6 Par Value Per Share | 7 Rate Per Share | 8 Book/ Adjusted Carrying Value | Fair Value | | 11 Actual Cost | Dividends | | | Change in Book/Adjusted Carrying Value | | | | 20 NAIC Desig- nation | 21 Date Acquired |
|--|--|-----------|-------------------|-----------------------------|-----------------------------------|---------------------------|---|---|------------------|-------------------|------------------------------|---|---|--|---|--|---|--------------------------------|------------------------|
| | | 3 Code | 4 For- eign | | | | | 9 Rate Per Share Used to Obtain Fair Value | 10 Fair Value | | 12 Declared but Unpaid | 13 Amount Received During Year | 14 Nonadmitted Declared But Unpaid | 15 Unrealized Valuation Increase/ (Decrease) | 16 Current Year's (Amor- tization) Accretion | 17 Current Year's Other Than Temporary Impairment Recognized | 18 Total Change in Book/Adjusted Carrying Value (15 + 16 - 17) |  |  | 19 Total Foreign Exchange Change in Book/ Adjusted Carrying Value |
| 75913Y-30-1 | REGIONS FINANCIAL ASSET MGMT 8.44% PFD 4/30/10 (144A) | | | 500,000 | 1,000.00 | | 498,650 | 983,710 | 491,855 | 481,952 | | 42,200 | | | 3,768 | | 3,768 | RP3LFE | 08/01/2004 |
| 8499999. Total - Preferred Stock - Industrial and Miscellaneous (Unaffiliated) | | | | | | | 498,650 | XXX | 491,855 | 481,952 | | 42,200 | | | 3,768 | | 3,768 | XXX | XXX |
| 8999999 - Total Preferred Stocks | | | | | | | 498,650 | XXX | 491,855 | 481,952 | | 42,200 | | | 3,768 | | 3,768 | XXX | XXX |

ANNUAL STATEMENT FOR THE YEAR 2009 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 |
|--|--|--------------|-----------------------|----------------------------|-----------------------------------|------------------|----------------|--|
| 3620AA-TX-6 | Government National Mortgage A POOL 724266 5.500% 09/15/39 | | 09/23/2009 | Banc of America Securities | | 1,222,330 | 1,166,728 | 3,565 |
| 3620AC-6M-1 | GNM 2009-20 A POOL 726376 5.000% 10/15/39 | | 11/20/2009 | JP Morgan Securities, Inc. | | 521,054 | 498,392 | 1,385 |
| 0399999. Bonds - U.S. Governments | | | | | | | 1,743,384 | 4,950 |
| 8399997. Total - Bonds - Part 3 | | | | | | | 1,743,384 | 4,950 |
| 8399998. Total - Bonds - Part 5 | | | | | | | 21,057 | 61 |
| 8399999. Total - Bonds | | | | | | | 1,764,441 | 5,011 |
| 8999997. Total - Preferred Stocks - Part 3 | | | | | | | XXX | |
| 8999998. Total - Preferred Stocks - Part 5 | | | | | | | XXX | |
| 8999999. Total - Preferred Stocks | | | | | | | XXX | |
| 9799997. Total - Common Stocks - Part 3 | | | | | | | XXX | |
| 9799998. Total - Common Stocks - Part 5 | | | | | | | XXX | |
| 9799999. Total - Common Stocks | | | | | | | XXX | |
| 9899999. Total - Preferred and Common Stocks | | | | | | | XXX | |
| 9999999 - Totals | | | | | | | 1,764,441 | 5,011 |

ANNUAL STATEMENT FOR THE YEAR 2009 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 CUSIP Identification | 2 Description | 3 Foreign | 4 Disposal Date | 5 Name of Purchaser | 6 Number of Shares of Stock | 7 Con- sideration | 8 Par Value | 9 Actual Cost | 10 Prior Year Book/ Adjusted Carrying Value | Change In Book/Adjusted Carrying Value | | | | | 16 Book/ Adjusted Carrying Value at Disposal Date | 17 Foreign Exchange Gain (Loss) on Disposal | 18 Realized Gain (Loss) on Disposal | 19 Total Gain (Loss) on Disposal | 20 Bond Interest/ Stock Dividends Received During Year | 21 Maturity Date |
|---|---|--------------|-----------------------|---------------------------|--------------------------------------|-------------------------|----------------|------------------|--|--|--|--|--|---|---|--|--|---|---|------------------------|
| | | | | | | | | | | 11 Unrealized Valuation Increase/ Decrease | 12 Current Year's (Amor- tization)/ Accretion | 13 Current Year's Other Than Temporary Impairment Recognized | 14 Total Change in Book/ Adjusted Carrying Value (11+12-13) | 15 Total Foreign Exchange Change in Book/ Adjusted Carrying Value | | | | | | |
| 36295N-NM-5 | Government National Mortgage A POOL 675496 6.500% 06/15/38 | | 12/01/2009 | Paydown | | 240,167 | 240,167 | 247,522 | 247,387 | | (7,220) | | (7,220) | | 240,167 | | | | 7,285 | 06/15/2038 |
| 912828-CN-8 | US TREASURY NOTES 3.625% 07/15/09 | | 07/15/2009 | Maturity | | 500,000 | 500,000 | 501,191 | 500,139 | | (139) | | (139) | | 500,000 | | | | 18,125 | 07/15/2009 |
| 912828-FX-3 | US TREASURY NOTES 4.625% 11/15/09 | | 11/15/2009 | Maturity | | 750,000 | 750,000 | 748,184 | 749,436 | | 564 | | 564 | | 750,000 | | | | 34,688 | 11/15/2009 |
| 0399999. Bonds - U.S. Governments | | | | | | 1,490,167 | 1,490,167 | 1,496,897 | 1,496,962 | | (6,795) | | (6,795) | | 1,490,167 | | | | 60,098 | XXX |
| 31297A-5B-6 | FHLMC POOL #A23542 4.500% 06/01/34 | | 12/01/2009 | Paydown | | 53,542 | 53,542 | 49,351 | 49,642 | | 3,900 | | 3,900 | | 53,542 | | | | 1,398 | 06/01/2034 |
| 31392A-A7-3 | FNMA REMIC SER 2001-68 JQ (SEQ) 5.500% 05/25/23 | | 04/01/2009 | Paydown | | 29,004 | 29,005 | 30,523 | 28,949 | | 55 | | 55 | | 29,005 | | | | 317 | 03/25/2009 |
| 31394Y-KH-6 | FHLMC REMIC SER 2791 08 (SEQ-NAS) 4.500% 05/15/33 | | 12/01/2009 | Paydown | | 42,290 | 42,290 | 41,127 | 41,499 | | 792 | | 792 | | 42,290 | | | | 981 | 05/15/2033 |
| 31401W-TE-9 | FNMA POOL #720649 4.000% 05/01/33 | | 12/01/2009 | Paydown | | 8,846 | 8,846 | 7,806 | 7,923 | | 923 | | 923 | | 8,846 | | | | 199 | 05/01/2033 |
| 3199999. Bonds - U.S. Special Revenues | | | | | | 133,682 | 133,683 | 128,807 | 128,013 | | 5,670 | | 5,670 | | 133,683 | | | | 2,895 | XXX |
| 369622-DN-2 | GENERAL ELEC CAP CORP SUB NOTES 8.125% 05/15/12 | | 04/09/2009 | Tender Offer | | 336,000 | 300,000 | 387,720 | 337,087 | | (2,792) | | (2,792) | | 334,295 | | 1,705 | 1,705 | 9,750 | 05/15/2012 |
| 55274S-AK-7 | MASTER ASSET SECURITIZATION 2006-3 1A10 6.000% 10/25/36 | | 12/01/2009 | Paydown | | 91,404 | 91,404 | 91,890 | 91,621 | | (217) | | (217) | | 91,404 | | | | 2,942 | 04/25/2012 |
| 74955D-AB-7 | AEP GENERATING CO 9.820% 12/07/22 | | 12/07/2009 | 100.0000 Redemption | | 262 | 262 | 253 | 255 | | | | | 256 | | 7 | 7 | 20 | 12/07/2022 | |
| 3899999. Bonds - Industrial and Miscellaneous (Unaffiliated) | | | | | | 427,666 | 391,666 | 479,863 | 428,963 | | (3,009) | | (3,009) | | 425,955 | | 1,712 | 1,712 | 12,712 | XXX |
| 8399997. Total - Bonds - Part 4 | | | | | | 2,051,515 | 2,015,516 | 2,105,567 | 2,053,938 | | (4,134) | | (4,134) | | 2,049,805 | | 1,712 | 1,712 | 75,705 | XXX |
| 8399998. Total - Bonds - Part 5 | | | | | | 20,099 | 20,099 | 21,057 | | | (958) | | (958) | | 20,099 | | | | 115 | XXX |
| 8399999. Total - Bonds | | | | | | 2,071,614 | 2,035,615 | 2,126,624 | 2,053,938 | | (5,092) | | (5,092) | | 2,069,904 | | 1,712 | 1,712 | 75,820 | XXX |
| 8999997. Total - Preferred Stocks - Part 4 | | | | | | | XXX | | | | | | | | | | | | | XXX |
| 8999998. Total - Preferred Stocks - Part 5 | | | | | | | XXX | | | | | | | | | | | | | XXX |
| 8999999. Total - Preferred Stocks | | | | | | | XXX | | | | | | | | | | | | | XXX |
| 9799997. Total - Common Stocks - Part 4 | | | | | | | XXX | | | | | | | | | | | | | XXX |
| 9799998. Total - Common Stocks - Part 5 | | | | | | | XXX | | | | | | | | | | | | | XXX |
| 9799999. Total - Common Stocks | | | | | | | XXX | | | | | | | | | | | | | XXX |
| 9899999. Total - Preferred and Common Stocks | | | | | | | XXX | | | | | | | | | | | | | XXX |
| 9999999 - Totals | | | | | | 2,071,614 | XXX | 2,126,624 | 2,053,938 | | (5,092) | | (5,092) | | 2,069,904 | | 1,712 | 1,712 | 75,820 | XXX |

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE Symetra National Life Insurance Company

SCHEDULE D - PART 5

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

| 1 CUSIP Identifi- cation | 2 Description | 3 For- eign | 4 Date Acquired | 5 Name of Vendor | 6 Disposal Date | 7 Name of Purchaser | 8 Par Value (Bonds) or Number of Shares (Stock) | 9 Actual Cost | 10 Consid- eration | 11 Book/ Adjusted Carrying Value at Disposal | Change in Book/Adjusted Carrying Value | | | | | 17 Foreign Exchange Gain (Loss) on Disposal | 18 Realized Gain (Loss) on Disposal | 19 Total Gain (Loss) on Disposal | 20 Interest and Dividends Received During Year | 21 Paid for Accrued Interest and Dividends | |
|-----------------------------------|---|-------------------|-----------------------|----------------------------|-----------------------|---------------------------|---|------------------|--------------------------|---|--|--|--|--|---|--|---|---|---|--|----|
| | | | | | | | | | | | 12 Unrealized Valuation Increase/ (Decrease) | 13 Current Year's (Amort- ization)/ Accretion | 14 Current Year's Other Than Temporary Impairment Recognized | 15 Total Change in Book/ Adjusted Carrying Value (12 + 13 - 14) | 16 Total Foreign Exchange Change in Book/ Adjusted Carrying Value | | | | | | |
| 3620AA-TX-6 | Government National Mortgage A POOL 724266 5.500% 09/15/39 | | 09/23/2009 | Banc of America Securities | 12/01/2009 | Paydown | 20,099 | 21,057 | 20,099 | 20,099 | | | | (958) | (958) | | | | | 115 | 61 |
| 0399999 | Bonds - U.S. Governments | | | | | | 20,099 | 21,057 | 20,099 | 20,099 | | | | (958) | (958) | | | | | 115 | 61 |
| 8399998 | Total - Bonds | | | | | | 20,099 | 21,057 | 20,099 | 20,099 | | | | (958) | (958) | | | | | 115 | 61 |
| 8999998 | Total - Preferred Stocks | | | | | | | | | | | | | | | | | | | | |
| 9799998 | Total - Common Stocks | | | | | | | | | | | | | | | | | | | | |
| 9899999 | Total - Preferred and Common Stocks | | | | | | | | | | | | | | | | | | | | |
| 9999999 | Totals | | | | | | | 21,057 | 20,099 | 20,099 | | | | (958) | (958) | | | | | 115 | 61 |

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

N O N E

Schedule D - Part 6 - Section 2

N O N E

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE Symetra National Life Insurance Company

SCHEDULE DA - PART 1

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

| 1 CUSIP Identi- fication | 2 Description | Codes | | 5 Date Acquired | 6 Name of Vendor | 7 Maturity Date | 8 Book/ Adjusted Carrying Value | Change in Book/Adjusted Carrying Value | | | | 13 Par Value | 14 Actual Cost | Interest | | | | | 21 Paid for Accrued Interest | |
|---|------------------|-----------|-------------------|-----------------------|---------------------|-----------------------|---|---|--|--|---|-----------------|-------------------|--|--|------------------|-------------------------------|--------------------|---------------------------------------|--|
| | | 3 Code | 4 For- eign | | | | | 9 Unrealized Valuation Increase/ (Decrease) | 10 Current Year's (Amor- tization)/ Accretion | 11 Current Year's Other Than Temporary Impairment Recognized | 12 Total Foreign Exchange Change in Book/ Adjusted Carrying Value | | | 15 Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default | 16 Non- Admitted Due and Accrued | 17 Rate of | 18 Effective Rate of | 19 When Paid | | 20 Amount Received During Year |
| 0399999. Total - U.S. Government Bonds | | | | | | | | | | | | | | | | XXX | XXX | XXX | | |
| 1099999. Total - All Other Government Bonds | | | | | | | | | | | | | | | | XXX | XXX | XXX | | |
| 1799999. Total - U.S. States, Territories and Possessions Bonds | | | | | | | | | | | | | | | | XXX | XXX | XXX | | |
| 2499999. Total - U.S. Political Subdivisions of States, Territories and Possessions Bonds | | | | | | | | | | | | | | | | XXX | XXX | XXX | | |
| 3199999. Total - U.S. Special Revenues Bonds | | | | | | | | | | | | | | | | XXX | XXX | XXX | | |
| 3899999. Total - Industrial and Miscellaneous Bonds (Unaffiliated) | | | | | | | | | | | | | | | | XXX | XXX | XXX | | |
| 4199999. Total - Credit Tenant Loans | | | | | | | | | | | | | | | | XXX | XXX | XXX | | |
| 4899999. Total - Hybrid Securities | | | | | | | | | | | | | | | | XXX | XXX | XXX | | |
| 7799999. Total - Issuer Obligations | | | | | | | | | | | | | | | | XXX | XXX | XXX | | |
| 7899999. Total - Single Class Mortgage-Backed/Asset-Backed Securities | | | | | | | | | | | | | | | | XXX | XXX | XXX | | |
| 7999999. Total - Defined Multi-Class Residential Mortgage-Backed Securities | | | | | | | | | | | | | | | | XXX | XXX | XXX | | |
| 8099999. Total - Other Multi-Class Residential Mortgage-Backed Securities | | | | | | | | | | | | | | | | XXX | XXX | XXX | | |
| 8199999. Total - Defined Multi-Class Commercial Mortgage-Backed Securities | | | | | | | | | | | | | | | | XXX | XXX | XXX | | |
| 8299999. Total - Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities | | | | | | | | | | | | | | | | XXX | XXX | XXX | | |
| 8399999. Total Bonds | | | | | | | | | | | | | | | | XXX | XXX | XXX | | |
| 8699999. Total - Parent, Subsidiaries and Affiliates | | | | | | | | | | | | XXX | | | | XXX | XXX | XXX | | |
| 481200-67-0 JP MORGAN OVERNIGHT SWEEP | | | | 12/31/2009 | Direct | | XXX | 369,696 | | | | | 369,696 | | | 0.000 | 0.000 | LN | | 266 |
| 481200-67-0 JP MORGAN OVERNIGHT SWEEP | | | | 12/31/2009 | Various | | XXX | | | | | | | | | 0.000 | 0.000 | LN | | 129 |
| 8899999. Exempt Money Market Mutual Funds | | | | | | | | 369,696 | | | | | | | | XXX | XXX | XXX | | 395 |
| 9199999 - Totals | | | | | | | | 369,696 | | | | | | | | XXX | XXX | XXX | | 395 |

E17

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned December 31 of Current Year

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

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE Symetra National Life Insurance Company

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

| States, Etc. | 1 Type of Deposit | 2 Purpose of Deposit | Deposits For the Benefit of All Policyholders | | All Other Special Deposits | | |
|---|----------------------|-------------------------|---|-----------------|-----------------------------------|-----------------|--|
| | | | 3 Book/Adjusted Carrying Value | 4 Fair Value | 5 Book/Adjusted Carrying Value | 6 Fair Value | |
| 1. Alabama | AL | | | | | | |
| 2. Alaska | AK | | | | | | |
| 3. Arizona | AZ | | | | | | |
| 4. Arkansas | AR | | | | | | |
| 5. California | CA | | | | | | |
| 6. Colorado | CO | | | | | | |
| 7. Connecticut | CT | | | | | | |
| 8. Delaware | DE | | | | | | |
| 9. District of Columbia | DC | | | | | | |
| 10. Florida | FL | | | | | | |
| 11. Georgia | GA | B Life Insurance | | | 49,694 | 53,605 | |
| 12. Hawaii | HI | | | | | | |
| 13. Idaho | ID | | | | | | |
| 14. Illinois | IL | | | | | | |
| 15. Indiana | IN | | | | | | |
| 16. Iowa | IA | | | | | | |
| 17. Kansas | KS | | | | | | |
| 18. Kentucky | KY | | | | | | |
| 19. Louisiana | LA | | | | | | |
| 20. Maine | ME | | | | | | |
| 21. Maryland | MD | | | | | | |
| 22. Massachusetts | MA | | | | | | |
| 23. Michigan | MI | | | | | | |
| 24. Minnesota | MN | | | | | | |
| 25. Mississippi | MS | | | | | | |
| 26. Missouri | MO | | | | | | |
| 27. Montana | MT | | | | | | |
| 28. Nebraska | NE | | | | | | |
| 29. Nevada | NV | | | | | | |
| 30. New Hampshire | NH | | | | | | |
| 31. New Jersey | NJ | | | | | | |
| 32. New Mexico | NM | B Life Insurance | | | 149,855 | 157,359 | |
| 33. New York | NY | | | | | | |
| 34. North Carolina | NC | B Life Insurance | | | 400,095 | 433,074 | |
| 35. North Dakota | ND | | | | | | |
| 36. Ohio | OH | | | | | | |
| 37. Oklahoma | OK | B Life Insurance | | | 149,081 | 160,816 | |
| 38. Oregon | OR | | | | | | |
| 39. Pennsylvania | PA | | | | | | |
| 40. Rhode Island | RI | | | | | | |
| 41. South Carolina | SC | | | | | | |
| 42. South Dakota | SD | | | | | | |
| 43. Tennessee | TN | | | | | | |
| 44. Texas | TX | | | | | | |
| 45. Utah | UT | | | | | | |
| 46. Vermont | VT | | | | | | |
| 47. Virginia | VA | B Life Insurance | | | 99,774 | 104,188 | |
| 48. Washington | WA | B Life Insurance | 1,519,874 | 1,639,673 | | | |
| 49. West Virginia | WV | | | | | | |
| 50. Wisconsin | WI | | | | | | |
| 51. Wyoming | WY | | | | | | |
| 52. American Samoa | AS | | | | | | |
| 53. Guam | GU | | | | | | |
| 54. Puerto Rico | PR | | | | | | |
| 55. U.S. Virgin Islands | VI | | | | | | |
| 56. Northern Mariana Islands | MP | | | | | | |
| 57. Canada | CN | | | | | | |
| 58. Aggregate Alien and Other | OT | XXX | XXX | | | | |
| 59. Subtotal | XXX | XXX | 1,519,874 | 1,639,673 | 848,499 | 909,042 | |
| DETAILS OF WRITE-INS | | | | | | | |
| 5801. | | | | | | | |
| 5802. | | | | | | | |
| 5803. | | | | | | | |
| 5898. Summary of remaining write-ins for Line 58 from overflow page | XXX | XXX | | | | | |
| 5899. Totals (Lines 5801 thru 5803 plus 5898)(Line 58 above) | XXX | XXX | | | | | |

ALPHABETICAL INDEX

ANNUAL STATEMENT BLANK

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

ANNUAL STATEMENT BLANK (Continued)

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