The Securities and Exchange Commission has not necessarily reviewed the information in this filing and has not determined if it is accurate and complete.

The reader should not assume that the information is accurate and complete.

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549 FORM 13F

FORM 13F COVER PAGE

OMB APPROVAL

OMB 3235Number: 0006

Expires: Oct 31,
2018

Estimated average burden

23.8

hours per

response:

Report for the Calendar Year or Quarter Ended: 09-30-2016 Check here if Amendment Amendment Number:

This Amendment (Check only one.): is a restatement.

adds new holdings entries.

Institutional Investment Manager Filing this Report:

Name: Symetra Financial CORP Address: 777 108TH AVENUE NE

SUITE 1200

BELLEVUE, WA 98004-5135

Form 13F File

Number: 028-17231

The institutional investment manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

Name: Mindi Work

Title: Vice President, Finance

Phone: 425-256-5529 Signature, Place, and Date of Signing:

/s/ Mindi Work Bellevue, WA 11-14-2016
[Signature] [City, State] [Date]

Report Type (Check only one.):

13F HOLDINGS REPORT. (Check here if all holdings of this reporting manager are reported in this report.)

 $X = \frac{13F \text{ NOTICE.}}{\text{manager(s).}}$ (Check here if no holdings reported are in this report, and all holdings are reported by other reporting

13F COMBINATION REPORT. (Check here if a portion of the holdings for this reporting manager are reported in this report and a portion are reported by other reporting manager(s).)

List of Other Managers Reporting for this Manager:

[If there are no entries in this list, omit this section.]

Form 13F

File Name

Number

028-17233 Symetra Life Insurance Co