

SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

AMENDMENT NO. 3
To
Form S-1
REGISTRATION STATEMENT
UNDER
THE SECURITIES ACT OF 1933

SYMETRA FINANCIAL CORPORATION

(Exact name of registrant as specified in its charter)

Delaware
(State or other jurisdiction of
incorporation or organization)

6311
(Primary Standard Industrial
Classification Code Number)
777 108th Avenue NE, Suite 1200
Bellevue, WA 98004
(425) 256-8000

20-0978027
(I.R.S. Employer
Identification Number)

(Address, including zip code, and telephone number, including area code, of registrant's principal executive offices)

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Approximate date of commencement of proposed sale to the public: As soon as practicable after the effective date of this Registration Statement.

If any of the securities being registered on this Form are to be offered on a delayed or continuous basis pursuant to Rule 415 under the Securities Act of 1933, check the following box. o

If this Form is filed to register additional securities for an offering pursuant to Rule 462(b) under the Securities Act, please check the following box and list the Securities Act registration statement number of the earlier effective registration statement for the same offering. o

If this Form is a post-effective amendment filed pursuant to Rule 462(c) under the Securities Act, check the following box and list the Securities Act registration statement number of the earlier effective registration statement for the same offering. o

If this Form is a post-effective amendment filed pursuant to Rule 462(d) under the Securities Act, check the following box and list the Securities Act registration number of the earlier effective registration statement for the same offering. o

Indicate by check mark whether the registrant is a large accelerated filer, an accelerated filer, a non-accelerated filer, or a smaller reporting company. See the definitions of "large accelerated filer," "accelerated filer" and "smaller reporting company" in Rule 12b-2 of the Exchange Act. (Check one):
Large accelerated filer o Accelerated filer o Non-accelerated filer ☒ Smaller reporting company o
(Do not check if a smaller reporting company)

CALCULATION OF REGISTRATION FEE

Title of Each Class of Securities to be Registered	Proposed Maximum Aggregate Offering Price(1)(2)	Amount of Registration Fee(3)
Common Stock, \$0.01 par value per share	\$575,000,000.00	\$32,085.00

- (1) Includes shares issuable upon exercise of the underwriters' over-allotment options. See "Underwriting."
(2) Estimated solely for the purpose of calculating the amount of the registration fee pursuant to rule 457(o) under the Securities Act of 1933, as amended.
(3) The registration fee has been previously paid.

The Registrant hereby amends this Registration Statement on such date or dates as may be necessary to delay its effective date until the Registrant shall file a further amendment which specifically states that this Registration Statement shall thereafter become effective in accordance with Section 8(a) of the Securities Act of 1933 or until this Registration Statement shall become effective on such date as the Commission, acting pursuant to said Section 8(a), may determine.

The information in this preliminary prospectus is not complete and may be changed. We may not and the Selling Stockholders may not sell these securities until the registration statement filed with the Securities and Exchange Commission of which this preliminary prospectus forms a part is effective. This preliminary prospectus is not an offer to sell these securities and it is not soliciting an offer to buy these securities in any state where the offer or sale is not permitted.

SUBJECT TO COMPLETION, DATED DECEMBER 28, 2009

PROSPECTUS

Shares



Common Stock

This is Symetra Financial Corporation's initial public offering. We are selling shares of our common stock in this offering. The Selling Stockholders are selling shares of our common stock in the offering. We intend to use the net primary proceeds from this offering for general corporate purposes, which may include contributions of capital to our insurance and other subsidiaries. We will not receive any proceeds from the sale of shares by the Selling Stockholders. See "Use of Proceeds."

We expect the public offering price to be between \$ _____ and \$ _____ per share. Currently, no public market exists for the shares. We have applied to list our common stock on the New York Stock Exchange under the symbol “SYA.”

Investing in our common stock involves risks that are described in the “Risk Factors” section beginning on page 12 of this prospectus.

	<u>Per Share</u>	<u>Total</u>
Initial public offering price	\$	\$
Underwriting discounts and commissions	\$	\$
Proceeds to Symetra (before expenses)	\$	\$
Proceeds to Selling Stockholders (before expenses)	\$	\$

The underwriters may also purchase up to an additional _____ shares of common stock from the Company and the Selling Stockholders at the public offering price, less the underwriting discount, within 30 days from the date of this prospectus to cover over-allotments.

Neither the Securities and Exchange Commission nor any state securities commission has approved or disapproved of these securities or determined if this prospectus is truthful or complete. Any representation to the contrary is a criminal offense.

The shares will be ready for delivery on or about _____, 2009.

Joint Book-Running Managers

BofA Merrill Lynch

J.P. Morgan

Goldman, Sachs & Co.

Barclays Capital

The date of this prospectus is _____, 2009.

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You should rely only on the information contained in this document or any free writing prospectus prepared by or on behalf of us. We have not authorized anyone to provide you with information that is different. This document may only be used where it is legal to sell these securities. The information contained in this document may only be accurate on the date of this document.

“Symetra,” “Symetra Financial” and their respective logos are our trademarks. Other service marks, trademarks and trade names referred to in this prospectus are the property of their respective owners.

Our insurance subsidiaries are domiciled in the states of Washington and New York. These states have enacted laws that require regulatory approval for the acquisition of “control” of insurance companies. Under these laws, there exists a presumption of “control” when an acquiring party acquires 10% or more of the voting securities of an insurance company or of a company which itself controls an insurance company. Therefore, any person acquiring 10% or more of our common stock would need the prior approval of the state insurance regulators of these states or a determination from such regulators that “control” has not been acquired.

Dealer Prospectus Delivery Obligation

Until _____, 2009 (the 25th day after the date of this prospectus), all dealers that effect transactions in our common shares, whether or not participating in this offering, may be required to deliver a prospectus. This is in addition to the dealers' obligation to deliver a prospectus when acting as an underwriter and with respect to unsold allotments or subscriptions.

PROSPECTUS SUMMARY

The following is a summary of the information contained in this prospectus, and it may not contain all the information that is important to you. You should read the entire prospectus carefully, especially the “Risk Factors” section, the consolidated financial statements and the accompanying notes included in this prospectus.

Unless the context otherwise requires, references in this prospectus to “Symetra” refer to Symetra Financial Corporation on a stand-alone, non-consolidated basis. References to “we,” “our,” “us” and “the Company” are to Symetra Financial Corporation together with its subsidiaries, including our predecessor operations.

A glossary of selected insurance terms and defined terms used throughout this prospectus can be found under “Glossary of Selected Insurance and Defined Terms” on page G-1.

Our Business

We are a life insurance company focused on profitable growth in select group health, retirement, life insurance and employee benefits markets. Our operations date back to 1957 and many of our agency and distribution relationships have been in place for decades. We are headquartered in Bellevue, Washington and employ approximately 1,100 people in 16 offices across the United States, serving approximately 1.8 million customers.

As of September 30, 2009, our stockholders’ equity was \$1,480.5 million, our adjusted book value was \$1,450.7 million and we had total assets of \$22.2 billion. For the twelve months ended September 30, 2009, our return on equity, or ROE, was 13.9% and our operating return on average equity, or operating ROAE, was 10.6%. We define adjusted book value as stockholders’ equity less accumulated other comprehensive income (loss), or AOCI, and we define operating ROAE as adjusted operating income divided by average adjusted book value. Adjusted book value, adjusted operating income and operating ROAE are non-GAAP measures. For reconciliations of adjusted book value to stockholders’ equity and adjusted operating income to net income and for a summary presentation of our operating results and financial position determined in accordance with GAAP, please see “— Summary Historical Consolidated Financial and Other Data” on page 9.

We manage our business through the following five segments, four of which are operating:

- **Group.** We offer medical stop-loss insurance, limited medical benefit plans, group life insurance, accidental death and dismemberment insurance and disability insurance mainly to employer groups of 50 to 5,000 individuals. In addition to our insurance products, we offer managing general underwriting, or MGU, services through Medical Risk Managers, Inc, or MRM. Our Group segment generated segment pre-tax adjusted operating income of \$66.9 million during 2008 and \$44.7 million during the nine months ended September 30, 2009.
- **Retirement Services.** We offer fixed and variable deferred annuities, including tax sheltered annuities, individual retirement accounts, or IRAs, and group annuities to qualified retirement plans, including Section 401(k), 403(b) and 457 plans. Our Retirement Services segment generated segment pre-tax adjusted operating income of \$36.6 million during 2008 and \$41.3 million during the nine months ended September 30, 2009.
- **Income Annuities.** We offer single premium immediate annuities, or SPIAs, to customers seeking a reliable source of retirement income and structured settlement annuities to fund third party personal injury settlements. In addition, we offer our existing structured settlement clients a variety of funding services product options. Our Income Annuities segment generated segment pre-tax adjusted operating income of \$36.5 million during 2008 and \$33.0 million during the nine months ended September 30, 2009.
- **Individual.** We offer a wide array of term, universal and variable life insurance as well as bank-owned life insurance, or BOLI. Our Individual segment generated segment pre-tax adjusted operating income of \$59.7 million during 2008 and \$51.6 million during the nine months ended September 30, 2009.
- **Other.** This segment consists of unallocated corporate income, composed primarily of investment income on unallocated surplus, unallocated corporate expenses, interest expense on

debt, tax credits from certain investments, the results of small, non-insurance businesses that are managed outside of our operating segments, and inter-segment elimination entries. Our Other segment generated a segment pre-tax adjusted operating loss of \$31.6 million during 2008 and \$5.8 million during the nine months ended September 30, 2009.

We distribute our products nationally through an extensive and diversified independent distribution network. Our distributors include financial institutions, employee benefits brokers, third party administrators, specialty brokers, independent agents and advisors. We believe that our multi-channel distribution network allows us to access a broad share of the distributor and consumer markets for insurance and financial services products. For example, we currently distribute our annuity and life insurance products through approximately 16,000 independent agents, 26 key financial institutions and 4,300 independent employee benefits brokers. We continually add new distribution relationships to expand the breadth of partners offering our products.

Market Environment and Opportunities

We believe we are well positioned to capitalize on existing market opportunities, including:

- *Increasing need for retirement savings and income.* There are significant demographic factors that indicate increased need for retirement solutions. These factors include:
 - according to the U.S. Census Bureau, there are 76.8 million baby-boomers (Americans born between 1946 and 1964) who are at or near retirement age; and
 - according to the U.S. Census Bureau, there are 61.6 million members of Generation X (Americans born between 1965 and 1979). We believe these members of Generation X are likely to fund their retirement from personal savings.

Many of these individuals have experienced significant declines in the value of their savings as a result of recent market turmoil or have saved too little for retirement. According to the Employee Benefit Research Institute, or EBRI, as of 2007, approximately 78% of families with a head of household aged 55 to 65 participated in an employer-based retirement plan or IRA. EBRI estimates that the median value of this population's employer-based retirement plans declined 14.7% from approximately \$81,000 in 2007 to approximately \$69,100 in June 2009. As a result of these demographic factors, we expect greater demand for retirement savings products that supplement social security. In particular, we believe demand will continue to grow for products like immediate annuities that offer income streams that cannot be outlived.
- *Shift in customer demand toward simple to understand products.* The equity and bond market dislocation of the last 18 months shifted customer and distributor demand toward simple to understand and predictable products. Customers increasingly demand savings and income oriented products (such as fixed annuities) that offer transparency and stable returns that are higher than returns on savings accounts. Industry sales of savings and income oriented products have grown substantially while sales of equity market based products (such as variable annuities) have fallen. Illustrating this trend, Kehrre/LIMRA reported that industry sales of variable annuities declined by 26% in the first six months of 2009 compared to the equivalent 2008 period. Conversely, industry sales of fixed annuities grew by 46% over the same period.
- *Continued demand for affordable health insurance.* According to the Kaiser Family Foundation, health insurance premiums in the United States increased 131% from 1999 to 2009; meanwhile, the Consumer Price Index increased only 28%. As health care costs continue to rise faster than inflation, the demand for affordable health insurance options has increased. According to the Self-Insurance Institute of America, 75 million people in the United States under the age of 65 receive their benefits through self-funded plans, including 47% of workers in smaller firms and 76% of workers in midsize firms. We believe we can grow our business by providing employees with affordable access to health insurance through employer-sponsored limited benefit employee health plans and by offering group medical stop-loss insurance to medium and large businesses that self-fund their medical plans.

Our Competitive Strengths

Our competitive strengths enabled us to perform well across all of our operating segments through the recent market turmoil. Since January 1, 2008 we have added 26 distribution partners, developed 14 new products and grown our assets under management by \$3.0 billion, or 17.4%. Our sales for the first nine months of 2009 were \$2.2 billion, an increase of 260% over our sales during the first nine months of 2007. Our competitive strengths include:

Balance sheet focus. We are vigilant about maintaining a strong balance sheet in all economic environments. We believe our strong balance sheet will allow us to continue growing our business and market share as many of our competitors must first shore up their own balance sheets.

- *Superior investment management.* We pursue a value-oriented investment approach focused on disciplined matching of assets and liabilities and preservation of principal. We believe we have built a conservative asset portfolio illustrated by the following (as of September 30, 2009):
 - Subprime exposure of only \$0.3 million
 - Alt-A exposure totaling less than 1% of invested assets, with 88% of Alt-A exposure being supported by fixed rate collateral
 - No exposure to option adjustable rate mortgages, or option ARMs
 - 99% of our commercial mortgage-backed security, or CMBS, portfolio is rated AAA and has a weighted-average credit enhancement of 28%
 - Minimal exposure to alternative assets, such as hedge funds and private equity funds
 - Below investment grade fixed maturities represent less than 7% of invested assets

This investment approach has resulted in what we believe to be relatively strong performance. For example:

- Our total pre-tax net realized gains (losses) on sales and impairments of fixed maturities cost 41 basis points for the first nine months of 2009, cost 52 basis points for 2008, and cost an annualized average 19 basis points since January 1, 2005
- Our commercial mortgage portfolio has a weighted-average loan-to-value ratio of 54% and only one non-performing loan
- Since January 1, 2005, our equity portfolio has grown at an annualized rate of 10.1% compared to an annualized return of (0.8)% for the S&P 500 Index
- *Disciplined liability risk management.* We believe we have an attractive and diverse mix of businesses that, combined with our disciplined approach to asset/liability matching, enables us to stick to our strategy of offering simple to understand products without adding product features that create liability-side balance sheet volatility. Our liability portfolio includes:
 - No guaranteed living benefits, or GLBs, in variable annuity products
 - No shadow accounts in universal life products
 - No term products that are dependent on lapse-supported pricing and securitization of deficiency reserves
 - No high commission/long surrender period indexed annuities

Because we do not offer these product features, we avoided having a complex derivative hedging portfolio similar to those found on the balance sheets of many of our competitors.

- *Strong financial position.* We believe we have a strong and transparent balance sheet due to the lack of off-balance sheet obligations and embedded guarantees on variable products, and limited derivative and alternative investments. We have no value of business acquired, or VOBA, on our

balance sheet and minimal goodwill. We believe that we compare favorably to our industry in terms of the following financial strength metrics (as of September 30, 2009):

- Our deferred acquisition costs, or DAC, is 16% of stockholders' equity and 17% of adjusted book value
- Our goodwill is 2% of stockholders' equity and adjusted book value
- We have no outstanding debt balances maturing until 2016
- Stockholders' equity is 102% and adjusted book value is 100% of regulatory capital
- Our risk-based capital ratio is 361%
- Our AOCI improved from \$(1,052.6) million at December 31, 2008 to \$29.8 million at September 30, 2009

Adjusted book value is a non-GAAP measure. For a reconciliation of adjusted book value to stockholders' equity and for a summary presentation of our operating results and financial position determined in accordance with GAAP, please see "— Summary Historical Consolidated Financial and Other Data" on page 9.

Powerful and expanding national distribution network. We have a two-pronged approach to expanding product sales by working with our existing distribution relationships and by adding new distribution partners.

- **High quality distribution relationships.** We offer consumers access to our products through a national multi-channel network, including financial institutions, employee benefits brokers, third party administrators, specialty brokers and independent agents. We are adept at designing simple to understand, yet innovative products to meet the changing demands of the market. By working closely with our distributors, we are able to anticipate opportunities in the marketplace and rapidly address them. By treating our distributors as clients and providing them with outstanding levels of service, we have cultivated strong relationships over decades that we believe allow us to avoid competing on price alone. In addition, we have flexible information technology platforms that allow us to integrate our products onto the operating platforms of our distributors, which we believe provides us with a competitive advantage in attracting new distributors.
- **Strong bank distribution channel.** According to Kehler/LIMRA, we were a top-five seller of fixed annuities through banks in the first six months of 2009. Our strong bank distribution relationships make us well-positioned to continue to take advantage of the increased investor demand for fixed annuities and to take market share away from financially stressed competitors. We also have increased our sales of single premium immediate annuities and single premium life insurance through existing and new bank distribution partners. During the first nine months of 2009, our sales of single premium immediate annuities through banks increased 18% and single premium life volumes increased 74% as compared to the first nine months of 2008.

Leading group medical stop-loss insurance provider. We have been a leading provider of group medical stop-loss insurance since 1976. We have built a consistently profitable platform with high levels of customer service and disciplined underwriting practices. In the last 25 years, our group medical stop-loss insurance business has experienced only two calendar years of net losses, the most recent being 1999.

Diverse business mix. We believe that our diverse mix of businesses offers us a greater level of financial stability than many of our similarly-sized competitors across business and economic cycles. Given our lack of reliance on any particular product or line of business, we are able to allocate resources to markets with the highest potential returns at any given point in time. By doing so, we are able to avoid certain markets when they are experiencing heavy competition and related pricing pressure without sacrificing our ability to grow revenues.

Proven management team. We have a high quality management team with an average of 25 years of insurance-industry experience, led by Randy Talbot who has been our chief executive officer since 1998. Having

spent a significant portion of his 34-year insurance industry career operating an insurance brokerage, Mr. Talbot intimately understands the needs of our distributors. We also have an experienced board of directors, which includes industry professionals who have worked closely with us to develop our strategies and operating philosophies. Our long-term incentive plan aligns management's incentives with our stockholders' interests.

Our Growth Strategies

The recent market turmoil and its effects on our competitors present a compelling opportunity to continue adding business at attractive returns. Further, we believe our growth strategies are well aligned with the current market environment as well as the long-term competitive dynamics of our industry. We believe the following proven, long-term growth strategies position us well to consistently grow stockholder value despite periods of aggressive pricing by our competitors:

- *Sell simple to understand products.* We have built a reputation as a writer of simple to understand products that meet the needs of customers and our distribution partners. This reputation has been strengthened by the retrenchment of many of our competitors due to recent market events and the consistency of our presence and product lineup over the past several years. We believe independent distributors highly value our demonstrated ability to accept new business during turbulent conditions while maintaining strong financial performance. As a result, we are able to take advantage of the convergence of increasing customer desire for simple to understand products and the financial challenges of several market competitors.
- *Broaden and deepen distribution relationships.* Our distribution strategy is to deliver multiple products through a single point of sale, thereby reducing our distribution costs. We believe that we have an unprecedented opportunity to expand our existing relationships and build new long-term relationships due to the recent market disruption that has distracted and refocused our competitors. Since January 1, 2008, we have added eight new bank relationships with approximately 6,100 sales representatives. In addition, we have added 18 new independent distribution relationships which added 2,400 new sales representatives actively selling our products. These new relationships, in tandem with existing relationships, have enabled us to grow our sales from \$617 million during the first nine months of 2007 to \$2.2 billion in the first nine months of 2009.
- *Effectively deploy capital.* We intend to deploy our capital prudently while maximizing our profitability and long-term growth in stockholder value. Our capital management strategy is to maintain financial strength through conservative and disciplined risk management practices, capital efficient product design, effective asset/liability management and opportunistic market share growth in all our business segments. We will also maintain our conservative investment management philosophy, which includes holding a high quality investment portfolio and carefully matching our investment assets against the duration of our insurance product liabilities. This approach will enable us to remain flexible to allocate capital to opportunities within our business segments that offer the highest returns.

Risks Related to Our Business, Our Industry and this Offering

Investing in shares of our common stock involves substantial risk. The factors that could adversely affect our results and performance are discussed under the heading "Risk Factors" immediately following this summary. Before you invest in our shares, you should carefully consider all of the information in this prospectus, including matters set forth under the heading "Risk Factors," including:

- *Impact of the credit crisis and economic downturn.* The recent credit crisis, global capital markets conditions and economic downturn have adversely impacted and will continue to have an adverse impact on our business and on the financial services industry in general. Impacts have included and will include investment losses, less availability and/or more competition for appropriate investments to support our products, higher cash balances generating yields lower

than needed to support our products, failure of key business partners, impacts on demand for our products from new and existing customers, reduced availability of capital, higher cost of capital and heightened scrutiny from regulators and ratings agencies. It is unclear what impact financial rescue programs instituted by the U.S. federal government will have on the markets and on our business.

- **Investment losses.** The credit crisis and significant drop in the equity markets that began in the second half of 2007 and substantially increased during the fourth quarter of 2008 have resulted in, and may continue to result in, decreases in value of fixed maturity securities, equity securities and other investments in our investment portfolio, which have impacted and may continue to impact our results of operations and financial position.
- **Exposure to interest rate fluctuations.** Many of our insurance and investment products are sensitive to interest rate fluctuations and expose us to the risk that falling interest rates will reduce the “spread,” or the difference between the returns we earn on the investments that support our obligations under our insurance and investment products and the amounts that we must credit to policyholders and contractholders. Generally, persistently low interest rates would have an adverse effect on our financial condition, results of operations and cash flows. Generally, inflation could adversely impact our financial condition, results of operations and cash flows due to potential higher policyholder withdrawals and asset sales at undesirable prices.
- **Reserve requirements.** Our calculations of reserves for estimated future benefit payments are based upon estimates and assumptions with regard to our future experience. Future experience is subject to many uncertainties and we cannot predict the ultimate amounts we will pay for future benefits or the timing of the payments. If reserves are insufficient to cover actual benefits and payments, we could be required to increase our reserves, which could adversely affect our financial condition and results.
- **Deviation from assumptions upon which pricing is established.** The price and expected future profitability of our insurance and annuity products are based in part upon expected patterns of premiums, expenses and benefits, using a number of assumptions, including those related to persistency, mortality and morbidity. Significant deviations from these assumptions could have an adverse effect on our financial condition, results of operations and cash flows.
- **Amortization of deferred policy acquisition costs.** Deferred policy acquisition costs, or DAC, represent certain costs that vary with, and are primarily related to, the sale and issuance of insurance policies and investment contracts and are deferred and amortized over the estimated policy and contract lives. Unfavorable experience with regard to expenses, investment returns, mortality, morbidity, withdrawals or lapses may increase the amortization of DAC, resulting in higher expenses and lower profitability.
- **Potential downgrade in financial strength ratings.** A downgrade in our financial strength ratings could have an adverse effect on our financial condition, results of operations and cash flows in several ways, including reducing new sales of products, adversely affecting our relationship with sales agents, increasing the number of policy surrenders and withdrawals, requiring us to reduce prices in order to compete and adversely impacting our ability to obtain reinsurance.
- **Highly regulated industry.** Our insurance businesses are subject to a wide variety of laws and regulations in various jurisdictions. Compliance with applicable laws and regulations is time consuming and personnel intensive, and changes in these laws and regulations may materially increase our direct and indirect compliance efforts and other expenses of doing business.
- **Proposals for national health care reform.** We sell group medical stop-loss insurance and limited benefit employee health plans to employer groups. Proposals addressing the affordability and availability of health insurance, including reducing the number of uninsured, are pending in

the U.S. Congress and in many states. While at this time we cannot predict whether or in what form these proposals will be enacted, national health care reform could have a material effect on the profitability or marketability of our health insurance products and services and on our financial condition, results of operations and cash flows.

- **Constraints related to holding company structure.** As a holding company, we have no significant direct operations. Dividends and other permitted distributions from subsidiaries are expected to be our principal source of funds to meet ongoing cash requirements. These payments are limited by regulations in the jurisdictions in which our subsidiaries operate. If our subsidiaries are unable to pay dividends, we may have difficulty servicing our debt, paying dividends on our common stock and meeting our holding company expenses.

Financial Strength Ratings

Currently, the financial strength ratings of our primary life insurance subsidiaries, Symetra Life Insurance Company and First Symetra National Life Insurance Company of New York, are “A” (“Excellent,” the third highest of 16 ratings) with a stable outlook from A.M. Best Company, Inc., “A” (“Strong,” the sixth highest of 21 ratings) with a negative outlook from Standard & Poor’s Rating Service, and “A+” (“Strong,” the fifth highest of 24 ratings) with a negative outlook from Fitch, Inc. Moody’s Investors Service, Inc. rates Symetra Life Insurance Company as “A3” (“Good,” the seventh highest of 21 ratings) with a stable outlook. Moody’s does not rate First Symetra National Life Insurance Company of New York. These financial strength ratings should not be relied on with respect to making an investment in our common stock.

Use of Proceeds

Our board of directors has not made any determination of specific uses of proceeds at this time. However, we expect to use the net primary proceeds from this offering for general corporate purposes, which may include contributions of capital to our insurance and other subsidiaries. We will not receive any proceeds from the sale of shares by the Selling Stockholders.

The Selling Stockholders

In addition to the sale of shares of our common stock by the Company, members of the original investor group that formed Symetra by acquiring a group of life insurance and investment companies from Safeco Corporation on August 2, 2004 (which we refer to as the “Acquisition”) may participate in this offering as Selling Stockholders. Upon consummation of this offering, affiliates of White Mountains Insurance Group, Ltd. and Berkshire Hathaway Inc. will collectively continue to beneficially own approximately % of our outstanding common stock.

Our Executive Offices

Symetra was incorporated in 2004 under the laws of Delaware. Our principal executive offices are located at 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. Our telephone number is (425) 256-8000. Our internet address is www.symetra.com. **The information contained on or accessible from our website does not constitute a part of this prospectus and is not incorporated by reference herein.**

The Offering

Common stock offered by Symetra	shares
Common stock offered by the Selling Stockholders	shares
Common stock to be outstanding after this offering	shares
Over-allotment options	The underwriters have options to purchase a total of up to additional shares from the Company and the Selling Stockholders to cover over-allotments.
Use of proceeds	We intend to use the net primary proceeds from this offering for general corporate purposes, which may include contributions of capital to our insurance and other subsidiaries. We will not receive any proceeds from the sale of shares by the Selling Stockholders. See “Use of Proceeds.”
Listing	We have applied to list our common stock on the New York Stock Exchange, or NYSE, under the symbol “SYA.”
Dividend policy	We intend to pay quarterly dividends on our common stock. The declaration, payment and amount of future dividends to holders of our common stock will be at the discretion of our board of directors and will depend on many factors, including our financial condition and results of operations, liquidity requirements, market opportunities, capital requirements of our subsidiaries, legal requirements, regulatory constraints and other factors that our board of directors deems relevant. Dividends on our common stock will also be paid to holders of our outstanding warrants on a one-to-one basis.
Risk factors	See “Risk Factors” for a discussion of factors you should consider before investing in our common stock.
All information in this prospectus, unless otherwise indicated or the context otherwise requires:	
<ul style="list-style-type: none">• assumes the common stock will be sold at \$ per share (the midpoint of the price range set forth on the cover of this prospectus);• assumes no exercise of the underwriters’ over-allotment options;• excludes 7,746,840 remaining shares of common stock reserved for issuance pursuant to our Equity Plan;• excludes 870,000 shares of common stock reserved for issuance pursuant to our Employee Stock Purchase Plan; and• assumes no exercise of outstanding warrants to purchase 18,975,744 shares of common stock at an exercise price of \$11.49 per share.	

SUMMARY HISTORICAL CONSOLIDATED FINANCIAL AND OTHER DATA

The summary historical consolidated financial and other data, except for non-GAAP financial measures, as of September 30, 2009 and for the nine months ended September 30, 2009 and 2008 have been derived from our unaudited interim historical consolidated financial statements and the related notes, which have been prepared on a basis consistent with our audited consolidated financial statements and are included in this prospectus. In the opinion of management, such unaudited financial data, except for non-GAAP financial measures, reflects all historical and recurring adjustments necessary for a fair presentation of the results for these periods. The results of operations for the nine months ended September 30, 2009 are not necessarily indicative of the results to be expected for the full year or any future period. The summary historical consolidated financial and other data, except for non-GAAP financial measures, as of December 31, 2008 and 2007 and for the years ended December 31, 2008, 2007 and 2006 have been derived from our audited consolidated financial statements and the related notes that are included elsewhere in this prospectus. The summary historical consolidated financial and other data, except for non-GAAP financial measures, as of December 31, 2006 have been derived from our audited consolidated financial statements that are not included in this prospectus. This summary data should be read in conjunction with our historical consolidated financial statements and related notes included in this prospectus, and with "Management's Discussion and Analysis of Financial Condition and Results of Operations."

	Nine Months Ended September 30,		Twelve Months Ended December 31,		
	2009	2008	2008	2007	2006
(In millions, except per share data)					
Consolidated Income Statement Data:					
Revenues:					
Premiums	\$ 430.2	\$ 440.4	\$ 584.8	\$ 530.5	\$ 525.7
Net investment income	829.4	718.0	956.5	973.6	984.9
Other revenues	43.2	52.0	67.8	68.7	56.1
Net realized investment gains (losses):					
Total other-than-temporary impairment losses on securities	(167.9)	(61.7)	(86.4)	(16.2)	(25.7)
Less: portion of losses recognized in other comprehensive income	94.2	—	—	—	—
Net impairment losses recognized in earnings	(73.7)	(61.7)	(86.4)	(16.2)	(25.7)
Other net realized investment gains (losses)	44.7	(41.6)	(71.6)	33.0	27.4
Total net realized investment gains (losses)	(29.0)	(103.3)	(158.0)	16.8	1.7
Total revenues	1,273.8	1,107.1	1,451.1	1,589.6	1,568.4
Benefits and expenses:					
Policyholder benefits and claims	262.1	260.1	348.5	267.1	264.3
Interest credited	629.2	569.1	766.1	752.3	765.9
Other underwriting and operating expenses	186.7	201.9	265.8	281.9	260.5
Interest expense	23.8	24.0	31.9	21.5	19.1
Amortization of deferred policy acquisition costs	36.4	17.7	25.8	18.0	14.6
Total benefits and expenses	1,138.2	1,072.8	1,438.1	1,340.8	1,324.4
Income from operations before income taxes	135.6	34.3	13.0	248.8	244.0
Provision (benefit) for income taxes:					
Current	(4.2)	34.2	23.8	62.8	92.4
Deferred	43.6	(26.9)	(32.9)	18.7	(7.9)
Total provision (benefit) for income taxes	39.4	7.3	(9.1)	81.5	84.5
Net income	\$ 96.2	\$ 27.0	\$ 22.1	\$ 167.3	\$ 159.5
Net income per common share(1):					
Basic	\$ 0.86	\$ 0.24	\$ 0.20	\$ 1.50	\$ 1.43
Diluted	\$ 0.86	\$ 0.24	\$ 0.20	\$ 1.50	\$ 1.43
Weighted-average number of common shares outstanding:					
Basic	111.622	111.622	111.622	111.622	111.622
Diluted	111.623	111.622	111.622	111.622	111.622
Cash dividends declared per common share	\$ —	\$ —	\$ —	\$ 1.79	\$ 0.90
Non-GAAP Financial Measure(2):					
Adjusted operating income	\$ 115.2	\$ 91.8	\$ 122.9	\$ 154.9	\$ 159.8
Reconciliation to net income:					
Net income	\$ 96.2	\$ 27.0	\$ 22.1	\$ 167.3	\$ 159.5
Less: Net realized investment gains (losses) (net of taxes)(3)	(18.9)	(67.1)	(102.7)	10.9	1.1
Add: Net realized and unrealized investment gains (losses) on FIA options (net of taxes)(4)	0.1	(2.3)	(1.9)	(1.5)	1.4
Adjusted operating income	\$ 115.2	\$ 91.8	\$ 122.9	\$ 154.9	\$ 159.8

	As of September 30, 2009		As of December 31, 2008		As of December 31, 2007		2006	
	(In millions, except share and per share data)							
Consolidated Balance Sheet Data:								
Total investments	\$	20,035.2	\$	16,252.5	\$	16,905.0	\$	17,305.3
Total assets		22,226.0		19,229.6		19,560.2		20,114.6
Total debt		448.9		448.8		448.6		298.7
Separate account assets		818.6		716.2		1,181.9		1,233.9
Accumulated other comprehensive income (loss) (net of taxes) (AOCI)		29.8		(1,052.6)		(12.5)		(0.5)
Total stockholders' equity		1,480.5		286.2		1,285.1		1,327.3
U.S. Statutory Financial Information:								
Statutory capital and surplus	\$	1,331.7	\$	1,179.0	\$	1,225.0	\$	1,266.2
Asset valuation reserve (AVR)		117.3		113.7		176.0		158.4
Statutory capital and surplus and AVR	\$	1,449.0	\$	1,292.7	\$	1,401.0	\$	1,424.6
		As of September 30, 2009		2008		As of December 31, 2007		2006
Book value per common share(5)	\$	13.25	\$	2.56	\$	11.51	\$	11.89
Non-GAAP Financial Measures(6):								
Adjusted book value	\$	1,450.7	\$	1,338.8	\$	1,297.6	\$	1,327.8
Reconciliation to stockholders' equity:								
Total stockholders' equity	\$	1,480.5	\$	286.2	\$	1,285.1	\$	1,327.3
Less: AOCI		29.8		(1,052.6)		(12.5)		(0.5)
Adjusted book value	\$	1,450.7	\$	1,338.8	\$	1,297.6	\$	1,327.8
Add: Assumed proceeds from exercise of warrants		218.1		218.1		218.1		218.1
Adjusted book value, as converted	\$	1,668.8	\$	1,556.9	\$	1,515.7	\$	1,545.9
Adjusted book value per common share(7)	\$	15.65	\$	14.45	\$	14.01	\$	14.33
Adjusted book value per common share, as converted(8)	\$	14.94	\$	13.95	\$	13.58	\$	13.85
		Twelve Months Ended						
		September 30, 2009		December 31, 2008		December 31, 2007		December 31, 2006
ROE(9)		13.9%		2.6%		12.6%		12.8%
Average stockholders' equity(10)	\$	658.0	\$	861.8	\$	1,328.3	\$	1,249.5
Non-GAAP Financial Measure(11):								
Operating ROAE		10.6%		9.2%		11.2%		12.1%
Average adjusted book value(12)	\$	1,379.9	\$	1,329.8	\$	1,380.2	\$	1,324.2

- (1) Basic net income per common share assumes that all participating securities, including warrants, have been outstanding since the beginning of the period using the two-class method. Diluted net income per common share includes the dilutive impact of non-participating, unvested restricted stock awards, based on the application of the treasury stock method, weighted for the portion of the period they were outstanding.
- (2) Management considers adjusted operating income to be a useful supplement to net income, its most comparable GAAP measure, in evaluating our financial performance. We believe that the non-GAAP presentation of adjusted operating income is valuable because it assists an investor in determining whether our insurance-related revenues, composed primarily of premiums and net investment income, have been sufficient to generate operating earnings after meeting our insurance-related obligations, composed primarily of claims paid to policyholders and investment returns credited to policyholder accounts, and other operating costs. Though the after-tax net realized gains (losses) excluded from adjusted operating income recur in most periods, the timing and amount are driven by investment decisions and external economic developments unrelated to our management of the insurance and underwriting aspects of our business. For a definition and discussion of this non-GAAP measure and

footnotes continued on following page

other metrics used in our analysis, see “Management’s Discussion and Analysis of Financial Condition and Results of Operations — Use of non-GAAP Financial Measures.”

- (3) Net realized investment gains (losses) are reported net of taxes of \$(10.1) million, \$(36.2) million, \$(55.3) million, \$5.9 million and \$0.6 million for the nine months ended September 30, 2009 and 2008, and the twelve months ended December 31, 2008, 2007 and 2006, respectively.
- (4) Net realized and unrealized investment gains (losses) on fixed income annuity, or FIA, options are reported net of taxes of \$0.1 million, \$(1.3) million, \$(1.0) million, \$(0.8) million and \$0.8 million for the nine months ended September 30, 2009 and 2008, and the twelve months ended December 31, 2008, 2007 and 2006, respectively.
- (5) Book value per common share is calculated based on stockholders’ equity divided by outstanding common shares and shares subject to outstanding warrants, totaling 111,705,199, as of September 30, 2009 and 111,622,039, as of December 31, 2008, 2007 and 2006.
- (6) Management considers adjusted book value to be a useful supplement to total stockholders’ equity, its most comparable GAAP measure, in evaluating our financial condition. We believe that investors find it useful if we present them with a financial measure that removes from stockholders’ equity the temporary and unrealized changes in the fair values of our investments, and the related effects on AOCI. By evaluating our adjusted book value, an investor can assess our financial condition based on our general practice of holding our fixed investments to maturity. For a definition and discussion of this non-GAAP measure and other metrics used in our analysis, see “Management’s Discussion and Analysis of Financial Condition and Results of Operations — Use of non-GAAP Financial Measures.”
- (7) Management considers adjusted book value per common share to be a useful supplement to book value per common share, its most comparable GAAP measure, in evaluating our financial performance and condition. Adjusted book value per common share is calculated based on stockholders’ equity less AOCI, divided by outstanding common shares, totaling 92,729,455 as of September 30, 2009 and 92,646,295 as of December 31, 2008, 2007 and 2006. We believe investors find it useful if we present them with adjusted book value, a non-GAAP measure that removes AOCI from stockholders’ equity, and then translate it into another measure, adjusted book value per common share, which allows the investor to understand the value of its investment on the adjusted book value basis. For a definition and discussion of this non-GAAP measure and other metrics used in our analysis, see “Management’s Discussion and Analysis of Financial Condition and Results of Operations — Use of non-GAAP Financial Measures.”
- (8) Management considers adjusted book value per common share, as converted, to be a useful supplement to book value per common share, its most comparable GAAP measure, in evaluating our financial performance and condition. Adjusted book value per common share, as converted, is calculated as adjusted book value plus the assumed proceeds from the warrants, divided by the sum of outstanding common shares and shares subject to outstanding warrants, totaling 111,705,199 as of September 30, 2009 and 111,622,039 as of December 31, 2008, 2007 and 2006. We believe investors find it useful if we present them with adjusted book value, a non-GAAP measure that removes AOCI from stockholders’ equity and then translate it into another measure, adjusted book value per common share, as converted, which gives effect to the exercise of our outstanding warrants. For a definition and discussion of this non-GAAP measure and other metrics used in our analysis, see “Management’s Discussion and Analysis of Financial Condition and Results of Operations — Use of non-GAAP Financial Measures.”
- (9) Return on stockholders’ equity is calculated as net income divided by average stockholders’ equity.
- (10) Average stockholders’ equity is derived by averaging ending stockholders’ equity for the most recent five quarters.
- (11) Management considers operating ROAE to be a useful supplement to return on stockholders’ equity, or ROE, its most comparable GAAP measure, in evaluating our financial performance. Operating ROAE is calculated based on adjusted operating income divided by average adjusted book value. The numerator and denominator of this measure have been reconciled to net income and stockholders’ equity, respectively, their most comparable GAAP financial measures. We believe that the non-GAAP presentation of this measure is valuable to an investor as it can help form a judgment as to how effectively our management uses funds invested by our stockholders to generate adjusted operating income growth. For a definition and discussion of this non-GAAP measure and other metrics used in our analysis, see “Management’s Discussion and Analysis of Financial Condition and Results of Operations — Use of non-GAAP Financial Measures.”
- (12) Average adjusted book value is derived by averaging ending adjusted book value for the most recent five quarters.

RISK FACTORS

You should carefully consider the following risks and other information in this prospectus before deciding to invest in shares of our common stock. Any of the risks described below could materially adversely affect our business, financial condition, results of operations and cash flows. In this event, the trading price of our common stock could decline and you could lose part or all of your investment.

Risks Related to Our Business

Markets in the United States and elsewhere have experienced extreme and unprecedented volatility and disruption, with adverse consequences to our liquidity, access to capital and cost of capital. Market conditions such as we have experienced since the second half of 2007 may significantly affect our ability to meet liquidity needs, including capital that may be required by our subsidiaries. We may seek additional debt or equity capital but be unable to obtain such capital.

We need liquidity to pay our policyholder benefits, operating expenses, interest on our debt and dividends on our capital stock, and to pay down or replace certain debt obligations as they mature. Without sufficient liquidity, we could be forced to curtail our operations, and our business could suffer. The principal sources of our liquidity are premiums earned on group life, health and individual insurance products, annuity considerations, deposit funds and cash flow from our investment portfolio and assets, consisting mainly of cash or assets that are generally readily convertible into cash. Sources of liquidity in normal markets also include a variety of short- and long-term instruments, including long-term debt and capital securities.

Disruptions, uncertainty or volatility in the financial markets may limit our access to capital required to operate our business and maintain desired financial ratios. These market conditions may limit our ability to access the capital necessary to grow our business in a timely manner, replace capital withdrawn by customers or raise new capital required by our subsidiaries as a result of volatility in the markets. As a result, we may be forced to delay raising capital, bear an unattractive cost of capital or be unable to raise capital at any price, which could decrease our profitability and significantly reduce our financial flexibility. Actions we might take to access financing may in turn cause rating agencies to reevaluate our ratings. Future deterioration of our capital position at a time when we are unable to access the long-term debt market could have a material adverse effect on our liquidity. Our internal sources of liquidity may prove to be insufficient.

Disruptions in the capital markets could adversely affect our ability to access sources of liquidity, as well as threaten to reduce our capital below a level that is consistent with our existing objectives. If this occurs, we may need to:

- further access external sources of capital, including the debt or equity markets;
- reduce or eliminate future stockholder dividends of our common stock;
- utilize unused borrowings for general corporate purposes;
- undertake additional capital management activities, including reinsurance transactions;
- limit or curtail sales of certain products and/or restructure existing products;
- undertake asset sales or internal asset transfers; and
- seek temporary or permanent changes to regulatory rules.

Certain of these actions may require regulatory approval and/or the approval of counterparties which are outside of our control or have economic costs associated with them.

We rely on our revolving credit facility as a potential source of liquidity which could be critical in enabling us to meet our obligations as they come due, particularly during periods when alternative sources of liquidity are limited. Our ability to borrow under this facility is conditioned on our satisfaction of covenants and other requirements contained in the facility, as described in “Description of Certain Indebtedness — Revolving Credit Facilities” on page 168. Our failure to satisfy these covenants and other requirements would

restrict our access to the facility when needed and, consequently, could have a material adverse effect on our financial condition and results of operations.

Difficult conditions in the credit and equity markets, and in the economy generally, have adversely affected and may continue to adversely affect our business and results of operations.

Conditions in the global capital markets and the economy generally, both in the United States and elsewhere around the world, have adversely affected our results of operations. The stress experienced by global capital markets that began in the second half of 2007 continued and substantially increased during the fourth quarter of 2008 and early 2009. While the second and third quarters of 2009 brought some turnaround in the capital markets, concerns about the availability and cost of credit, inflation, the U.S. mortgage market, the stability of banks and other financial institutions, and a declining real estate market in the United States continue and contribute to heightened market volatility and dampen expectations for the economy and the markets going forward. These factors, combined with declining business and consumer confidence, increased unemployment and volatile oil prices, have precipitated a sustained recession.

In particular, the credit, financial and economic crisis has had, or may have in the future, the following effects on our business and results of operations:

- less supply of appropriate investments available for purchase to support our liabilities, therefore leading to higher cash balances yielding less than the credited rates to our customers. During 2009, we have carried higher cash balances, which have reduced our net investment income, as discussed in “Management’s Discussion and Analysis of Financial Condition and Results of Operations — Overview — Current Outlook”;
- significant losses in our investment portfolio, which have had an adverse effect on our stockholders’ equity, statutory capital and net income. Net realized investment losses before taxes were \$29.0 million through September 30, 2009 and \$158.0 million in 2008, as discussed in “Management’s Discussion and Analysis of Financial Condition and Results of Operations — Investments”;
- impairment of key business partners, including distribution partners and reinsurers (for example, in 2008, one of our largest distributors was acquired by another bank, as discussed in “Business — Distribution”);
- reduced demand for certain financial and insurance products due to financial hardships experienced by consumers and concern about the stability of the financial services industry (for example, industry variable annuity sales declined in late 2008 and early 2009);
- reduced demand for our insurance products and other related products and services in our group employer health insurance as employers have fewer employees requiring insurance coverage due to rising unemployment levels;
- an elevated incidence of claims, lapses or surrenders of policies, as some of our policyholders have chosen or may choose to defer or stop paying insurance premiums altogether, particularly in our Individual segment;
- increased scrutiny of our business and financial strength by ratings agencies (including negative ratings actions), regulators, agents who sell our products and other potential business partners (for example, in 2009, we were downgraded by Moody’s and put on negative watch by Standard & Poor’s); and
- increased utilization of health benefits by some insureds who may anticipate unemployment or loss of benefits.

In addition, general inflationary pressures may affect medical costs, increasing the costs of paying claims.

Our investment portfolio is subject to various risks that may diminish the value of our invested assets, reduce investment returns and erode capital.

The performance of our investment portfolio depends in part upon the level of and changes in interest rates and credit spreads, the overall performance of the economy, the creditworthiness of the specific obligors included in our portfolio, equity prices, liquidity and other factors, some of which are beyond our control. These factors could materially affect our investment results in any period and had an adverse impact on our investment results in 2008 and 2009. In addition, given our reliance on external investment advisors, we could also be exposed to operational risks that may include, but are not limited to, a failure to follow our investment guidelines, technological and staffing deficiencies and inadequate disaster recovery plans.

Interest rate and credit spread risk

Fluctuations in interest rates and credit spreads can negatively affect the returns on our fixed maturity and short-term investments and can cause unrealized losses or reduce unrealized gains in our investment portfolios. Interest rates and credit spreads are highly sensitive to many factors, including governmental monetary policies, general investor sentiment, domestic and international economic and political conditions and other factors beyond our control.

The fair value of the fixed maturities in our portfolio and the investment income from these securities fluctuate depending on general economic and market conditions. The fair value generally increases or decreases in an inverse relationship with fluctuations in interest rates and credit spreads, while net investment income realized by us from future investments in fixed maturity securities will generally increase or decrease in step with interest rates and credit spreads. In addition, actual net investment income or cash flows from investments that carry prepayment risk, such as mortgage-backed and certain other asset-backed securities, may differ from those anticipated at the time of investment as a result of interest rate fluctuations. In periods of declining interest rates, mortgage prepayments generally increase and mortgage-backed securities, commercial mortgage obligations and other bonds in our investment portfolio are more likely to be prepaid or redeemed as borrowers seek to borrow at lower interest rates, and we may be required to reinvest those funds in lower interest-bearing investments.

Because substantially all of our fixed maturities are classified as available-for-sale, changes in the fair value of these securities as described above are reflected as a component of comprehensive income. However, U.S. GAAP does not require similar fair value accounting treatment for the insurance liabilities that the fixed maturities support. Therefore, changes in the fair value of our fixed maturities caused by interest rate fluctuations are not offset in whole or in part by similar adjustments to the fair value of our insurance liabilities on the balance sheet.

In an attempt to mitigate these risks, we employ asset/liability matching strategies to reduce the adverse effects of interest rate volatility and to ensure that cash flows are available to pay claims as they become due. Our asset/liability matching strategies include:

- matching asset and liability cash flows;
- asset/liability duration management;
- structuring our fixed maturities and commercial mortgage loan portfolios to limit the effects of prepayments; and
- consistent monitoring of, and making appropriate changes to, the pricing of our products.

However, because these strategies may fail to eliminate or reduce the adverse effects of interest rate and credit spread volatility, significant fluctuations in the level of interest rates and credit spreads may have a material adverse effect on our financial condition, results of operations and cash flows.

Credit risk

From time to time, issuers of the fixed maturities that we own may default on principal and interest payments. Defaults by third parties in the payment or performance of their obligations could reduce our investment income and realized investment gains or result in realized investment losses. Further, the value of any particular fixed maturity security is subject to impairment based on the creditworthiness of a given issuer. Our fixed maturities portfolio also includes below investment grade securities, which generally provide higher expected returns but present greater risk and can be less liquid than investment grade securities. Further, an issuer's inability to refinance or pay off debt could cause certain of our investment-grade maturities to present more significant credit risk than when we first invested. In addition, private equity buyouts could cause certain of our investment-grade fixed maturities to present more significant credit risk than when we first invested. As of September 30, 2009, December 31, 2008 and December 31, 2007, our fixed maturities portfolio was \$18,542.3 million, \$14,887.6 million and \$15,599.9 million, respectively. A significant increase in defaults and impairments on our fixed maturities portfolio could materially adversely affect our financial condition, results of operations and cash flows. For the nine months ended September 30, 2009 and 2008, and the years ended December 31, 2008, 2007 and 2006, we had credit related impairments of \$47.5 million, \$29.6 million, \$39.4 million, \$0.7 million and \$8.9 million, respectively. For further information on our fixed maturities portfolio and credit-related impairments, see "Management's Discussion and Analysis of Financial Condition and Results of Operations — Investments."

Issuers of the fixed maturities that we own may experience threats and performance deterioration that trigger rating agency downgrades. Although the issuers may not have defaulted on principal and interest payments with respect to these securities, we may be required by regulators and rating agencies to hold more capital in support of these investments. We could experience higher cost of capital and potential constraints on our ability to grow our business and maintain our own ratings.

Liquidity risk

Our investments in privately placed fixed maturities, mortgage loans, policy loans and limited partnership interests, which collectively represented 11% of total invested assets as of September 30, 2009, are relatively illiquid as compared to publicly traded fixed maturities and equities. If we require significant amounts of cash on short notice in excess of our normal cash requirements, we may have difficulty selling these investments in a timely manner, be forced to sell them for less than we otherwise would have been able to realize, or both.

A downgrade or a potential downgrade in our financial strength ratings could result in a loss of business.

Financial strength ratings, which various ratings organizations publish as measures of an insurance company's ability to meet contractholder and policyholder obligations, are important to maintaining public confidence in our company and our products, the ability to market our products and our competitive position. Our principal life insurance company subsidiaries, Symetra Life Insurance Company and First Symetra National Life Insurance Company of New York, have financial strength ratings of "A" ("Excellent," third highest of 16 ratings) with a stable outlook from A.M. Best, "A" ("Strong," sixth highest of 21 ratings) with a negative outlook from Standard & Poor's, or S&P and "A+" ("Strong," fifth highest of 24 ratings) with a negative outlook from Fitch. Moody's Investors Service, Inc. rates Symetra Life Insurance Company as "A3" ("Good," seventh highest of 21 ratings) with a stable outlook. Moody's does not rate First Symetra National Life Insurance Company of New York.

A downgrade in our financial strength ratings, or the announced potential for a downgrade, could have an adverse effect on our financial condition, results of operations and cash flows in several ways, including:

- reducing new sales of insurance products, annuities and other investment products;
- limiting our ability to offer structured settlement products;

- adversely affecting our relationships with independent sales intermediaries and our dedicated sales specialists;
- materially increasing the number or amount of policy surrenders and withdrawals by contractholders and policyholders;
- requiring us to reduce prices for many of our products and services to remain competitive; and
- adversely affecting our ability to obtain reinsurance or obtain reasonable pricing on reinsurance.

Defaults or volatility of performance in our commercial mortgage loans may adversely affect our profitability.

Our mortgage loans, which are collateralized by commercial properties, are subject to default risk. The carrying value of commercial mortgage loans is stated at outstanding principal less a valuation allowance. Our allowance provides for the risk of credit loss. The allowance includes a portfolio reserve for probable incurred but not specifically identified losses and loan specific reserves for non-performing loans. At December 31, 2008, no mortgage loans were considered non-performing and only one mortgage loan was non-performing as of September 30, 2009. The performance of our mortgage loan portfolio, however, may decline in the future. In addition, substantially all of our loans have balloon payment maturities. An increase in the default rate of our mortgage loan investments, caused by current or worsening economic conditions or otherwise, could have a material adverse effect on our business, results of operations and financial condition.

Further, any geographic concentration of our commercial mortgage loans may have adverse effects on our loan portfolio and, consequently, on our consolidated results of operations or financial condition. While we seek to mitigate this risk by having a broadly diversified portfolio, events or developments that have a negative effect on any particular geographic region or sector may have a greater adverse effect on our loan portfolio. At September 30, 2009, approximately 29.4% of our commercial mortgage loans were located in California, 20.0% were located in Washington and 11.0% were located in Texas.

For additional information on our mortgage loan portfolio, see “Management’s Discussion and Analysis of Financial Condition and Results of Operations — Investments — Mortgage Loans.”

Gross unrealized losses on fixed maturity and equity securities may be realized or result in future impairments, resulting in a reduction in our net income.

Fixed maturity and equity securities classified as available-for-sale are reported at their estimated fair value. Unrealized gains or losses on available-for-sale securities are recognized as a component of AOCI and are, therefore, excluded from net income. Our gross unrealized losses on available-for-sale fixed maturity and equity securities at September 30, 2009 were \$658.3 million. The portion of the gross unrealized losses for fixed maturity and equity securities where the estimated fair value has declined and remained below amortized cost or cost by 20% or more for six months or greater was \$280.5 million at September 30, 2009. The accumulated change in estimated fair value of these available-for-sale securities is recognized in net income when the gain or loss is realized upon the sale of the security or in the event that the decline in estimated fair value is determined to be other-than-temporary and an impairment charge is taken. Realized losses or impairments will have a material adverse effect on our net income in a particular quarterly or annual period.

Fluctuations in interest rates and interest rate spreads could adversely affect our financial condition, results of operations and cash flows.

Certain of our insurance and investment products, such as fixed annuities and universal life insurance, are sensitive to interest rate fluctuations and expose us to the risk that falling interest rates will reduce the “spread,” or the difference between the returns we earn on the investments that support our obligations under these products and the amounts that we must credit to policyholders and contractholders. This risk is exacerbated due to the existence of guaranteed minimum crediting rates established by our contracts and regulatory authorities and restrictions on the timing and frequency with which we can adjust our crediting rates. Accordingly, falling interest rates could have an adverse effect on our financial condition, results of

operations and cash flows. Additionally, we may see interest rate fluctuations due to potential future inflation resulting from economic stimulus spending.

Our interest rate spreads and associated investment margins related to these spreads vary by product as follows:

- The interest rate spread on our Retirement Services segment's fixed deferred annuity products was 1.81%, 1.67% and 1.68% for the nine months ended September 30, 2009 and for the years ended December 31, 2008 and 2007, respectively, which yielded investment margins of \$99.3 million, \$89.8 million and \$84.3 million, respectively.
- The interest rate spread on our Income Annuities segment's products was 0.56%, 0.59% and 0.60% for the nine months ended September 30, 2009 and for the years ended December 31, 2008 and 2007, respectively, which yielded investment margins of \$67.6 million, \$39.2 million and \$43.0 million, respectively.
- The interest rate spread on our Individual segment's universal life insurance products was 1.24%, 1.14% and 1.23% for the nine months ended September 30, 2009 and for the years ended December 31, 2008 and 2007, respectively, which yielded investment margins of \$7.7 million, \$10.2 million and \$10.2 million, respectively.

During periods of rising interest rates, we may determine to offer higher crediting rates on new sales of interest-sensitive products and to increase crediting rates on existing in force products, in each case in order to maintain or enhance product competitiveness. In addition, periods of rising interest rates may cause increased policy surrenders, withdrawals and requests for policy loans as policyholders and contractholders allocate their assets into higher yielding investments. Increases in crediting rates, as well as surrenders and withdrawals, could have an adverse effect on our financial condition, results of operations and cash flows.

We calculate reserves for long-term disability and life waiver of premium claims using net present value calculations based on the actual interest rates in effect at the time claims are funded, as well as our expectations for future interest rates. Waiver of premium refers to a provision in a life insurance policy pursuant to which an insured with total disability, which has lasted for a minimum specified period, continues to receive life insurance coverage but no longer has to pay premiums for the duration of the disability or for a stated period. During periods of declining interest rates, reserves for new claims are calculated using lower discount rates, thereby increasing the net present value of those claims and the required reserves. Further, if actual interest rates used to establish reserves on open claims prove to be lower than our original expectations, we would be required to increase such reserves accordingly. As such, the increase in net present value calculations caused by declines in interest rates could have an adverse effect on our financial condition, results of operations and cash flows.

Our term life insurance products also expose us to the risk of interest rate fluctuations. The pricing and expected future profitability of these products are based in part on expected investment returns. Over time, term life insurance products generally produce positive cash flows as customers pay periodic premiums, which we invest as we receive them. Lower than expected interest rates may reduce our ability to achieve our targeted investment margins and may adversely affect our financial condition, results of operations and cash flows.

Our valuation of fixed maturity securities may include methodologies, estimations and assumptions which are subject to differing interpretations and could result in changes to investment valuations that may materially adversely affect our results of operations or financial condition.

Fixed maturities are reported at fair value on our consolidated balance sheets and represent 93% of our invested assets. The accounting guidance regarding Fair Value Measurements establishes a three-level hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The level in the fair value hierarchy is based on the priority of the inputs to the respective valuation technique. The fair value hierarchy gives the highest priority to quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). As of September 30, 2009, approximately

93% and 7% of our fixed maturities were categorized as Level 2 and Level 3 investments, respectively. As of December 31, 2008, approximately 95% and 5% of our fixed maturities were categorized as Level 2 and Level 3 investments, respectively. The determination of estimated fair values by management is made at a specific point in time, primarily by obtaining prices from our pricing services, based on objectively verifiable, observable market data. If such information about a security is unavailable, we determine the fair value using internal pricing models that typically utilize significant, unobservable market inputs or inputs that are difficult to corroborate with observable market data. The use of different methodologies and assumptions may have a material effect on the estimated fair value amounts. For additional information on our valuation methodology, see Note 7 to our audited consolidated financial statements.

During periods of market disruption, including periods of significantly rising or high interest rates, rapidly widening credit spreads or illiquidity, it may be difficult to value certain of our securities (for example, corporate private placements) if trading becomes less frequent and/or market data becomes less observable. There may be certain asset classes that were in active markets with significant observable data that become illiquid due to the current financial environment. In such cases, more securities may require more subjectivity and management judgment. As such, valuations may include inputs and assumptions that are less observable or require greater estimation as well as valuation methods that require greater estimation, which could result in values that are different from the value at which the investments may be ultimately sold. Further, rapidly changing and unprecedented credit and equity market conditions could materially impact the valuation of securities as reported within our consolidated financial statements and the period-to-period changes in value could vary significantly. Decreases in value will have a material adverse effect on our results of operations or financial condition.

Downturns and volatility in equity markets could adversely affect the marketability of our products and our profitability.

Significant downturns and volatility in equity markets could have an adverse effect on our business in various ways. Market downturns and volatility may discourage purchases of separate account products, such as variable annuities and variable life insurance, which have returns linked to the performance of the equity markets and may cause some existing customers to withdraw cash values or reduce investments in those products.

Further, downturns and volatility in equity markets can have an adverse effect on the revenues and returns from our separate account products. Because these products depend on fees related primarily to the value of assets under management, a decline in the equity markets could reduce our revenues by reducing the value of the investment assets we manage.

We hold common stock and equity-like investments, primarily in our Income Annuities segment, that represent 1.2% of the fair value of our total invested assets as of September 30, 2009. Investments in common stock or equity-like securities generally provide higher expected total returns over the long term but present greater risk to preservation of principal than do our fixed income investments.

If our reserves for future policy benefits and claims are inadequate, we would be required to increase our reserve liabilities.

We calculate and maintain reserves for estimated future benefit payments to our policyholders and contractholders in accordance with U.S. GAAP. We release these reserves as those future obligations are extinguished. The reserves we establish necessarily reflect estimates and actuarial assumptions with regard to our future experience. These estimates and actuarial assumptions involve the exercise of significant judgment. Our future financial results depend upon the extent to which our actual future experience is consistent with the assumptions we have used in pricing our products and determining our reserves. Many factors can affect future experience, including economic, political and social conditions, inflation, healthcare costs and changes in doctrines of legal liability and damage awards in litigation. Therefore, we cannot predict the ultimate amounts we will pay for actual future benefits or the timing of those payments.

We regularly monitor our reserves. If we conclude that our reserves are insufficient to cover actual or expected policy and contract benefits and claims payments, we would be required to increase our reserves and incur income statement charges in the period in which we make the determination, which could adversely

affect our financial condition and results of operations. There were no significant adjustments to reserves due to inadequacy during 2007, 2008 or the first nine months of 2009.

We may face unanticipated losses if there are significant deviations from our assumptions regarding the probabilities that our insurance policies or annuity contracts will remain in force from one period to the next or if morbidity and mortality rates differ significantly from our pricing expectations.

The prices and expected future profitability of our insurance and annuity products are based in part upon expected patterns of premiums, expenses and benefits, using a number of assumptions, including those related to persistency, mortality and morbidity. Persistency is the probability that a policy or contract will remain in force from one period to the next. The effect of persistency on profitability varies for different products. For most of our products, actual persistency that is lower than our assumptions could have an adverse impact on profitability, especially in the early years of a policy or contract primarily because we would be required to accelerate the amortization of expenses we deferred in connection with the acquisition of the policy or contract. In addition, we may need to sell investments at a loss to fund withdrawals. For some of our life insurance policies, actual persistency in later policy durations that is higher than our persistency assumptions could have a negative impact on profitability. If these policies remain in force longer than we assumed, then we could be required to make greater benefit payments than we had anticipated when we priced these products.

In addition, we set prices for our insurance and certain annuity products based upon expected claims and payment patterns, using assumptions for, among other factors, morbidity rates and mortality rates of our policyholders and contractholders. The long-term profitability of these products depends upon how our actual experience compares with our pricing assumptions. For example, if morbidity rates are higher, or mortality rates are lower, than our pricing assumptions, we could be required to make greater payments under certain annuity contracts than we had projected.

Because our assumptions are inherently uncertain, reserves for future policy benefits and claims may prove to be inadequate if actual experience is different from our assumptions. Although certain of our products permit us to increase premiums or reduce benefits during the life of the policy or contract, these changes may not be sufficient to maintain profitability. Moreover, many of our products either do not permit us to increase premiums or reduce benefits or may limit those changes during the life of the policy or contract. Therefore, significant deviations in experience from our assumptions regarding persistency and mortality and morbidity rates could have an adverse effect on our financial condition, results of operations and cash flows.

We may be required to accelerate the amortization of deferred policy acquisition costs, which would increase our expenses and reduce profitability.

Deferred policy acquisition costs, or DAC, represent certain costs which vary with and are primarily related to the sale and issuance of our products and are deferred and amortized over the estimated life of the related contracts. These costs include commissions in excess of ultimate renewal commissions and certain other sales incentives, solicitation and printing costs, sales material and other costs, such as underwriting and contract and policy issuance expenses. Under U.S. GAAP, DAC is amortized through income over the lives of the underlying contracts in relation to the anticipated recognition of premiums or gross profits for most of our products.

Our amortization of DAC generally depends upon anticipated profits from investments, surrender and other policy and contract charges, mortality, morbidity and maintenance and expense margins. Unfavorable experience with regard to expected expenses, investment returns, mortality, morbidity, withdrawals or lapses may cause us to increase the amortization of DAC, resulting in higher expenses and lower profitability.

We regularly review our DAC asset balance to determine if it is recoverable from future income. The portion of the DAC asset balance deemed to be unrecoverable, if any, is charged to expense in the period in which we make this determination. For example, if we determine that we are unable to recover DAC from profits over the life of a book of business of insurance policies or annuity contracts, we would be required to recognize the unrecoverable DAC amortization as a current-period expense. As of September 30, 2009, we had \$240.8 million of DAC. Our amortization of DAC was \$36.4 million during the nine months ended September 30, 2009.

The occurrence of natural disasters, disease pandemics, terrorism or military actions could adversely affect our financial condition, results of operations and cash flows.

Our financial condition and results of operations are at risk of material adverse effects that could arise from catastrophic mortality and morbidity due to natural disasters, including floods, tornadoes, earthquakes and hurricanes, disease pandemics (e.g., H1N1 virus), terrorism and military actions. Such events could also lead to unexpected changes in persistency rates as policyholders and contractholders who are affected by the disaster may be unable to meet their contractual obligations, such as payment of premiums on our insurance policies or deposits into our investment products. The continued threat of terrorism and ongoing military actions may cause significant volatility in global financial markets, and a natural disaster or a disease pandemic could trigger an economic downturn in the areas directly or indirectly affected by the disaster. The effectiveness of external parties, including governmental and nongovernmental organizations, in combating the spread and severity of a disease pandemic could have a material impact on the losses experienced by us. Further, in our group health and life insurance operations, a localized event that affects the workplace of one or more of our customers could cause a significant loss due to mortality or morbidity claims.

We rely on reinsurance arrangements to help manage our business risks, and failure to perform by the counterparties to our reinsurance arrangements may expose us to risks we had sought to mitigate.

We utilize reinsurance to mitigate our risks in various circumstances. Reinsurance does not relieve us of our direct liability to our policyholders, even when the reinsurer is liable to us. Accordingly, we bear credit risk with respect to our reinsurers. The total reinsurance recoverable amount due from reinsurers was \$269.9 million as of September 30, 2009. Our reinsurers may be unable or unwilling to pay the reinsurance recoverable owed to us now or in the future or on a timely basis. A reinsurer's insolvency, inability or unwillingness to make payments under the terms of its reinsurance agreement with us could have an adverse effect on our financial condition, results of operations and cash flows. This has not occurred in 2007, 2008 or through September 30, 2009.

Reinsurance may not be available, affordable or adequate to protect us against losses.

As part of our overall risk management strategy, we purchase reinsurance for certain risks underwritten by our various business segments. For example, we reinsure the mortality risk in excess of \$0.5 million for most of our individual life insurance policies. While reinsurance agreements generally bind the reinsurer for the life of the business reinsured at generally fixed pricing, market conditions beyond our control determine the availability and cost of the reinsurance protection for new business. In certain circumstances, the price of reinsurance for business already reinsured may also increase. Any decrease in the amount of reinsurance will increase our risk of loss and any increase in the cost of reinsurance will reduce our earnings. Accordingly, we may be forced to incur additional expenses for reinsurance or may not be able to obtain sufficient reinsurance on acceptable terms, which could adversely affect our ability to write future business or result in the assumption of more risk with respect to those policies we issue.

The availability and cost of these reinsurance arrangements are subject to market conditions that are beyond our control. As a result, in the future, we may not be able to enter into reinsurance arrangements on attractive terms, if at all.

We may be unable to attract and retain independent sales intermediaries and dedicated sales specialists.

We distribute our products through financial intermediaries, independent producers and dedicated sales specialists. We compete with other financial institutions to attract and retain commercial relationships in each of these channels, and our success in competing for sales through these sales intermediaries depends upon factors such as:

- the amount of sales commissions and fees we pay;
- the breadth of our product offerings;
- the strength of our brand;

- our perceived stability and our financial strength ratings;
- the marketing and services we provide to them; and
- the strength of the relationships we maintain with individuals at those firms.

Our competitors may be effective in providing incentives to existing and potential distribution partners to favor their products or to reduce sales of our products. Our contracts with our distribution partners generally allow either party to terminate the relationship upon short notice. Our distribution partners do not make minimum purchase commitments, and our contracts do not prohibit our partners from offering products that compete with ours. Accordingly, our distribution partners may choose not to offer our products exclusively or at all, or may choose to exert insufficient resources and attention to selling our products.

Our future success is highly dependent on maintaining and growing both existing and new distribution relationships. We may have little or no contact with end customers of our products. As a result, we have little to no brand awareness with end customers which makes it more difficult to respond to evolving customer needs, thereby increasing our reliance on our distribution partners.

From time to time, due to competitive forces, we may experience unusually high attrition in particular sales channels for specific products. An inability to recruit productive independent sales intermediaries and dedicated sales specialists, or our inability to retain strong relationships with the individual agents at our independent sales intermediaries, could have an adverse effect on our financial condition, results of operations and cash flows.

Consolidation among distributors or potential distributors of our products may adversely affect the profitability of our business.

We distribute many of our products through financial institutions such as banks and broker-dealers. As capital, credit and equity markets continue to experience volatility, bank and broker-dealer consolidation activity may increase and negatively impact our sales, and such consolidation could increase competition for access to distributors, result in greater distribution expenses and impair our ability to market our products to our current customer base or to expand our customer base. As a result of recent consolidation in the financial services industry, a single financial institution, JPMorgan Chase & Co., accounted for 45.6% and 38.2% of our total sales in 2008 and for the nine months ended September 30, 2009, respectively, selling primarily fixed annuity products. See “Business — Distribution.” If our relationship with this financial institution were to deteriorate, it is likely that we would experience a decline in our sales of such products.

Intense competition could adversely affect our ability to maintain or increase our market share and profitability.

Our businesses are subject to intense competition. We believe the principal competitive factors in the sale of our products are product features, price, commission structure, marketing and distribution arrangements, brand, reputation, financial strength ratings and service. Many other companies actively compete for sales in our retirement services, income annuity, individual and group markets, including other major insurers, banks, other financial institutions, mutual fund and asset management firms and specialty providers.

In many of our product lines, we face competition from companies that have greater market share or breadth of distribution, offer a broader range of products, services or features, assume a greater level of risk, have lower profitability expectations or have higher financial strength ratings than we do. Many competitors offer similar products and use similar distribution channels. The substantial expansion of banks' and insurance companies' distribution capacities and expansion of product features in recent years have intensified pressure on margins and production levels and have increased the level of competition in many of our product lines.

Our risk management policies and procedures may not be effective or may leave us exposed to unidentified or unanticipated risk, which could negatively affect our business.

Management of operational, legal and regulatory risks requires effective policies and procedures to record, verify and report on a large number of transactions and events. We have devoted resources to develop our policies and procedures to mitigate these risks and expect to continue to do so in the future. Even so, these policies and procedures may not be fully effective to mitigate all of these risks. Many of our methods for managing these risks and exposures are based upon historical statistical models and observed market behavior. As such, our methods may not be able to predict all future exposures. These could be significantly greater than our historical measures have indicated. In addition, our distribution network consists of a large number of third party agents and requires the implementation and oversight of policies and procedures to ensure that we are not unduly subjected to reputational, financial or other risks attributable to such third party agents. Other risk management methods depend upon the evaluation of information regarding markets and clients, or other matters that are publicly available or otherwise accessible to us. This information may not always be accurate, complete, up-to-date or properly evaluated.

Changes in accounting standards issued by the Financial Accounting Standards Board or other standard-setting bodies may adversely affect our financial statements.

Our financial statements are subject to the application of U.S. generally accepted accounting principles, which are periodically revised and/or expanded by recognized authorities, including the Financial Accounting Standards Board. On January 1, 2008, we adopted accounting guidance for the fair value measurements, which, among other things, defined fair value and established a framework for measuring fair value. Determinations of fair values are made at a specific point in time, based on available market information and judgments about financial instruments, including estimates of the timing, amounts of expected future cash flows and the credit standing of the issuer. During periods of market disruption, rapidly widening credit spreads or illiquidity, it can be difficult to value certain types of securities. As such, the value they were originally reported, or later sold, at may differ materially from the valuations determined as of the end of the applicable reporting period. In addition, fluctuations in fair value during these periods can create larger unrealized gains and losses than during normal market conditions. Similarly, future accounting standards could change the current accounting treatment that we apply to our consolidated financial statements and such changes could have an adverse effect on our reported financial condition and results of operations.

The failure to maintain effective and efficient information systems could adversely affect our business.

Our business is dependent upon our ability to keep pace with technological advances. Our ability to keep our systems fully integrated with those of our clients is critical to the operation of our business. Our failure to update our systems to reflect technological advancements or to protect our systems may adversely affect our relationships and ability to do business with our clients.

In addition, our business depends significantly on effective information systems, and we have many different information systems for our various businesses. We have committed and will continue to commit significant resources to develop, maintain and enhance our existing information systems and develop new information systems in order to keep pace with continuing changes in information processing technology, evolving industry and regulatory standards and changing customer preferences. Our failure to maintain effective and efficient information systems could have a material adverse effect on our financial condition and results of operations. If we do not maintain adequate systems, we could experience adverse consequences, including:

- inadequate information on which to base pricing, underwriting and reserving decisions;
- inadequate information for accurate financial reporting;
- the loss of existing customers;
- difficulty in attracting new customers;
- customer, provider and agent disputes;

- regulatory compliance problems, such as failure to meet prompt payment obligations;
- litigation exposure; or
- increases in administrative expenses.

If we are unable to maintain the availability of our systems and safeguard the security of our data, our ability to conduct business will likely be compromised, which may have a material adverse effect on our financial condition, results of operations and cash flows.

We use computer systems to store, retrieve, evaluate and use customer and company data and information. Additionally, our computer and information technology systems interface with and rely upon third party systems. Our business is highly dependent on our ability, and the ability of our affiliates, to access these systems to perform necessary business functions. This includes providing insurance quotes, processing premium payments, providing customer support, filing and paying claims and making changes to existing policies. Systems outages or outright failures would compromise our ability to perform these functions in a timely manner. This could hurt our relationships with our business partners and customers and harm our ability to conduct business. In the event of a disaster such as a blackout, a computer virus, an industrial accident, a natural catastrophe, a terrorist attack or war, our systems may not be available to our employees, customers or business partners for an extended period of time. If our employees are able to report to work, yet our systems or our data are destroyed or disabled, they may be unable to perform their duties for an extended period of time. Our systems could also be subject to similar disruptions due to physical and electronic break-ins or other types of unauthorized tampering with our systems. This may interrupt our business operations and may have a material adverse effect on our financial condition, results of operations and cash flows.

Failure to protect our clients' confidential information and privacy could adversely affect our business.

A number of our businesses are subject to privacy regulations and to confidentiality obligations. For example, the collection and use of patient data in our Group segment is the subject of national and state legislation, including the Health Insurance Portability and Accountability Act of 1996, or HIPAA, and certain of the activities conducted by our businesses are subject to the privacy regulations of the Gramm-Leach-Bliley Act. We also have contractual obligations to protect certain confidential information we obtain from our existing vendors and clients. These obligations generally include protecting such confidential information in the same manner and to the same extent as we protect our own confidential information. The actions we take to protect such confidential information vary by business segment and may include, among other things:

- training and educating our employees regarding our obligations relating to confidential information;
- actively monitoring our record retention plans and any changes in state or federal privacy and compliance requirements;
- drafting appropriate contractual provisions into any contract that raises proprietary and confidentiality issues;
- maintaining secure storage facilities for tangible records; and
- limiting access to electronic information.

In addition, we must develop, implement and maintain a comprehensive written information security program with appropriate administrative, technical and physical safeguards to protect such confidential information. If we do not properly comply with privacy regulations and protect confidential information, we could experience adverse consequences, including regulatory sanctions, such as penalties, fines and loss of license, as well as loss of reputation and possible litigation.

Our business could be interrupted or compromised if we experience difficulties arising from outsourcing relationships.

We outsource certain technology and business functions to third parties, including a significant portion of our information technology function, and expect to continue to do so in the future. If we do not maintain an effective outsourcing strategy or third party providers do not perform as contracted, we may experience operational difficulties, increased costs and a loss of business that could have a material adverse effect on our consolidated results of operations.

Our credit facility subjects us to restrictive covenants that impose operating and financial restrictions on our operations and could limit our ability to grow our business.

We entered into a \$200.0 million revolving credit facility on August 16, 2007. On February 12, 2009, Bank of America, N.A. issued a notice of default to Lehman Commercial Paper, Inc., one of the lending institutions in the syndicate with a commitment of \$20.0 million, effectively limiting our ability to borrow under the revolving credit facility to \$180.0 million at that time. On October 7, 2009, Lehman Commercial Paper, Inc. assigned its interest in our revolving credit facility to Barclays Bank PLC, effectively restoring capacity in the facility to \$200.0 million. As of September 30, 2009, we had no balance outstanding under this facility. In connection with this facility, we have made covenants that may impose significant operating and financial restrictions on us. These restrictions limit the incurrence of additional indebtedness by our subsidiaries, limit the ability of us and our subsidiaries to create liens and impose certain other operating limitations. These restrictions could limit our ability to obtain future financing or take advantage of business opportunities. Furthermore, our credit facility requires us and our insurance subsidiaries to maintain specified financial ratios. Our ability to comply with these ratios may be affected by events beyond our control, including prevailing economic, financial and industry conditions. If we are unable to comply with the covenants and ratios in our credit facility, we may be deemed in default under the facility, or we may be required to pay substantial fees or penalties to the lenders to obtain a waiver of any such default. Either development could have a material adverse effect on our business.

We may need additional capital in the future, which may not be available to us on favorable terms. Raising additional capital could dilute your ownership in the Company and may cause the market price of our common stock to fall.

We may need to raise additional funds through public or private debt or equity financings in order to:

- fund liquidity needs;
- refinance our senior notes or our Capital Efficient Notes (CENTs);
- satisfy letter of credit or guarantee bond requirements that may be imposed by our clients or by regulators;
- acquire new businesses or invest in existing businesses;
- grow our business;
- otherwise respond to competitive pressures;
- maintain adequate risk-based capital; or
- maintain our target ratings from rating agencies.

Any additional capital raised through the sale of equity will dilute your ownership percentage in our company and may decrease the market price of our common stock.

Furthermore, the securities may have rights, preferences and privileges that are senior or otherwise superior to those of our common stock. Any additional financing we may need may not be available on terms favorable to us.

To be eligible for borrowing under our revolving credit facility, we must not be in default of any payment obligations, covenants or other requirements set forth in the facility, and the representations and

warranties that we make under the facility must continue to be true in all material respects. Accordingly, it is possible that we may not meet these requirements in the future and may not be eligible to borrow under our credit facility.

In connection with the CENts offering, we entered into a covenant that may limit our ability to undertake certain additional types of financing to repay or redeem the CENts.

Risks Related to Our Industry

Our industry is highly regulated and changes in regulations affecting our businesses may reduce our profitability and limit our growth.

Our insurance businesses are heavily regulated and are subject to a wide variety of laws and regulations in various jurisdictions. State insurance laws regulate most aspects of our insurance businesses and our insurance subsidiaries are regulated by the insurance departments of the various states in which they are domiciled and licensed.

State laws in the United States grant insurance regulatory authorities broad administrative powers with respect to various aspects of our insurance businesses, including:

- licensing companies and agents to transact business;
- calculating the value of assets to determine compliance with statutory requirements;
- mandating certain insurance benefits;
- regulating certain premium rates;
- reviewing and approving policy forms;
- regulating unfair trade and claims practices, including the imposition of restrictions on marketing and sales practices, distribution arrangements and payment of inducements;
- establishing statutory capital and reserve requirements and solvency standards;
- fixing maximum interest rates on insurance policy loans and minimum rates for guaranteed crediting rates on life insurance policies and annuity contracts;
- requiring regular market conduct examinations;
- approving changes in control of insurance companies;
- restricting the payment of dividends and other transactions between affiliates; and
- regulating the types, amounts and valuation of investments.

State insurance regulators and the National Association of Insurance Commissioners, or NAIC, regularly re-examine existing laws and regulations applicable to insurance companies and their products. Changes in these laws and regulations, or in interpretations thereof, are often made for the benefit of the consumer at the expense of the insurer and thus could have an adverse effect on our business.

Currently, the U.S. federal government does not regulate directly the business of insurance. However, federal legislation and administrative policies in several areas can significantly and adversely affect insurance companies. These areas include financial services regulation, securities regulation, pension regulation, privacy, tort reform legislation and taxation. In addition, various forms of direct federal regulation of insurance have been proposed. These proposals include direct federal regulation of insurance through an optional federal charter and enhanced federal oversight through a Federal Insurance Office. We cannot predict whether these or other proposals will be adopted, or what impact, if any, such proposals or, if enacted, such laws may have on our financial condition, results of operations and cash flows.

Many of our customers and independent sales intermediaries also operate in regulated environments. Changes in the regulations that affect their operations also may affect our business relationships with them and their ability to purchase or to distribute our products.

Compliance with applicable laws and regulations is time consuming and personnel-intensive, and changes in these laws and regulations may materially increase our direct and indirect compliance efforts and other expenses of doing business.

U.S. federal and state securities laws apply to investment products that are also securities, including variable annuities and variable life insurance policies. As a result, some of our subsidiaries and the policies and contracts they offer are subject to regulation under these federal and state securities laws. Some of our insurance subsidiaries' separate accounts are registered as investment companies under the Investment Company Act of 1940. Some subsidiaries are registered as broker-dealers under the Securities Exchange Act of 1934, as amended, or Exchange Act, and are members of, and subject to regulation by, the Financial Industry Regulatory Authority, or FINRA. In addition, one of our subsidiaries also is registered as an investment adviser under the Investment Advisers Act of 1940.

Securities laws and regulations are primarily intended to ensure the integrity of the financial markets and to protect investors in the securities markets or investment advisory or brokerage clients. These laws and regulations generally grant supervisory agencies broad administrative powers, including the power to limit or restrict the conduct of business for failure to comply with those laws and regulations.

Legal and regulatory investigations and actions are increasingly common in the insurance business and may result in financial losses and harm our reputation.

We face a significant risk of litigation and regulatory investigations and actions in the ordinary course of operating our businesses, including the risk of class action lawsuits. Our pending legal and regulatory actions include proceedings specific to us and others generally applicable to business practices in the industries in which we operate. In our insurance operations, we may become subject to class actions and we are or may become subject to individual suits relating, among other things, to sales or underwriting practices, payment of contingent or other sales commissions, claims payments and procedures, product design, disclosure, administration, additional premium charges for premiums paid on a periodic basis, denial or delay of benefits and breaches of fiduciary or other duties to customers. Plaintiffs in class action and other lawsuits against us may seek very large or indeterminate amounts, including punitive and treble damages, which may remain unknown for substantial periods of time.

For example, the mutual fund and insurance industry has been the focus of increased scrutiny and class action lawsuits related to "revenue sharing" practices by mutual funds with service providers and others in offering mutual fund investments in qualified retirement plans. The lawsuits allege that service providers were involved in self-dealing and prohibited transactions under the Employee Retirement Income Security Act, or ERISA. The outcome of these lawsuits is unknown. We have not been the subject of any inquiries or lawsuits regarding these practices. In addition, annuity sales to seniors are coming under increased scrutiny by FINRA and state insurance regulators, and have been the source of industry litigation in situations where annuity sales have allegedly been unsuitable for the seniors' financial needs.

We are also subject to various regulatory inquiries, such as information requests, subpoenas, market conduct exams and books and record examinations, from state and federal regulators and other authorities which may result in fines, recommendations for corrective action or other regulatory actions.

Current or future investigations and proceedings could have an adverse effect on our business. A substantial legal liability or a significant regulatory action against us could have an adverse effect on our business. Moreover, even if we ultimately prevail in the litigation, regulatory action or investigation, we could suffer significant reputational harm, which could have an adverse effect on our business. Increased regulatory scrutiny and any resulting investigations or proceedings could result in new legal actions or precedents and industry-wide regulations or practices that could adversely affect our business.

Proposals for national health care reform could have a material adverse effect on the profitability or marketability of the health insurance products that we sell.

In our Group segment, we sell group medical stop-loss insurance and limited benefit employee health plans to employer groups. Addressing the affordability and availability of health insurance, including reducing the number of uninsured, is a major initiative of President Obama and members of the U.S. Congress, and proposals that would address these issues are pending in the U.S. Congress and in many states. The proposals vary, and include a public health plan and other private health plans for individual and small business customers, individual insurance mandates, potential tax ramifications, including, among other things, a windfall profits tax on health insurers, the expansion of eligibility under existing Medicaid and/or Federal Employees Health Benefit Plan programs, minimum medical benefit ratios for health plans, mandatory issuance of insurance coverage, limitations on antitrust immunity and requirements that would limit the ability of health plans and insurers to vary premiums based on assessments of underlying risk. While certain of these measures would adversely affect us, at this time we cannot predict whether they will be enacted, and if enacted, the extent of the impact of these proposals on our business or results of operations. If any of these initiatives ultimately becomes effective, it could have a material adverse effect on the profitability or marketability of the health insurance products and services we sell and on our financial condition, results of operations and cash flows.

Medical advances, such as genetic research and diagnostic imaging, and related legislation could adversely affect the financial performance of our life insurance and annuities businesses.

Genetic research includes procedures focused on identifying key genes that render an individual predisposed to specific diseases such as particular types of cancer and other diseases. Other medical advances, such as diagnostic imaging technologies, may be used to detect the early onset of diseases such as cancer and cardiovascular disease. We believe that if individuals learn through medical advances that they are predisposed to particular conditions that may reduce life longevity or require long-term care, they will be more likely to purchase our life insurance policies or not to permit existing policies to lapse. In contrast, if individuals learn that they lack the genetic predisposition to develop the conditions that reduce longevity, they will be less likely to purchase our life insurance products but more likely to purchase certain annuity products. In addition, such individuals that are existing policyholders will be more likely to permit their policies to lapse.

If we were to gain access to the same genetic or medical information as our prospective policyholders and contractholders, then we would be able to take this information into account in pricing our life insurance policies and annuity contracts. However, a growing body of law imposes limitations on an insurer's ability to use genetic information in underwriting.

Medical advances also could lead to new forms of preventive care. Preventive care could extend the life and improve the overall health of individuals. If this were to occur, the duration of payments under certain of our annuity products likely would increase, thereby reducing net earnings in that business.

Changes in tax laws could make some of our products less attractive to consumers and as a result have an adverse effect on our business.

Congress, from time to time, considers legislation that could make our products less attractive to consumers, including legislation that would reduce or eliminate the benefits derived from the tax deferred nature of life insurance and annuity products.

In addition, changes in tax laws could increase our tax liability or increase our reporting obligations. For example, in May 2009, President Obama released additional information about the tax proposals contained in his Fiscal Year 2010 Budget (the "Budget"). There are several proposals included in the Budget that are significant for life insurance companies. Those proposals include: modifying the dividends-received deduction for life insurance company separate accounts; requiring information reporting for private separate accounts of life insurance companies; imposing new reporting requirements and transfer-for-value rules on purchasers of certain life insurance contracts; expanding the interest expense disallowance for corporate-owned life insurance; requiring information reporting on payments to corporations; and increasing information return

penalties. These proposals not only could increase our tax liabilities but also could reduce the attractiveness of certain products we sell. These proposals may not be enacted or may be modified by Congress prior to enactment.

Furthermore, the federal estate tax, which has undergone a gradual repeal since 2001 that will continue to be phased in through 2010, is scheduled to revert to pre-2001 law as of January 1, 2011. The repeal of and continuing uncertainty regarding the federal estate tax may adversely affect sales and surrenders of some of our estate planning products.

Failures elsewhere in the insurance industry could obligate us to pay assessments through guaranty associations.

When an insurance company becomes insolvent, guaranty associations in each of the 50 states levy assessments upon all companies licensed to write insurance in the relevant lines of business in that state, and use the proceeds to pay claims of policyholder residents of that state, up to the state-specific limit of coverage. The total amount of the assessment is based on the number of insured residents in each state, and each company's assessment is based on its proportionate share of premium volume in the relevant lines of business and could have an adverse effect on our results of operations. The failure of a large life, health or annuity insurer could trigger guaranty association assessments which we would be obligated to pay.

Risks Relating to this Offering and Ownership of Our Common Stock

As a holding company, Symetra Financial Corporation depends on the ability of its subsidiaries to transfer funds to it to meet its obligations and pay dividends.

Symetra Financial Corporation is a holding company for its insurance and financial subsidiaries with no significant operations of its own. Its principal sources of cash to meet its obligations and to pay dividends consist of dividends from its subsidiaries and permitted payments under tax sharing agreements with its subsidiaries. State insurance regulatory authorities limit the payment of dividends by insurance subsidiaries. Based on our statutory results as of December 31, 2008, our insurance subsidiaries may pay dividends to us of up to \$117.9 million in the aggregate during 2009 without obtaining regulatory approval, provided that the aggregate dividends paid over the twelve months preceding any dividend payment made during 2009 do not exceed the \$117.9 million limit. Competitive pressures generally require our insurance subsidiaries to maintain financial strength ratings, which are partly based on maintaining certain levels of capital. These restrictions and other regulatory requirements, such as minimum required risk-based capital ratios, affect the ability of our insurance subsidiaries to make dividend payments. Limits on the ability of the insurance subsidiaries to pay dividends could adversely affect our liquidity, including our ability to pay dividends to stockholders and service our debt.

There are a number of other factors that could affect our ability to pay dividends, including the following:

- lack of availability of cash to pay dividends due to changes in our operating cash flow, capital expenditure requirements, working capital requirements and other cash needs;
- unexpected or increased operating or other expenses or changes in the timing thereof;
- restrictions under Delaware law or other applicable law on the amount of dividends that we may pay;
- a decision by our board of directors to modify or revoke its policy to pay dividends; and
- the other risks described under "Risk Factors."

The failure to maintain or pay dividends could adversely affect the trading price of our common stock.

There may not be an active, liquid trading market for our common stock.

Prior to this offering, there has been no public market for our common stock. We cannot predict the extent to which an active trading market with adequate liquidity will develop. If an active trading market does not develop, you may have difficulty selling any of our common stock that you purchase and the value of your shares may be impaired.

If securities or industry analysts do not publish research or reports about our business, if they change their recommendations regarding our stock adversely or if our operating results do not meet their expectations, our stock price could decline.

The trading market for our common stock will be influenced by the research and reports that industry or securities analysts publish about us, our business or our industry. If one or more of these analysts cease coverage of our company or fail to publish reports on us regularly, we could lose visibility in the financial markets, which in turn could cause our stock price or trading volume to decline. Moreover, if one or more of the analysts who cover our company downgrade our stock or if our operating results do not meet their expectations, our stock price could decline.

As a public company, we will become subject to additional financial and other reporting and corporate governance requirements.

We have historically operated our business as a private company. After this offering, we will become obligated to file with the Securities and Exchange Commission, or SEC, annual and quarterly information and other reports that are specified in Section 13 of the Exchange Act. We will also be required to ensure that we have the ability to prepare financial statements that are fully compliant with all SEC reporting requirements on a timely basis. We will also become subject to other reporting and corporate governance requirements, including the requirements of the NYSE and certain provisions of the Sarbanes-Oxley Act of 2002 and the regulations promulgated thereunder, which will impose significant compliance obligations upon us. As a public company, we will be required to:

- prepare and distribute periodic public reports and other stockholder communications in compliance with our obligations under the federal securities laws and NYSE rules;
- create or expand the roles and duties of our board of directors and committees of the board;
- institute more comprehensive financial reporting and disclosure compliance functions;
- involve and retain to a greater degree outside counsel and accountants in the activities listed above;
- enhance our investor relations function;
- establish new internal policies, including those relating to disclosure controls and procedures; and
- comply with the Sarbanes-Oxley Act of 2002, in particular Section 404 and Section 302.

These changes will require a significant commitment of additional expense and other resources. We may not be successful in implementing these requirements and implementing them could adversely affect our business or operating results. In addition, if we fail to implement the requirements with respect to our internal accounting and audit functions, our ability to report our operating results on a timely and accurate basis could be impaired.

Significant stockholders may be able to influence the direction of our business.

Upon completion of this offering, our principal stockholders, affiliates of White Mountains Insurance Group, Ltd. and Berkshire Hathaway Inc., will beneficially own approximately % and % of our outstanding shares of common stock, respectively. On matters that are brought to stockholders for their vote, they would continue to have the ability to significantly influence all matters requiring stockholder approval,

including the nomination and election of directors and the determination of the outcome of any corporate transaction or other matter submitted to our stockholders for approval, including amendments to our certificate of incorporation, potential mergers or acquisitions, asset sales and other significant corporate transactions. The interests of our principal stockholders may not coincide with the interests of the other holders of our common stock.

Our internal control over financial reporting does not currently meet the standards required by Section 404 of the Sarbanes-Oxley Act of 2002, and failure to achieve and maintain effective internal control over financial reporting in accordance with Section 404 of the Sarbanes-Oxley Act could have a material adverse effect on our business and stock price.

As a privately held company, we have not been required to maintain internal control over financial reporting in a manner that meets the standards of publicly traded companies required by Section 404 of the Sarbanes-Oxley Act, standards that we may be required to meet in the course of preparing our consolidated financial statements as of and for the year ended December 31, 2010. Although we have documentation of our internal controls, we do not document or test our compliance with these controls on a periodic basis in accordance with Section 404 of the Sarbanes-Oxley Act. In connection with our 2008, 2007 and 2006 audits, no material weaknesses in our internal control over financial reporting were identified.

If, as a public company, we are not able to implement the requirements of Section 404 in a timely manner or with adequate compliance, our independent registered public accounting firm may not be able to attest to the adequacy of our internal control over financial reporting. If we are unable to maintain adequate internal control over financial reporting, we may be unable to report our financial information on a timely basis, may suffer adverse regulatory consequences or violations of applicable stock exchange listing rules and may breach the covenants under our revolving credit facilities and our senior notes. There could also be a negative reaction in the financial markets due to a loss of investor confidence in us and the reliability of our financial statements. Confidence in our financial statements is also likely to suffer if we or our independent registered public accounting firm report a material weakness in our internal control over financial reporting. In addition, we will incur incremental costs in order to improve our internal control over financial reporting and comply with Section 404, including increased auditing and legal fees and costs associated with hiring additional accounting and administrative staff.

Our stock price may fluctuate significantly, and you may not be able to resell your shares at or above the initial public offering price.

The trading price of our common stock may be volatile and subject to wide price fluctuations in response to various factors, including:

- market conditions in the broader stock market in general;
- actual or anticipated fluctuations in our quarterly financial and operating results;
- changes in interest rates;
- introduction of new services or announcements of significant contracts, acquisitions or capital commitments by us or our competitors;
- regulatory or political developments;
- issuance of new or changed securities analysts' reports or recommendations, or the announcement of any changes to our credit rating;
- additions or departures of key personnel;
- availability of capital;
- litigation and government investigations;
- legislative and regulatory developments;

- future sales of our common stock;
- investor perceptions of us and the life insurance industry; and
- economic conditions.

These and other factors may cause the market price of our common stock to fluctuate substantially, which may limit or prevent investors from readily selling their shares of common stock and may otherwise negatively affect the liquidity of our common stock. Even factors that do not specifically relate to our company may materially reduce the market price of our common stock, regardless of our operating performance.

Future sales, or the perception of future sales, of a substantial amount of our common stock may depress the market price of our common stock.

Future sales, or the perception of future sales, of a substantial number of shares of our common stock in the public market after this offering could have a material adverse effect on the prevailing market price of our common stock.

Upon completion of this offering, we will have shares of common stock outstanding, or shares if we give effect to the exercise of all outstanding warrants. All shares sold in this offering will be freely tradable without restriction under the Securities Act, except for any shares that may be held or acquired by affiliates of the Company, as that term is defined in the Securities Act.

In connection with this offering, we, each of our executive officers, directors and stockholders will have entered into lock-up agreements that prevent the sale of shares of our common stock for 180 days after the date of this prospectus, subject to an extension in certain circumstances described under “Underwriting.” Following the expiration of the lock-up period, the remaining shares outstanding held by current stockholders of the Company will be available for sale pursuant to Rule 144, subject to compliance with the requirements and limitations under Rule 144. Furthermore, our existing stockholders will have the right, subject to certain conditions, to require us to register the sale of of their shares of our common stock under the Securities Act. By exercising their registration rights, and selling a large number of shares, our stockholders could cause the prevailing market price of our common stock to decline.

Purchasers of common stock will experience immediate dilution.

Based on the initial public offering price of \$ per share (the midpoint of the price range shown on the cover page of this prospectus), purchasers of our common stock in this offering will experience an immediate dilution in the book value per share of common stock of \$ from the offering price. Investors purchasing common stock in this offering will contribute approximately % of the total amount invested by stockholders since inception, but will only own approximately % of the shares of common stock outstanding. In addition, following this offering, a significant number of warrants to purchase our common stock will be outstanding. You will incur further dilution if outstanding warrants to purchase common stock are exercised. Also, our amended and restated certificate of incorporation allows us to issue significant numbers of additional shares, including shares that may be issued under the Equity Plan and Employee Stock Purchase Plan, which could result in further dilution to purchasers of our common stock in this offering.

Anti-takeover provisions in our charter documents could delay or prevent a change of control of our company and may result in an entrenchment of management and diminish the value of our common stock.

Our certificate of incorporation and bylaws contain provisions that could depress the trading price of our common stock by acting to discourage, delay or prevent a change of control of our company or changes in

management that our stockholders might deem advantageous. Specific provisions in our certificate of incorporation include:

- our ability to issue preferred stock with terms that the board of directors may determine, without stockholder approval;
- a classified board of directors;
- advance notice requirements for stockholder proposals and nominations;
- the absence of cumulative voting in the election of directors; and
- limitations on convening stockholder meetings.

These provisions in our certificate of incorporation and bylaws may frustrate attempts to effect a takeover transaction that is in the best interests of our minority stockholders. Even in the absence of a takeover attempt, the existence of these provisions may adversely affect the prevailing market price of our common stock if they are viewed as discouraging future takeover attempts.

Applicable insurance laws may make it difficult to effect a change of control of our company.

Before a person can acquire control of a U.S. insurance company, prior written approval must be obtained from the insurance commissioner of the state where the insurer is domiciled. Generally, state statutes provide that control over a domestic insurer is presumed to exist if any person, directly or indirectly, owns, controls, holds with the power to vote, or holds proxies representing, 10% or more of the voting securities of the domestic insurer. These statutes may frustrate or delay attempts to effect a takeover transaction that would benefit our stockholders.

FORWARD-LOOKING STATEMENTS

This prospectus contains “forward-looking” statements that are intended to enhance the reader’s ability to assess our future financial and business performance. Forward-looking statements include, but are not limited to, statements that represent our beliefs concerning future operations, strategies, financial results or other developments, and contain words and phrases such as “may,” “expects,” “should,” “believes,” “anticipates,” “estimates,” “intends” or similar expressions. In addition, statements that refer to our future financial performance, anticipated growth and trends in our business and in our industry and other characterizations of future events or circumstances are forward-looking statements. Because these forward-looking statements are based on estimates and assumptions that are subject to significant business, economic and competitive uncertainties, many of which are beyond our control or are subject to change, actual results could be materially different.

Consequently, such forward-looking statements should be regarded solely as our current plans, estimates and beliefs with respect to, among other things, future events and financial performance. Except as required under the federal securities laws, we do not intend, and do not undertake, any obligation to update any forward-looking statements to reflect future events or circumstances after the date of such statements.

You should review carefully the section captioned “Risk Factors” in this prospectus for a complete discussion of the material risks of an investment in our common stock.

INDUSTRY AND MARKET DATA

This prospectus includes industry and government data and forecasts that we have prepared based, in part, upon industry and government data and forecasts obtained from industry and government publications and surveys. These sources include publications and data compiled by the Employee Benefit Research Institute, Kaiser Family Foundation, U.S. Census Bureau, U.S. Department of Commerce, Bureau of Economic Analysis and the Self-Insurance Institute of America. Third party industry publications, surveys and forecasts generally state that the information contained therein has been obtained from sources believed to be reliable, but there can be no assurance as to the accuracy or completeness of included information. While we are responsible for the adequacy and accuracy of the disclosure in this prospectus, we have not independently verified any of the data from third party sources nor have we ascertained the underlying economic assumptions relied upon therein. Forecasts are particularly likely to be inaccurate, especially over long periods of time. While we are not aware of any misstatements regarding the industry data presented herein, our estimates involve risks and uncertainties and are subject to change based on various factors, including those discussed in the section captioned “Risk Factors.”

DILUTION

If you invest in our common stock in this offering, your interest in our company will be diluted to the extent of the difference between the initial public offering price per share of our common stock and the pro forma book value per share of our common stock after giving effect to this offering.

Our book value per share represents the amount of our total assets less total liabilities, divided by the total number of shares of common stock then outstanding. As of , 2009, our book value was approximately \$, or approximately \$ per share based on shares of our common stock outstanding as of such date. After giving effect to the sale of shares of our common stock at an assumed initial public offering price of \$ per share (the midpoint of the price range set forth on the cover page of this prospectus), and after deducting estimated underwriting discounts and commissions and estimated offering expenses payable by us, our book value as of , 2009, which we refer to as our pro forma book value, would have been approximately \$, or \$ per share of our common stock. This represents an immediate increase in the book value of \$ per share to our existing stockholders, and an immediate dilution of \$ per share to new investors purchasing shares of our common stock in this offering.

The following table illustrates this dilution on a per share basis:

Assumed initial public offering price per share	\$
Book value per share as of , 2009	\$
Change in per share attributable to new investors	\$
Pro forma book value per share after giving effect to this offering	\$
Dilution per share to new investors	\$

The foregoing discussion and table do not give effect to shares of common stock that we will issue if the underwriters exercise their options to purchase additional shares in full. To the extent that these options are exercised, there may be further dilution to new investors.

The following table summarizes, as of , 2009, the number of shares of our common stock we issued and sold, the total consideration we received and the average price per share paid to us by our existing stockholders prior to this offering, and by new investors purchasing shares of common stock in this offering. The table assumes an initial public offering price of \$ per share (the midpoint of the price range set forth on the cover page of this prospectus) and deducts estimated underwriting discounts and commissions and estimated offering expenses payable by us:

	Shares Purchased		Total Consideration		Average Price per Share
	Number	Percent	Amount	Percent	
Existing stockholders prior to this offering(1)		%	\$	%	\$
New investors in this offering					\$
Total					
		100%	\$	100%	

- (1) The number of shares disclosed for the existing stockholders includes shares being sold by the Selling Stockholders in this offering. The number of shares disclosed for the new investors does not include the shares being purchased by the new investors from the Selling Stockholders in this offering.

A \$1.00 increase (decrease) in the assumed initial public offering price of \$ per share would increase or decrease our pro forma book value after giving effect to this offering by \$ and increase or decrease the dilution to new investors by \$ per share, assuming the number of shares offered by us, as set forth on the cover page of this prospectus, remains the same and after deducting the estimated underwriting discounts and commissions and estimated expenses payable by us.

If the underwriters' options to purchase additional shares are exercised in full, the percentage of shares held by our existing stockholders will decrease to approximately % of the total number of shares of our common stock outstanding after this offering and the number of shares of our common stock held by new investors will increase to , or approximately % of the total number of shares of our common stock outstanding after this offering.

USE OF PROCEEDS

We expect to receive net primary proceeds from this offering of approximately \$ million. Our board of directors has not made any determination of specific uses of proceeds at this time. However, we expect to use the net primary proceeds from this offering (including shares subject to the underwriters' options to purchase additional shares) for general corporate purposes, which may include contributions of capital to our insurance and other subsidiaries. Some of the shares of common stock offered by this prospectus are being sold by the Selling Stockholders. For information about the Selling Stockholders, see "Principal and Selling Stockholders." We will not receive any of the proceeds from the sale of shares by the Selling Stockholders.

DIVIDEND POLICY

We intend to pay quarterly cash dividends on our common stock at an initial rate of approximately \$ per share. The declaration, payment and amount of future dividends to holders of our common stock will be at the discretion of our board of directors and will depend on many factors, including our financial condition and results of operations, liquidity requirements, market opportunities, capital requirements of our subsidiaries, legal requirements, regulatory constraints and other factors as the board of directors deems relevant. Dividends on our common stock will also be paid to holders of our outstanding warrants on a one-to-one basis.

We are a holding company with no significant business operations of our own. All of our business operations are conducted through our subsidiaries. Dividends and loans from, and cash generated by, our subsidiaries will be our principal sources of cash to repay indebtedness, fund operations and pay dividends. Accordingly, our ability to pay dividends to our stockholders will depend on the earnings and distributions of funds from our subsidiaries. See “Risk Factors — Risks Relating to this Offering and Ownership of Our Common Stock — As a holding company, Symetra Financial Corporation depends on the ability of its subsidiaries to transfer funds to it to meet its obligations and pay dividends.”

CAPITALIZATION

The following table sets forth our cash and cash equivalents and capitalization as of September 30, 2009 on an actual basis and on an as adjusted basis to give effect to receipt of the net primary proceeds from the sale by us in this offering of shares of common stock, assuming that this offering had been consummated on September 30, 2009. You should read this table in conjunction with our consolidated financial statements and related notes and the information provided in the section captioned “Management’s Discussion and Analysis of Financial Condition and Results of Operations.”

	As of September 30, 2009	
	Actual	As Adjusted
	(In millions)	
Cash and cash equivalents	\$ 241.7	\$ —
Borrowings and other obligations:		
Revolving credit facility(1)	\$ —	\$ —
CENs	149.8	149.8
Senior notes	299.1	299.1
Total borrowings and other obligations	\$ 448.9	\$ 448.9
Stockholders’ equity:		
Preferred stock, \$0.01 par value; 10.0 million shares authorized, none issued	—	—
Common stock, \$0.01 par value; 750.0 million shares authorized, 92.7 million shares issued and outstanding	0.9	—
Additional paid-in capital	1,165.5	—
Total paid-in capital	1,166.4	—
Retained earnings	284.3	—
Accumulated other comprehensive income, net of taxes	29.8	—
Total stockholders’ equity	1,480.5	—
Total capitalization	\$ 1,929.4	\$ —

- (1) The revolving credit facility provides for borrowings of up to \$200.0 million. On February 12, 2009, Bank of America, N.A. issued a notice of default to Lehman Commercial Paper, Inc., one of the lending institutions in the syndicate with a commitment of \$20.0 million, effectively limiting our ability to borrow under the revolving credit facility to \$180.0 million at that time. On October 7, 2009, Lehman Commercial Paper, Inc. assigned its interest in our revolving credit facility to Barclays Bank PLC, effectively restoring capacity in the facility to \$200.0 million. As of September 30, 2009, we had no balance outstanding under this facility.

SELECTED HISTORICAL CONSOLIDATED FINANCIAL DATA

The selected historical consolidated financial data, except for non-GAAP financial measures, as of September 30, 2009 and for the nine months ended September 30, 2009 and 2008 have been derived from our unaudited interim historical consolidated financial statements, which have been prepared on a basis consistent with our audited consolidated financial statements, included elsewhere in this prospectus. In the opinion of management, such unaudited financial data, except for non-GAAP financial measures, reflects all historical and recurring adjustments necessary for a fair presentation of the results for these periods. The results of operations for the nine months ended September 30, 2009 are not necessarily indicative of the results to be expected for the full year or any future period. The selected historical consolidated financial data, except for non-GAAP financial measures, as of December 31, 2008 and 2007 and for the years ended December 31, 2008, 2007 and 2006 have been derived from our audited consolidated financial statements that are included elsewhere in this prospectus. The selected historical consolidated financial data, except for non-GAAP financial measures, presented below as of December 31, 2006 and 2005 and for the year ended December 31, 2005 and as of December 31, 2004 and for the period from January 1, 2004 through August 1, 2004 and for the period from August 2, 2004 through December 31, 2004 have been derived from our audited consolidated financial statements that are not included in this prospectus.

On August 2, 2004, we completed the Acquisition which was accounted for using the purchase method of accounting, referred to as purchase GAAP accounting, or PGAAP. We do not believe the predecessor financial results prior to the Acquisition for the period from January 1, 2004 through August 1, 2004 are comparable to the results subsequent to the Acquisition. This lack of comparability is primarily due to significant changes in our operating costs and also because of PGAAP adjustments impacting net investment income, policyholder benefits and claims, interest credited amortization of deferred policy acquisition costs, intangible assets and net realized investment gains (losses). Under PGAAP, the purchase price is allocated to the estimated fair value of the tangible and identifiable assets acquired less liabilities assumed at the date of acquisition. In conjunction with PGAAP for the Acquisition, we were required to adjust our consolidated balance sheet to fair value and reset our existing deferred policy acquisition costs, goodwill and intangible asset balances at August 2, 2004 to zero.

In addition to our four operating segments and our Other segment, during the year ended December 31, 2005 and prior, our historical financial statements also include the results of Symetra Asset Management Company and the majority of the business of Symetra Services Corporation, which are presented in our historical financial statements as discontinued operations.

This selected historical consolidated financial data should be read in conjunction with other information contained in this prospectus, including “Management’s Discussion and Analysis of Financial Condition and Results of Operations” and our historical consolidated financial statements and related notes included elsewhere in this prospectus.

	Nine Months Ended September 30,		Year Ended December 31,				August 2 through December 31,	Predecessor January 1 through August 1,
	2009	2008	2008	2007	2006	2005	2004	2004
(In millions, except per share data)								
Consolidated Income Statement Data:								
Revenues:								
Premiums	\$ 430.2	\$ 440.4	\$ 584.8	\$ 530.5	\$ 525.7	\$ 575.5	\$ 263.2	\$ 357.9
Net investment income	829.4	718.0	956.5	973.6	984.9	994.0	411.1	693.7
Other revenues	43.2	52.0	67.8	68.7	56.1	58.6	27.1	43.9
Net realized investment gains (losses):								
Total other-than-temporary impairment losses on securities	(167.9)	(61.7)	(86.4)	(16.2)	(25.7)	(7.7)	(0.1)	(10.3)
Less: portion of losses recognized in other comprehensive income	94.2	—	—	—	—	—	—	—
Net impairment losses recognized in earnings	(73.7)	(61.7)	(86.4)	(16.2)	(25.7)	(7.7)	(0.1)	(10.3)
Other net realized investment gains (losses)	44.7	(41.6)	(71.6)	33.0	27.4	21.8	7.1	45.2
Total net realized investment gains (losses)	(29.0)	(103.3)	(158.0)	16.8	1.7	14.1	7.0	34.9
Total revenues	1,273.8	1,107.1	1,451.1	1,589.6	1,568.4	1,642.2	708.4	1,130.4
Benefits and Expenses:								
Policyholder benefits and claims	262.1	260.1	348.5	267.1	264.3	327.4	127.5	223.6
Interest credited	629.2	569.1	766.1	752.3	765.9	810.9	360.2	556.4
Other underwriting and operating expenses	186.7	201.9	265.8	281.9	260.5	273.2	123.3	187.2
Fair value of warrants issued to investors	—	—	—	—	—	—	101.5	—
Interest expense	23.8	24.0	31.9	21.5	19.1	12.4	3.5	—
Amortization of deferred policy acquisition costs	36.4	17.7	25.8	18.0	14.6	11.9	1.6	34.2
Total benefits and expenses	1,138.2	1,072.8	1,438.1	1,340.8	1,324.4	1,435.8	717.6	1,001.4
Income (loss) from continuing operations before income taxes	135.6	34.3	13.0	248.8	244.0	206.4	(9.2)	129.0
Provision (benefit) for income taxes:								
Current	(4.2)	34.2	23.8	62.8	92.4	22.2	21.3	0.9
Deferred	43.6	(26.9)	(32.9)	18.7	(7.9)	39.7	10.7	30.5
Total provision (benefit) for income taxes	39.4	7.3	(9.1)	81.5	84.5	61.9	32.0	31.4
Income (loss) from continuing operations	96.2	27.0	22.1	167.3	159.5	144.5	(41.2)	97.6
Income (loss) from discontinued operations (net of taxes)	—	—	—	—	—	1.0	(2.4)	2.3
Net income (loss)	\$ 96.2	\$ 27.0	\$ 22.1	\$ 167.3	\$ 159.5	\$ 145.5	\$ (43.6)	\$ 99.9
Net income per common share(1):								
Basic	\$ 0.86	\$ 0.24	\$ 0.20	\$ 1.50	\$ 1.43	\$ 1.30		
Diluted	\$ 0.86	\$ 0.24	\$ 0.20	\$ 1.50	\$ 1.43	\$ 1.30		
Weighted-average number of common shares outstanding:								
Basic	111,622	111,622	111,622	111,622	111,622	111,622		
Diluted	111,623	111,622	111,622	111,622	111,622	111,622		
Cash dividends declared per common share	\$ —	\$ —	\$ —	\$ 1.79	\$ 0.90	\$ —	\$ —	
Non-GAAP Financial Measure(2):								
Adjusted operating income (loss)	\$ 115.2	\$ 91.8	\$ 122.9	\$ 154.9	\$ 159.8	\$ 133.4	\$ (46.9)	\$ 75.5
Reconciliation to net income (loss):								
Net income (loss)	\$ 96.2	\$ 27.0	\$ 22.1	\$ 167.3	\$ 159.5	\$ 145.5	\$ (43.6)	\$ 99.9
Less: Net realized investment gains (losses) (net of taxes)(3)	(18.9)	(67.1)	(102.7)	10.9	1.1	9.2	4.6	22.7
Add: Net realized and unrealized investment gains (losses) on FIA options (net of taxes)(4)	0.1	(2.3)	(1.9)	(1.5)	1.4	(2.9)	1.3	(1.7)
Adjusted operating income (loss)	\$ 115.2	\$ 91.8	\$ 122.9	\$ 154.9	\$ 159.8	\$ 133.4	\$ (46.9)	\$ 75.5

	As of September 30, 2009	As of December 31, (In millions, except share and per share data)				
		2008	2007	2006	2005	2004
Consolidated Balance Sheet Data:						
Total investments	\$ 20,035.2	\$ 16,252.5	\$ 16,905.0	\$ 17,305.3	\$ 18,332.8	\$ 19,244.8
Total assets	22,226.0	19,229.6	19,560.2	20,114.6	20,980.1	22,182.0
Total debt	448.9	448.8	448.6	298.7	300.0	300.0
Separate account assets	818.6	716.2	1,181.9	1,233.9	1,188.8	1,228.4
Accumulated other comprehensive income (loss) (net of taxes) (AOCI)	29.8	(1,052.6)	(12.5)	(0.5)	136.6	312.9
Total stockholders' equity	1,480.5	286.2	1,285.1	1,327.3	1,404.9	1,435.8
U.S. Statutory Financial Information:						
Statutory capital and surplus	\$ 1,331.7	\$ 1,179.0	\$ 1,225.0	\$ 1,266.2	\$ 1,260.1	\$ 1,138.4
Asset valuation reserve (AVR)	117.3	113.7	176.0	158.4	140.9	107.6
Statutory capital and surplus and AVR	\$ 1,449.0	\$ 1,292.7	\$ 1,401.0	\$ 1,424.6	\$ 1,401.0	\$ 1,246.0
	As of September 30, 2009	As of December 31,				
		2008	2007	2006	2005	2004
Book value per common share(5)	\$ 13.25	\$ 2.56	\$ 11.51	\$ 11.89	\$ 12.59	\$ 12.86
Non-GAAP Financial Measures(6):						
Adjusted book value	\$ 1,450.7	\$ 1,338.8	\$ 1,297.6	\$ 1,327.8	\$ 1,268.3	\$ 1,122.9
Reconciliation to stockholders' equity:						
Total stockholders' equity	\$ 1,480.5	\$ 286.2	\$ 1,285.1	\$ 1,327.3	\$ 1,404.9	\$ 1,435.8
Less: AOCI	29.8	(1,052.6)	(12.5)	(0.5)	136.6	312.9
Adjusted book value	\$ 1,450.7	\$ 1,338.8	\$ 1,297.6	\$ 1,327.8	\$ 1,268.3	\$ 1,122.9
Add: Assumed proceeds from exercise of warrants	218.1	218.1	218.1	218.1	218.1	218.1
Adjusted book value, as converted	\$ 1,668.8	\$ 1,556.9	\$ 1,515.7	\$ 1,545.9	\$ 1,486.4	\$ 1,341.0
Adjusted book value per common share(7)	\$ 15.65	\$ 14.45	\$ 14.01	\$ 14.33	\$ 13.69	\$ 12.12
Adjusted book value per common share, as converted(8)	\$ 14.94	\$ 13.95	\$ 13.58	\$ 13.85	\$ 13.32	\$ 12.01
	Twelve Months Ended					
	September 30, 2009	December 31, 2008	December 31, 2007	December 31, 2006	December 31, 2005	
ROE(9)	13.9%	2.6%	12.6%	12.8%	9.9%	
Average stockholders' equity(10)	\$ 658.0	\$ 861.8	\$ 1,328.3	\$ 1,249.5	\$ 1,465.4	
Non-GAAP Financial Measure(11):						
Operating ROAE	10.6%	9.2%	11.2%	12.1%	11.2%	
Average adjusted book value(12)	\$ 1,379.9	\$ 1,329.8	\$ 1,380.2	\$ 1,324.2	\$ 1,194.2	

- (1) Basic net income per common share assumes that all participating securities, including warrants, have been outstanding since the beginning of the period using the two-class method. Diluted net income per common share includes the dilutive impact of non-participating, unvested restricted stock awards, based on the application of the treasury stock method, weighted for the portion of the period they were outstanding.
- (2) Management considers adjusted operating income to be a useful supplement to net income, its most comparable GAAP measure, in evaluating our financial performance. We believe that the non-GAAP presentation of adjusted operating income is valuable because it assists an investor in determining whether our insurance-related revenues, composed primarily of premiums and net investment income, have been sufficient to generate operating earnings after meeting our insurance-related obligations, composed primarily of claims paid to policyholders and investment returns credited to policyholder accounts, and other operating costs. Though the after-tax net realized gains (losses) excluded from adjusted operating income recur in most periods, the timing and amount are driven by investment decisions and external economic developments unrelated to our management of the insurance and underwriting aspects of our business. For a definition and discussion of this non-GAAP measure and

footnotes continued on following page

other metrics used in our analysis, see “Management’s Discussion and Analysis of Financial Condition and Results of Operations — Use of non-GAAP Financial Measures.”

- (3) Net realized investment gains (losses) are reported net of taxes of \$(10.1) million, \$(36.2) million, \$(55.3) million, \$5.9 million, \$0.6 million and \$4.9 million for the nine months ended September 30, 2009 and 2008, and the twelve months ended December 31, 2008, 2007, 2006 and 2005, respectively. Prior and subsequent to the Acquisition, 2004 net realized investment gains were net of taxes of \$2.4 million and \$12.2 million, respectively.
- (4) Net realized and unrealized investment gains (losses) on FIA options are reported net of taxes of \$0.1 million, \$(1.3) million, \$(1.0) million, \$(0.8) million, \$0.8 million and \$(1.5) million for the nine months ended September 30, 2009 and 2008, and the twelve months ended December 31, 2008, 2007, 2006 and 2005, respectively. Prior and subsequent to the Acquisition, 2004 net realized investment gains were net of taxes of \$(0.9) million, and \$0.7 million, respectively.
- (5) Book value per common share is calculated based on stockholders’ equity divided by outstanding common shares and shares subject to outstanding warrants totaling 111,705,199, as of September 30, 2009 and 111,622,039 as of December 31, 2008, 2007, 2006, 2005 and 2004.
- (6) Management considers adjusted book value to be a useful supplement to total stockholders’ equity, its most comparable GAAP measure, in evaluating our financial condition. We believe that investors find it useful if we present them with a financial measure that removes from stockholders’ equity the temporary and unrealized changes in the fair values of our investments, and the related effects on AOCI. By evaluating our adjusted book value, an investor can assess our financial condition based on our general practice of holding our fixed investments to maturity. For a definition and discussion of this non-GAAP measure and other metrics used in our analysis, see “Management’s Discussion and Analysis of Financial Condition and Results of Operations — Use of non-GAAP Financial Measures.”
- (7) Management considers adjusted book value per common share to be a useful supplement to book value per common share, its most comparable GAAP measure, in evaluating our financial performance and condition. Adjusted book value per common share is calculated based on stockholders’ equity less AOCI, divided by outstanding common shares, totaling 92,729,455 as of September 30, 2009 and 92,646,295 as of December 31, 2008, 2007, 2006, 2005 and 2004. We believe investors find it useful if we present them with adjusted book value, a non-GAAP measure that removes AOCI from stockholders’ equity, and then translate it into another measure, adjusted book value per common share, which allows the investor to understand the value of its investment on the adjusted book value basis. For a definition and discussion of this non-GAAP measure and other metrics used in our analysis, see “Management’s Discussion and Analysis of Financial Condition and Results of Operations — Use of non-GAAP Financial Measures.”
- (8) Management considers adjusted book value per common share, as converted, to be a useful supplement to book value per common share, its most comparable GAAP measure, in evaluating our financial performance and condition. Adjusted book value per common share, as converted, is calculated as adjusted book value plus the assumed proceeds from the warrants, divided by the sum of outstanding common shares and shares subject to outstanding warrants, totaling 111,705,199 as of September 30, 2009 and 111,622,039 as of December 31, 2008, 2007, 2006, 2005 and 2004. We believe investors find it useful if we present them with adjusted book value, a non-GAAP measure that removes AOCI from stockholders’ equity and then translate it into another measure, adjusted book value per common share, as converted, which gives effect to the exercise of our outstanding warrants. For a definition and discussion of this non-GAAP measure and other metrics used in our analysis, see “Management’s Discussion and Analysis of Financial Condition and Results of Operations — Use of non-GAAP Financial Measures.”
- (9) Return on stockholders’ equity is calculated as net income divided by average stockholders’ equity.
- (10) Average stockholders’ equity is derived by averaging ending stockholders’ equity for the most recent five quarters.
- (11) Management considers operating ROAE to be a useful supplement to return on stockholders’ equity, or ROE, its most comparable GAAP measure, in evaluating our financial performance. Operating ROAE is calculated based on adjusted operating income divided by average adjusted book value. The numerator and denominator of this measure have been reconciled to net income and stockholders’ equity, respectively, their most comparable GAAP financial measures. We believe that the non-GAAP presentation of this measure is valuable to an investor as it can help form a judgment as to how effectively our management uses funds invested by our stockholders to generate adjusted operating income growth. For a definition and discussion of this non-GAAP measure and other metrics used in our analysis, see “Management’s Discussion and Analysis of Financial Condition and Results of Operations — Use of non-GAAP Financial Measures.”
- (12) Average adjusted book value is derived by averaging ending adjusted book value for the most recent five quarters.

MANAGEMENT'S DISCUSSION AND ANALYSIS OF FINANCIAL CONDITION AND RESULTS OF OPERATIONS

You should read the following discussion in conjunction with the audited and unaudited historical financial statements and the accompanying notes included in this prospectus, as well as the discussion under "Selected Historical Consolidated Financial Data." This discussion contains forward-looking statements that involve risks and uncertainties. Our actual results may differ materially from those discussed in or implied by any of the forward-looking statements as a result of various factors, including but not limited to those listed under "Risk Factors" and "Forward-Looking Statements." Our fiscal year ends on December 31 of each calendar year.

Management considers certain non-GAAP financial measures, including adjusted operating income (loss), adjusted book value, adjusted book value per common share, adjusted book value per common share, as converted, and operating ROAE to be useful to investors in evaluating our financial performance and condition. These measures have been reconciled to their most comparable GAAP financial measures. For a definition of these non-GAAP measures and other metrics used in our analysis, see "— Use of non-GAAP Financial Measures."

Overview

We are a life insurance company focused on profitable growth in selected group health, retirement, life insurance and employee benefits markets. Our operations date back to 1957 and many of our agency and distribution relationships have been in place for decades. We are headquartered in Bellevue, Washington and employ approximately 1,100 people in 16 offices across the United States, serving approximately 1.8 million customers.

As of September 30, 2009, our stockholders' equity was \$1,480.5 million, our adjusted book value was \$1,450.7 million and we had total assets of \$22.2 billion. For the twelve months ended September 30, 2009, our return on equity, or ROE, was 13.9% and our operating return on average equity, or operating ROAE, was 10.6%. We define adjusted book value as stockholders' equity less accumulated other comprehensive income (loss), or AOCI, and we define operating ROAE as adjusted operating income divided by average adjusted book value. Adjusted book value, adjusted operating income and operating ROAE are non-GAAP measures. For reconciliations of adjusted book value to stockholders' equity and adjusted operating income to net income and for a summary presentation of our operating results and financial position calculated in accordance with GAAP, please see "— Summary Historical Consolidated Financial and Other Data" on page 9.

Our Operations

We conduct our business through five segments, four of which are operating:

- *Group.* We offer medical stop-loss insurance, limited medical benefit plans, group life insurance, accidental death and dismemberment insurance and disability insurance mainly to employer groups of 50 to 5,000 individuals. We also offer managing general underwriting, or MGU, services through MRM.
- *Retirement Services.* We offer fixed and variable deferred annuities, including tax sheltered annuities, individual retirement accounts, or IRAs, and group annuities to qualified retirement plans, including Section 401(k), 403(b) and 457 plans.
- *Income Annuities.* We offer single premium immediate annuities, or SPIAs, for customers seeking a reliable source of retirement income and structured settlement annuities to fund third party personal injury settlements. In addition, we offer our existing structured settlement clients a variety of funding services product options.
- *Individual.* We offer a wide array of term, universal and variable life insurance as well as bank-owned life insurance, or BOLI.
- *Other.* This segment consists of unallocated corporate income, composed primarily of investment income on unallocated surplus, unallocated corporate expenses, interest expense on

debt, tax credits from our tax preferred affordable housing investments, the results of small, non-insurance businesses that are managed outside of our operating segments, and inter-segment elimination entries.

Current Outlook

During the first nine months of 2009, the capital and credit markets showed signs of improvement following a period of extreme volatility and disruption for more than twelve months that affected equity market returns, interest rates, liquidity, access to capital and cost of capital. Economic conditions remain uncertain, leaving us exposed to further challenges to our financial condition and results from operations. If the current economic environment were to deteriorate further, it could lead to increased credit defaults, and additional write-downs of our securities for other-than-temporary impairments.

The tight liquidity in the credit markets in 2008 and 2009 resulted in our maintaining higher balances of cash and cash equivalent assets. Because of the maintenance of these higher balances of cash and cash equivalent assets, fewer of our assets were deployed in higher income earning assets, while our liabilities are increasing based on increasing credited rates to our customers. As a result, we have experienced lower growth in our investment income than expected, especially in our Retirement Services segment.

Despite the still challenging economic environment, we have seen increases, in the first nine months of 2009 as compared to the equivalent period of 2008, in sales of our fixed deferred annuity product which offers our customers an easy to understand, stable return on their retirement savings. We have also experienced increases over the same period in sales of our single premium life insurance product and SPIA products.

We believe that the recent market disruption has created a tremendous opportunity to build our existing relationships and add new long-term relationships because of our simple to understand product designs and because many of our competitors are in the midst of cleaning up their product suites and balance sheets. We also seek to take advantage of favorable demographic trends, including increasing retirement savings and income needs and the growing demand for affordable health insurance.

Revenues and Expenses

We earn revenues primarily from premiums earned on group life and health and individual insurance products, cost of insurance, or COI, charges primarily from our universal life and BOLI products, net investment income, net realized investment gains and other revenues. Other revenues include mortality and expense, surrender and other administrative charges, revenues from our non-insurance businesses and revenues from fee arrangements with our reinsurance partners.

Each operating segment maintains its own portfolio of invested assets. The realized gains (losses) incurred are reported in the segment in which they occur. The unallocated portion of net investment income and the unallocated realized gains (losses) are reported in the Other segment.

Our primary expenses include interest credited, benefits and claims and general business and operating expenses, including commissions. We allocate certain corporate expenses to each of our operating segments using multiple factors which include headcount, allocated capital, account values and time study results.

Critical Accounting Policies and Estimates and Recently Issued Accounting Standards

The accounting policies discussed in this section are those that we consider to be particularly critical to an understanding of our financial statements because their application places the most significant demands on our ability to judge the effect of inherently uncertain matters on our financial results. For all of these policies, we caution that future events rarely develop exactly as forecast, and our management's best estimates may require adjustment. For a discussion of recently adopted and not yet adopted accounting standards, see Note 2 to our audited consolidated financial statements and Note 2 to our interim consolidated financial statements included elsewhere in this prospectus.

Other-Than-Temporary Impairments (OTTI)

One of the significant estimates related to available-for-sale securities is the evaluation of investments for OTTI. We analyze investments that meet our impairment criteria to determine whether the decline in value is other-than-temporary. The impairment review involves the finance investment management team, as well as our portfolio asset managers. 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;
- changes in the financial condition of the security's underlying collateral;
- any downgrades of the security by a rating agency;
- any reduction or elimination of dividends or nonpayment of scheduled interest payments; and
- for fixed maturities, our intent to sell the security or whether it is more likely than not that we will be required to sell the security prior to recovery of its amortized cost considering any regulatory developments and our liquidity needs.

Based on the analysis, we make a judgment as to whether the loss is other-than-temporary. The amount of the loss recorded in our consolidated statements of operations is determined based on the accounting guidance in effect during the period of the other-than-temporary determination. We adopted new accounting guidance for impairments of our fixed maturities effective January 1, 2009. See Note 2 to our interim consolidated financial statements included elsewhere in this prospectus.

Prior to January 1, 2009, under the then existing accounting guidance, if the loss was determined to be other-than-temporary, we recorded an impairment charge equal to the difference between the fair value and the amortized cost basis of the security within net realized investment gains (losses) in our consolidated statements of income in the period that we made the determination. The fair value of the other-than-temporarily impaired investment became its new cost basis. We also recorded an impairment charge if we did not have the intent and/or the ability to hold the security until the fair value was expected to recover to amortized cost or until maturity, resulting in a charge recorded for a security that may not have had credit issues. This situation can exist as a result of certain portfolio management or cash management strategies.

Effective January 1, 2009, we adopted new accounting guidance for the recognition and disclosure of OTTI for our fixed maturities. Our marketable equity securities, available-for-sale consist primarily of non-redeemable preferred stock, which are evaluated similarly to fixed maturities. The adoption of the new accounting guidance required that OTTI losses be separated into the amount representing the decrease in cash flows expected to be collected ("credit loss"), which is recognized in earnings, and the amount related to all other factors ("noncredit loss"), which is recognized in other comprehensive income (loss). In addition, the new guidance replaces the requirement for management to assert that we have the intent and ability to hold an impaired security until recovery with the requirement that management assert that it does not have the intent to sell the security and that it is more likely than not that we will not be required to sell the security before recovery of our amortized cost basis. For securities we intend to sell or it is more likely than not that we will be required to sell the security before recovery, the impairment charge is equal to the difference between the fair value and the amortized cost basis of the security in the period of determination. In determining our intent to sell a security or whether it is more likely than not that we will be required to sell a security, we evaluate facts and circumstances such as decisions to reposition our security portfolio, sales of securities to meet any cash flow needs and sales of securities to capitalize on favorable pricing.

If we do not intend to sell a security but believe we will not recover all the security's contractual cash flow, the amortized cost is written down to our estimated recovery value and recorded as a realized loss in our consolidated statements of operations, as this is determined to be a credit loss. The remainder of the decline in

fair value is recorded as OTTI on fixed maturities not related to credit losses in AOCI, as this is determined to be a noncredit or recoverable loss. We determine the estimated recovery values by using discounted cash flow models that consider estimated cash flows under current and expected future economic conditions with various assumptions regarding timing and amount of principal and interest payments. The recovery value is based on our best estimate of expected future cash flows discounted at the security's effective yield prior to impairment. Our best estimate of future cash flows is based on assumptions, including various performance indicators, such as historical default and recovery rates, credit ratings, current delinquency rates and the structure of the issuer/security. These assumptions require the use of significant management judgment and include the probability of issuer default and estimates regarding timing and amount of expected recoveries. In addition, projections of expected future fixed maturity security cash flows may change based upon new information regarding the performance of the issuer and/or underlying collateral. Future impairments may develop if actual results underperform current cash flow modeling assumptions, which may be the result of macroeconomic factors, changes in assumptions used and specific deterioration in certain industry sectors or company failures.

As a result of the adoption of the new OTTI accounting guidance, we recorded a cumulative effect adjustment, resulting in an increase of \$15.7 million, net of tax, to retained earnings as of January 1, 2009, with a corresponding decrease to AOCI, to reclassify the noncredit portion of previously other-than-temporarily impaired fixed maturity securities. In addition, the amortized cost basis of fixed maturity securities for which a noncredit OTTI loss was previously recognized was increased by \$24.1 million.

As of September 30, 2009 and December 31, 2008, the fair value of our available-for-sale securities that are below cost or amortized cost by 20% or more were \$0.7 billion and \$2.5 billion, respectively. The unrealized losses on these securities were \$308.7 million and \$1.2 billion, respectively.

Fair Value

On January 1, 2008, we adopted fair value accounting guidance which allows companies, at their option, to make an election on an individual instrument basis to report financial assets and liabilities at fair value. The election must be made at the inception of a transaction and may not be reversed. The election may also be made for existing financial assets and liabilities at the time of adoption. Unrealized gains and losses on assets or liabilities for which the fair value option has been elected are reported in earnings.

We elected the fair value option for investments in common stock, which are presented as trading securities, and investments in certain limited partnerships (including hedge funds and private equity funds), regardless of ownership percentage, which are presented as investments in limited partnerships.

Also on January 1, 2008, we adopted the accounting guidance related to the framework for fair value measurement. Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants (an "exit price"). The accounting guidance establishes a fair value hierarchy that distinguishes between inputs based on market data from independent sources ("observable inputs") and a reporting entity's internal assumptions based upon the best information available when external market data is limited or unavailable ("unobservable inputs"). The fair value hierarchy prioritizes fair value measurements into three levels based on the nature of the inputs. The level in the fair value hierarchy within which the fair value measurement falls is determined based on the lowest level input that is significant to the fair value measurement. For further discussion of the levels of the fair value hierarchy, see Note 7 to our audited consolidated financial statements included elsewhere in this prospectus.

The availability of market observable information is the principal factor in determining the level that our investments are assigned in the fair value hierarchy. The following table summarizes our investments carried at fair value and the respective fair value hierarchy, based on input levels:

Types of Investments	As of September 30, 2009				
	Fair Value	Level 1	Level 2	Level 3	Level 3 Percent
Fixed maturities, available-for-sale:					
U.S. government and agencies	\$ 45.7	\$ —	\$ 45.7	\$ —	—%
State and political subdivisions	484.9	—	477.7	7.2	0.1
Foreign governments	28.2	—	28.2	—	—
Corporate securities	12,414.0	—	11,508.9	905.1	4.8
Residential mortgage-backed securities	3,536.6	—	3,270.5	266.1	1.4
Commercial mortgage-backed securities	1,873.4	—	1,850.1	23.3	0.1
Other debt obligations	159.5	—	146.3	13.2	0.1
Total fixed maturities, available-for-sale	18,542.3	—	17,327.4	1,214.9	6.5
Marketable equity securities, available-for-sale	35.4	32.9	—	2.5	0.0
Marketable equity securities, trading	140.6	140.3	—	0.3	0.0
Short-term investments	2.5	2.5	—	—	—
Investments in limited partnerships	46.6	—	—	46.6	0.2
Other invested assets	6.1	—	—	6.1	0.1
Total Investments	<u>\$ 18,773.5</u>	<u>\$ 175.7</u>	<u>\$ 17,327.4</u>	<u>\$ 1,270.4</u>	<u>6.8%</u>

Valuation of Fixed Maturities

Fixed maturities include bonds, mortgage-backed securities and redeemable preferred stock. We classify all fixed maturities as available-for-sale and carry them at fair value. We report net unrealized investment gains and losses related to all of our available-for-sale securities, which is equal to the difference between the fair value and the cost or amortized cost, in accumulated other comprehensive income (loss) in stockholders' equity. We report net realized gains and losses in the consolidated statements of income (loss). These investments are subject to impairment reviews to determine when a decline in fair value is other-than-temporary (see "— Other-Than-Temporary Impairments (OTTI)" above).

We determine the fair value of fixed maturities primarily by obtaining prices from third party independent pricing services, and we do not adjust their prices or obtain multiple prices for these securities. As of September 30, 2009 and December 31, 2008, our pricing services priced 93.5% and 95.1%, respectively, of our fixed maturities. The third party independent pricing services we use have policies and processes to ensure that they are using objectively verifiable, observable market data, including documentation on the observable market inputs, by major security type, used to determine the prices. Securities are priced using evaluated pricing models that vary by asset class. The standard inputs for security evaluations include benchmark yields, reported trades, broker/dealer quotes, issuer spreads, two-sided markets, benchmark securities, bids, offers and other reference data, including market research publications. Because many fixed income securities do not trade on a daily basis, evaluated pricing models apply available information through processes such as benchmark curves, benchmarking of like securities, sector groupings and matrix pricing to prepare evaluations. In addition, models are used to develop prepayment and interest rate scenarios, which take into account market convention.

Our pricing services routinely review the inputs for the securities they cover, including broker quotes, executed trades and credit information, as applicable. We perform analyses on the prices received from our pricing services to ensure that the prices represent a reasonable estimate of 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 evaluation of pricing methodologies and inputs, analytical reviews of changes in certain prices between reporting periods 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 price. Through our analysis, we have engaged our pricing services in discussion regarding the valuation of a security; however, it has not been our practice to adjust their prices.

If our pricing services determine that they do not have sufficient objectively verifiable information about a security, they will not provide a valuation for that security. In such situations, we determine the security's fair value using internal pricing models that typically utilize significant, unobservable market inputs or inputs that are difficult to corroborate with observable market-based data.

As of September 30, 2009, \$875.9 million, or approximately 5% of our fixed maturities portfolio, was invested in corporate private placement securities, which are not actively traded. The fair values of these assets are determined using a discounted cash flow approach. The valuation model requires the use of inputs that are not market-observable and involves significant judgment. The discount rate is based on the current Treasury curve adjusted for credit and liquidity factors. The appropriate illiquidity adjustment is estimated based on illiquidity spreads observed in transactions involving other similar securities. We consider this approach appropriate for this asset class, which comprises 72.1% of our Level 3 fixed maturities.

For disclosure purposes, our fixed maturities are assigned to a level within the fair value hierarchy. To make this assessment we use judgment to determine whether the market for a given security is active and if significant pricing inputs are observable. We determine the existence of an active market by assessing whether transactions occur with sufficient frequency and volume to provide reliable pricing information, as discussed below.

When we have significant observable market inputs, which is generally the case when the security is priced by our pricing services, it is classified as a Level 2 measurement. When there is not sufficient observable market information and the security is priced using internal pricing models, which is generally the case for corporate private placements and other securities our pricing services are unable to price, it is classified as a Level 3 measurement. The inputs used to measure the fair value of securities priced using internal pricing models may fall into different levels of the fair value hierarchy. It has been our experience that, in these situations, the lowest level input that is significant to the determination of fair value is a Level 3 input and thus, we typically report securities valued using internal pricing models as Level 3 measurements. In limited situations, private placement securities are valued through the use of a single broker quote because the security is very thinly traded. In such situations, we consider the fair value a Level 3 measurement.

Fixed maturities categorized as Level 3 investments increased \$540.6 million from December 31, 2008 to September 30, 2009. This is primarily due to purchases near the end of the third quarter of \$263.5 million of residential mortgage-backed securities backed by reverse mortgages, which is a new asset class for which we did not have significant observable inputs; the purchase of \$125.0 million of private placement securities; and an increase in the fair value of private placement securities of \$112.3 million due to the tightening of credit spreads during the first nine months of 2009. As of September 30, 2009 and December 31, 2008, we had net unrealized gains (losses) of \$27.6 million and \$(103.8) million, respectively, on our Level 3 fixed maturities. For the nine months ended September 30, 2009 and 2008 and the year ended December 31, 2008, we reported net realized losses of \$4.0 million, \$11.6 million and \$12.1 million, respectively, on our Level 3 fixed maturities.

We believe that the amount we may realize upon settlement or maturity of our fixed maturities may differ significantly from the estimated fair value of the security, as we do not actively trade our fixed maturity portfolio. Our investment management objective is to support the expected cash flows of our liabilities and to produce stable returns over the long term. To meet this objective, we intend to hold our fixed maturities until maturity or until market conditions are favorable for the sale of such investments.

We estimate that a 1% increase in interest rates would cause the fair value of our fixed maturity portfolio that is subject to interest rate risk to decline by approximately \$1.02 billion and \$0.81 billion, based on our securities positions as of September 30, 2009 and December 31, 2008, respectively (see “— Quantitative and Qualitative Disclosures about Market Risk — Sensitivity Analysis” on page 109 for further information).

Valuation of Marketable Equity Securities

Marketable equity securities, trading consists of investments in common stock. Marketable equity securities, available-for-sale primarily consists of non-redeemable preferred stock. Both consist primarily of investments in publicly traded companies. The fair values of our marketable equity securities are primarily based on quoted market prices in active markets for identical assets. We classify the majority of these securities as Level 1.

The impact of changes in the fair value of our trading portfolio is recorded in net realized investment gains (losses) in the consolidated statements of income. The impact of changes in the fair value of our available-for-sale portfolio is recorded as an unrealized gain or loss in AOCI, a separate component of equity. The available-for-sale marketable equity portfolio is subject to impairment reviews to determine when a decline in fair value is other-than-temporary.

We estimate that a 10% decline in market prices would cause the fair value of our equity investments to decline by approximately \$24.3 million and \$21.4 million as of September 30, 2009 and December 31, 2008, respectively (see “— Quantitative and Qualitative Disclosures about Market Risk — Sensitivity Analysis” on page 109 for further information).

Valuation of Investments in Limited Partnerships — Hedge Funds and Private Equity Funds

The fair value of our investments in limited partnership hedge funds and private equity funds is based upon our proportionate interest in the underlying partnership’s or fund’s net asset value (NAV). We use the NAV as the starting point in determining fair value. We believe it is the strongest component given that only in rare circumstances would an investor fail to get the NAV on the redemption date. Most funds contain a put feature through the redemption rights provisions, with no redemption fees, which allows us to put our equity interest in the hedge fund at the NAV. Adjustments to a hedge fund’s NAV may be required to reflect, among other items, redemption fees, halts to redemptions and gates. We have considered these factors and concluded that these factors, if triggered and material, would warrant an adjustment to the fair value. Currently, no adjustment to the NAV is believed necessary. We classify these securities as Level 3.

We elected the fair value option of accounting for our investments in hedge funds and private equity funds. Accordingly, the impact of changes in the fair value of these investments is recorded in our consolidated statements of income and reported through net investment income.

Deferred Policy Acquisition Costs

We defer as assets certain costs, generally commissions, distribution costs and other underwriting costs, that vary with, and are primarily related to, the production of new and renewal business. We limit our deferral to acquisition expenses contained in our product pricing assumptions. The following table summarizes our DAC asset balances by segment:

	As of September 30, 2009	As of December 31, 2008 (In millions)	As of December 31, 2007
Group	\$ 3.5	\$ 3.3	\$ 3.5
Retirement Services	240.5	158.7	81.6
Income Annuities	19.7	14.5	10.9
Individual	51.7	43.0	33.9
Total unamortized balance at end of period	\$ 315.4	\$ 219.5	\$ 129.9
Accumulated effect of net unrealized (gains) losses	(74.6)	28.0	3.0
Balance at end of period	\$ 240.8	\$ 247.5	\$ 132.9

In our Group segment, the DAC amortization period for group medical stop-loss policies is one year as these policies are repriced on an annual basis.

In our Retirement Services, Income Annuities and Individual segments, we amortize acquisition costs over the premium paying period or over the lives of the policies in proportion to the future estimated gross profits, or EGP, of each of these product lines, as follows:

- *Retirement Services.* The DAC amortization period is typically 20 years for the deferred annuities, although most of the DAC amortization occurs within the first 10 years because the EGPs are highest during that period. It is common for deferred annuity policies to lapse after the surrender charge period expires.
- *Income Annuities.* The DAC amortization period for SPIAs, including structured settlement annuities, is the benefit payment period. The benefit payment periods vary by policy; however, nearly all benefits are paid within 80 years of contract issue.
- *Individual.* The DAC amortization period related to universal life and variable life policies is typically 25 years and 20 years, respectively. DAC amortization related to our term life insurance policies is the premium paying period, which ranges from 10 to 30 years.

To determine the EGPs, we make assumptions as to lapse and withdrawal rates, expenses, interest margins, mortality experience, long-term equity market returns and investment performance. Estimating future gross profits is a complex process requiring considerable judgment and forecasting of events well into the future.

Changes to assumptions can have a significant impact on DAC amortization. In the event actual experience differs from our assumptions or our future assumptions are revised, we adjust our EGPs, which could result in a significant increase in amortization expense. We true up our assumptions with actual experience on a quarterly basis. For future assumptions we complete a study and refine our estimates of future gross profits annually during the third quarter. Upon completion of an assumption study, we revise our assumptions to reflect our current best estimate, thereby changing our estimate of projected EGPs used in the DAC asset amortization models. The following would generally cause an increase in DAC amortization expense: increases to lapse and withdrawal rates in the current period, increases to expected future lapse and withdrawal rates, increases to future expected expense levels, increases to interest margins in the current period, decreases to expected future interest margins and decreases to current or expected equity market

returns. EGPs are adjusted quarterly to reflect actual experience to date or to change underlying key assumptions based on experience studies.

We regularly conduct DAC recoverability analyses. We compare the current DAC asset balance with the estimated present value of future profitability of the underlying business. The DAC asset balances are considered recoverable if the present value of future profits is greater than the current DAC asset balance.

In connection with our recoverability analyses, we perform sensitivity analyses on our two most significant DAC asset balances, which currently consist of our Retirement Services deferred annuity product and our Individual universal life product DAC asset balances, to capture the effect that certain key assumptions have on DAC asset balances. The sensitivity tests are performed independently, without consideration for any correlation among the key assumptions. The following depicts the sensitivities for our deferred annuity, universal life and BOLI DAC asset balances: if we changed our future lapse and withdrawal rate assumptions by a factor of 10%, the effect on the DAC asset balance is approximately \$2.5 million; if we changed our future expense assumptions by a factor of 10%, the effect on the DAC asset balance is less than \$0.1 million.

The DAC asset balance on the date of our Acquisition, August 2, 2004, was reset to zero in accordance with PGAAP. Because of this, quarterly updates to our DAC models to reflect actual experience have led to immaterial changes in the DAC asset balance and amortization, and the magnitude of the sensitivities is currently relatively small. We expect the DAC asset balance to grow as we continue to write new business, and as this occurs, we would expect the sensitivities to grow accordingly. In addition, depending on the amount and the type of new business written in the future we may determine that other assumptions may produce significant variations in our financial results.

Funds Held Under Deposit Contracts

Liabilities for fixed deferred annuity contracts and universal life policies, including BOLI, are computed as deposits net of withdrawals made by the policyholder, plus amounts credited based on contract specifications, less contract fees and charges assessed, plus any additional interest. The unamortized PGAAP reserve, related to the Acquisition, is also included in this balance. As of September 30, 2009, our funds held under deposit contracts totaled \$18.6 billion.

For SPIAs, including structured settlements, liabilities are based on discounted amounts of estimated future benefits. Contingent future benefits are discounted with best-estimate mortality assumptions, which include provisions for longer life spans over time. The interest rate pattern used to calculate the reserves for SPIAs is set at issue for policies issued subsequent to the Acquisition or based upon prevailing market interest rates on August 2, 2004 for policies in existence on the Acquisition date. The interest rates within the pattern vary over time and start with interest rates that prevailed at contract issue or on the Acquisition date. As of September 30, 2009, the weighted-average implied interest rate on the existing book of business is currently at 6.0% and will grade to an ultimate assumed level of 6.7% in approximately 17 years.

Future Policy Benefits

We compute liabilities for future policy benefits under traditional individual life and group life insurance policies on the level premium method, which uses a level premium assumption to fund reserves. We select the level of premiums at issuance so that the actuarial present value of future benefits equals the actuarial present value of future premiums. We set the interest, mortality and persistency assumptions in the year of issue and include provisions for adverse deviations. These liabilities are contingent upon the death of the insured while the policy is in force. We derive mortality assumptions from both company-specific and industry statistics. We discount future benefits at interest rates that vary by year of policy issue, are set initially at a rate consistent with portfolio rates at the time of issue, and graded to a lower rate, such as the statutory valuation interest rate, over time. Assumptions are made at the time each policy is issued, and do not change over time unless the liability amount is determined to be inadequate to cover future policy benefits.

The provisions for adverse deviations are intended to provide coverage for the risk that actual experience may be worse than locked-in best-estimate assumptions.

We periodically compare our actual experience with our estimates of actuarial liabilities for future policy benefits. To the extent that actual policy benefits differ from the reserves established for future policy benefits, such differences are recorded in the results of operations in the period in which the variances occur, which could result in a decrease in profits, or possibly losses. No revisions to assumptions within the future policy benefits liabilities have been necessary and therefore we have not experienced any impact in our financial results due to changes in assumptions.

Policy and Contract Claims

Liabilities for policy and contract claims primarily represent liabilities for claims under group medical coverages and are established on the basis of reported losses. We also provide for claims incurred but not reported, or IBNR, based on expected loss ratios, claims paying completion patterns and historical experience. We continually review estimates for reported but unpaid claims and IBNR. Any necessary adjustments are reflected in current operating results. If expected loss ratios increase or expected claims paying completion patterns extend, the IBNR amount increases.

Income Taxes

The application of GAAP requires us to evaluate the recoverability of our deferred tax assets and establish a valuation allowance, if necessary, to reduce our deferred tax asset to an amount that is more likely than not to be realizable. Considerable judgment and the use of estimates are required in determining whether a valuation allowance is necessary, and if so, the amount of such valuation allowance. In evaluating the need for a valuation allowance, we consider many factors, including: the nature and character of the deferred tax assets and liabilities; future reversals of existing temporary differences; operating income carry-backs or loss carry-forwards and their expirations; and any tax planning strategies we would employ to avoid a tax benefit expiring unused.

Our deferred tax assets are primarily related to unrealized losses, reserves, capitalization of policy acquisition costs and investment impairments. Due to the unprecedented volatility and disruption within the capital markets over the past year, the associated deferred tax assets within our investment portfolio have also been subject to this volatility. To assess the impact of this volatility, we reviewed the liquidity requirements of our invested assets as they relate to the liabilities associated with our insurance and investment products to determine the future reversals and the utilization of capital loss carry-backs and carry-forwards related to our investment timing differences.

Based upon the results of our valuation allowance determination, management believes it is more likely than not that the deferred tax asset will be realized.

Use of non-GAAP Financial Measures

Certain tables and related disclosures in this prospectus include non-GAAP financial measures. We believe these measures provide useful information to investors in evaluating our financial performance or condition. In addition, our management and board of directors use these measures to gauge the historical performance of our operations and for business planning purposes. In the following paragraphs, we provide definitions of these non-GAAP measures and explain how we believe investors will find them useful, how we use them, what their limitations are and how we compensate for such limitations.

Adjusted Operating Income (Loss)

Adjusted operating income (loss) is a non-GAAP measure of our performance. Adjusted operating income (loss) consists of net income (loss), less after-tax net realized investment gains (losses), plus after-tax net realized and unrealized investment gains (losses) on our fixed income annuity (FIA) options.

Net income (loss) is the most directly comparable GAAP measure to adjusted operating income. Net income (loss) for any period presents the results of our insurance operations, as well as our net realized investment gains (losses). We consider investment income generated by our invested assets to be part of the results of our insurance operations because they are acquired and generally held to maturity to generate income that we use to meet our obligations. Conversely, we do not consider the activities reported through net realized investment gains (losses), with the exception of our FIA options, to be reflective of the performance of our insurance operations, as discussed below.

We believe investors find it useful to review a measure of the results of our insurance operations separate from the gain and loss activity attributable to most of our investment portfolio because it assists an investor in determining whether our insurance-related revenues, composed primarily of premiums and net investment income, have been sufficient to generate operating earnings after meeting our insurance-related obligations, composed primarily of claims paid to policyholders and investment returns credited to policyholder accounts, and other operating costs.

In presenting adjusted operating income, we are excluding after-tax net realized investment gains (losses). Even though these gains and losses recur in most periods, the timing and amount are driven by investment decisions and external economic developments unrelated to our management of the insurance and underwriting aspects of our business. Thus, because our insurance operations are not dependent on the following, we exclude:

- other-than-temporary impairments (OTTI) related to available-for-sale securities, which depend on the timing and severity of market credit cycles and management judgments regarding recoverability;
- net gains (losses) on changes in fair value of our trading securities, which depend on equity market performance and broader market conditions; and
- net realized gains (losses) on sales of securities, which are subject to our discretion and influenced by market opportunities.

The one exception to the exclusion of realized investment gains and losses is the gains (losses) on our FIA options in our Retirement Services segment. Each year, we use the realized gains from our FIA options, similar to the way we use investment income, to meet our obligations associated with our FIA product, which credits interest to policyholder accounts based on equity market performance.

In addition to using adjusted operating income to evaluate our insurance operations, our management and board of directors have other uses for this measure, including managing our insurance liabilities and assessing achievement of our financial plan. For instance, we use adjusted operating income to help determine the renewal interest rates we can afford to credit to policyholders. We also develop a financial plan that includes our expectation of adjusted operating income. We review our achievement of our financial plan by understanding variances between actual and planned adjusted operating income. We use this information to make decisions on how to manage our consolidated insurance operations, including making decisions regarding expense budgets, product prices and the purchase of tax-advantaged affordable housing limited partnerships.

Adjusted operating income is not a substitute for net income determined in accordance with GAAP. The adjustments made to derive adjusted operating income are important to understanding our overall results from operations and, if evaluated without proper context, adjusted operating income possesses material limitations. As an example, we could produce a low level of net income in a given period, despite strong operating performance, if in that period we generate significant net realized losses from our investment portfolio. We could also produce a high level of net income in a given period, despite poor operating performance, if in that period we generate significant net realized gains from our investment portfolio. As an example of another limitation of adjusted operating income, it includes changes to net investment income as a result of OTTI write-downs, which are not directly related to our insurance operations. As a result, our management and board of directors also separately review net realized investment gains (losses) and analyses

of our net investment income, including impacts related to OTTI write-downs, in connection with their review of our investment portfolio. In addition, our management and board of directors examine net income as part of their review of our overall financial results. For a reconciliation of adjusted operating income to net income, see “Selected Historical Consolidated Financial Data” on page 40.

Adjusted Book Value, Adjusted Book Value per Common Share and Adjusted Book Value per Common Share, as Converted

Adjusted book value

Adjusted book value is a non-GAAP financial measure of our financial condition. Adjusted book value consists of stockholders’ equity, less accumulated other comprehensive income (loss), or AOCI.

Stockholders’ equity is the most directly comparable GAAP measure to adjusted book value. AOCI, which is primarily composed of the net unrealized gains (losses) on our fixed maturities, net of taxes, is a component of stockholders’ equity.

We purchase fixed maturities with durations and cash flows that match our estimate of when our insurance liabilities and other obligations will come due. We typically expect to hold our fixed maturities to maturity, using the principal and interest cash flows to pay our obligations over time. Since we expect to collect the contractual cash flows on these fixed maturities, we do not expect to realize the unrealized gains (losses) that are included in our AOCI balance as of any particular date. AOCI primarily fluctuates based on changes in the fair value of our fixed maturities, which is driven by factors outside of our control, including the impact of credit market conditions and the movement of interest rates and credit spreads. These fluctuations do not reflect any change in the cash flows we expect to receive. As an example, an increase in the fair value of our fixed maturities improved AOCI by \$1,082.4 million, or 103%, from December 31, 2008 to September 30, 2009, due to credit market improvements and tightening of interest spreads. This contributed to a related increase in stockholders’ equity over the same period of \$1,194.3 million, or 417%; however, this increase did not impact our estimates regarding collection of cash flows on the underlying fixed maturities.

We believe investors find it useful if we present them with a financial measure that removes from stockholders’ equity these temporary and unrealized changes in the fair values of our investments, and the related effects on AOCI. By evaluating our adjusted book value, an investor can assess our financial condition based on our general practice of holding our fixed investments to maturity. For example, we believe it is important that an investor not assume that an increase in stockholders’ equity driven by unrealized gains means our company has grown in value and alternatively, it is important that an investor not assume that a decrease in stockholders’ equity driven by unrealized losses means our company’s value has decreased.

In addition to using adjusted book value to evaluate our financial condition, our management and board of directors have other uses for this measure, including reviewing debt levels as a percentage of adjusted book value to monitor compliance with revolving credit facility covenants and helping to maintain and improve our ratings from rating agencies. Our management also compares adjusted book value to regulatory capital to assess our ability to maintain regulatory capital ratios and ratings. Finally, our board of directors uses adjusted book value as a basis to measure the success of our company over historical periods and reviews and ultimately approves management’s financial plans based on the projected growth in adjusted book value.

Adjusted book value is not a substitute for stockholders’ equity determined in accordance with GAAP and considering adjusted book value on its own would present material limitations to an analysis of our financial condition. For example, AOCI may deteriorate due to higher interest rates, credit spreads and issues specific to particular investments. By not considering the size of gross unrealized losses within AOCI, an investor may fail to appreciate the size of potential losses or the amount of potential gains based on the fair value of our fixed maturities. As a result, when evaluating our financial condition, we compensate for these limitations by also considering stockholders’ equity and the unrealized losses on invested assets, which are provided in our investment disclosures (see “— Investments” for further information).

Adjusted book value should not be considered a substitute for stockholders' equity. For a reconciliation of adjusted book value to stockholders' equity, see "Selected Historical Consolidated Financial Data" on page 40.

Adjusted book value per common share

Adjusted book value per common share is a non-GAAP financial measure of our financial condition. Adjusted book value per common share is calculated as adjusted book value, divided by outstanding common shares. This measure does not include the 18,975,744 shares subject to outstanding warrants for all periods presented because the warrant holders only participate in dividends and would not be entitled to proceeds in the event of a liquidation or winding down of our company should such event precede the exercise of the outstanding warrants.

Book value per common share is the most directly comparable GAAP measure to adjusted book value per common share. Book value per common share is calculated as stockholders' equity divided by the sum of our common shares outstanding and shares issuable pursuant to outstanding warrants.

We believe investors find it useful if we present them with adjusted book value (discussed above), a financial measure that removes AOCI from stockholders' equity, and then translate it into another measure, adjusted book value per common share, that allows the investor to understand the value of its investment on the adjusted book value basis. By evaluating this measure, an investor will be able to assess its proportionate stake in our adjusted book value as of the dates presented, and the change in such measure over time, based on our practice of holding our fixed maturities to maturity. In addition, this measure allows an investor to understand the value of its investment based on current shares outstanding because it represents our future share count in the event that the outstanding warrants are not exercised before they expire.

In addition to using adjusted book value to evaluate our financial condition on a per common share basis, our management and board of directors use this measure to assess the cost of obtaining new equity capital and to compare the value and the change in value over time of our common shares to that of our peer companies. For example, our board of directors takes into account the expected market price of our common shares relative to adjusted book value per common share when considering raising new equity capital.

Adjusted book value per common share is not a substitute for book value per common share determined in accordance with GAAP and only considering adjusted book value per common share on its own would present material limitations similar to those discussed above with respect to adjusted book value.

Adjusted book value per common share should not be considered a substitute for book value per common share. For a reconciliation of adjusted book value per common share to book value per common share, see "Selected Historical Consolidated Financial Data" on page 40.

Adjusted book value per common share, as converted

Adjusted book value per common share, as converted, is a non-GAAP financial measure of our financial condition and gives effect to the exercise of our outstanding warrants. Adjusted book value per common share, as converted, is calculated as adjusted book value plus the assumed proceeds from the warrants, divided by the sum of outstanding common shares and shares subject to outstanding warrants. Our shares issuable pursuant to outstanding warrants were 18,975,744 for all periods presented.

Book value per common share is the most directly comparable GAAP measure to adjusted book value per share, as converted. Book value per common share is calculated as stockholders' equity divided by the sum of our common shares outstanding and shares issuable pursuant to our outstanding warrants.

We believe investors find it useful if we present them with adjusted book value (discussed above), a financial measure that removes AOCI from stockholders' equity and then translate it into another measure,

adjusted book value per common share, as converted, which gives effect to the exercise of our outstanding warrants. By evaluating this measure, an investor will be able to assess its proportionate stake in our adjusted book value for the periods presented, on a fully diluted basis. We believe it is most meaningful for investors to compare this measure to adjusted book value per common share as this will allow the investor to understand the dilutive effect if the warrant holders exercise our outstanding warrants.

As discussed above, our management and board of directors use adjusted book value per common share to compare the value of a share of our common stock to that of our peer companies, and also to measure the cost of new equity capital. To further this analysis, our management and board of directors also make these comparisons and judgments after taking into account the potential dilutive effect of the exercise of our outstanding warrants.

Adjusted book value per common share, as converted, is not a substitute for book value per common share determined in accordance with GAAP and only considering adjusted book value per common share, as converted, on its own would present material limitations similar to those discussed above with respect to adjusted book value.

Adjusted book value per common share, as converted, should not be considered a substitute for book value per common share. For a reconciliation of adjusted book value per common share, as converted, to book value per common share, see “Selected Historical Consolidated Financial Data” on page 40.

Operating ROAE

Operating return on average equity, or operating ROAE, is a non-GAAP measure of our performance. Operating ROAE consists of adjusted operating income for the most recent four quarters, divided by average adjusted book value, both of which are non-GAAP measures as described above. We measure average adjusted book value by averaging adjusted book value for the most recent five quarters.

Return on stockholders’ equity, or ROE, is the most directly comparable GAAP measure. Return on stockholders’ equity for the most recent four quarters is calculated as net income for such period divided by the average stockholders’ equity for the most recent five quarters.

As discussed above under “— Adjusted operating income,” we believe investors find it useful to review the results of our insurance operations separate from the gain and loss activity attributable to most of our investment portfolio because it highlights trends in the performance of our insurance operations. In addition, as discussed above under “— Adjusted Book Value, Adjusted Book Value per common share and Adjusted Book Value per common share, as Converted,” we believe investors find it useful if we present them with a financial measure that removes from stockholders’ equity the temporary and unrealized changes in the fair values of our investments, and the related effects on AOCI, because we do not expect to realize the unrealized gains (losses) that are included in our AOCI balance as of any particular date. By referring to operating ROAE, an investor can form a judgment as to how effectively our management uses funds invested by our stockholders to generate adjusted operating income growth. Thus, we present operating ROAE for a period to measure the rate of return produced by our adjusted operating income in such period based on our average adjusted book value for such period.

In addition to using operating ROAE to evaluate how effectively our management uses funds invested in our company, our management and board of directors have additional uses for operating ROAE. These include comparing our operating ROAE to those of our peer companies, comparing our operating ROAE against our target return objectives, and determining if our insurance and annuity products are priced to achieve our long-term targets. For example, our board of directors used a comparison of our operating ROAE to that of our competitors in determining 2008 bonuses for our management.

However, because operating ROAE excludes realized and unrealized gains (losses) on our investment portfolio, it has material limitations as a financial measure of performance and should not be considered on its own. As an example, we could produce a high operating ROAE in a given period, despite poor net income, if

in that period we generated significant net realized losses from our investment portfolio. To compensate for such limitations, we also consider ROE to assess financial performance and return on total equity.

Operating ROAE should not be considered a substitute for ROE. The numerator and denominator of operating ROAE have been reconciled to net income and stockholders' equity, respectively, their most comparable GAAP financial measures, in "Selected Historical Consolidated Financial Data" on page 40.

Results of Operations

Total Company

The following discussion should be read in conjunction with our audited consolidated financial statements and the related notes included elsewhere in this prospectus. Set forth below is a summary of our consolidated financial results for the nine months ended September 30, 2009 and 2008 and for the years ended December 31, 2008, 2007 and 2006:

	Nine Months Ended September 30,		Twelve Months Ended December 31,		
	2009	2008	2008	2007	2006
	(In millions, except per share data)				
Revenues:					
Premiums	\$ 430.2	\$ 440.4	\$ 584.8	\$ 530.5	\$ 525.7
Net investment income	829.4	718.0	956.5	973.6	984.9
Other revenues	43.2	52.0	67.8	68.7	56.1
Net realized investment gains (losses)(1):					
Total other-than-temporary impairment losses on securities	(167.9)	(61.7)	(86.4)	(16.2)	(25.7)
Less: portion of losses recognized in other comprehensive income	94.2	—	—	—	—
Net impairment losses recognized in earnings	(73.7)	(61.7)	(86.4)	(16.2)	(25.7)
Other net realized investment gains (losses)	44.7	(41.6)	(71.6)	33.0	27.4
Total net realized investment gains (losses)	(29.0)	(103.3)	(158.0)	16.8	1.7
Total revenues	1,273.8	1,107.1	1,451.1	1,589.6	1,568.4
Benefits and Expenses:					
Policyholder benefits and claims	262.1	260.1	348.5	267.1	264.3
Interest credited	629.2	569.1	766.1	752.3	765.9
Other underwriting and operating expenses	186.7	201.9	265.8	281.9	260.5
Interest expense	23.8	24.0	31.9	21.5	19.1
Amortization of deferred policy acquisition costs	36.4	17.7	25.8	18.0	14.6
Total benefits and expenses	1,138.2	1,072.8	1,438.1	1,340.8	1,324.4
Income from operations before income taxes	135.6	34.3	13.0	248.8	244.0
Provision (benefit) for income taxes:					
Current	(4.2)	34.2	23.8	62.8	92.4
Deferred	43.6	(26.9)	(32.9)	18.7	(7.9)
Total provision (benefit) for income taxes	39.4	7.3	(9.1)	81.5	84.5
Net income	\$ 96.2	\$ 27.0	\$ 22.1	\$ 167.3	\$ 159.5
Net income per common share(2):					
Basic	\$ 0.86	\$ 0.24	\$ 0.20	\$ 1.50	\$ 1.43
Diluted	\$ 0.86	\$ 0.24	\$ 0.20	\$ 1.50	\$ 1.43
Weighted-average number of common shares outstanding:					
Basic	111,622	111,622	111,622	111,622	111,622
Diluted	111,623	111,622	111,622	111,622	111,622
Non-GAAP Financial Measures(3):					
Adjusted operating income	\$ 115.2	\$ 91.8	\$ 122.9	\$ 154.9	\$ 159.8
Reconciliation to Net Income:					
Net income	96.2	27.0	\$ 22.1	\$ 167.3	\$ 159.5
Less: Net realized investment gains (losses) (net of taxes)	(18.9)	(67.1)	(102.7)	10.9	1.1
Add: Net realized and unrealized investment gains (losses) on FIA options (net of taxes)	0.1	(2.3)	(1.9)	(1.5)	1.4
Adjusted operating income	\$ 115.2	\$ 91.8	\$ 122.9	\$ 154.9	\$ 159.8

(1) We adopted new OTTI accounting guidance effective January 1, 2009, which changed the recognition and measurement of OTTI for fixed maturities.

(2) Basic net income per common share assumes that all participating securities, including warrants, have been outstanding since the beginning of the period using the two-class method. Diluted net income per

footnotes continued on following page

common share includes the dilutive impact of non-participating, unvested restricted stock awards, based on the application of the treasury stock method, weighted for the portion of the period they were outstanding.

- (3) Management considers adjusted operating income to be a useful supplement to net income, its most comparable GAAP measure, in evaluating our financial performance. We believe that the non-GAAP presentation of adjusted operating income is valuable because it assists an investor in determining whether our insurance-related revenues, composed primarily of premiums and net investment income, have been sufficient to generate operating earnings after meeting our insurance-related obligations, composed primarily of claims paid to policyholders and investment returns credited to policyholder accounts, and other operating costs. Though the after-tax net realized gains (losses) excluded from adjusted operating income recur in most periods, the timing and amount are driven by investment decisions and external economic developments unrelated to our management of the insurance and underwriting aspects of our business. For a definition and discussion of this non-GAAP measure and other metrics used in our analysis, see “Management’s Discussion and Analysis of Financial Condition and Results of Operations — Use of non-GAAP Financial Measures.”

Nine Months Ended September 30, 2009 Compared to the Nine Months Ended September 30, 2008

Summary of results. Net income increased \$69.2 million to \$96.2 million from \$27.0 million as a result of an increase in adjusted operating income, which increased \$23.4 million, or 25.5%, to \$115.2 million from \$91.8 million, and a decrease in net realized investment losses of \$48.2 million, net of taxes. Net realized investment losses decreased mainly due to a \$68.8 million increase in changes in fair value on our trading portfolio as the equity markets increased in 2009 compared to equity market declines in 2008. The increase in adjusted operating income is primarily due to a \$33.4 million increase in the investment margin (net investment income, less interest credited) in our Retirement Services segment, an increase in the fair value of our limited partnerships of \$21.6 million and a reduction in other underwriting and operating expenses of \$15.2 million. Our increased sales during 2009 allowed us to fully defer our acquisition costs, resulting in an increase in DAC and driving a reduction in overall underwriting and operating expenses. Offsetting these increases to income was a decrease in our Group segment’s pre-tax adjusted operating income of \$7.0 million driven by an increase in our overall loss ratio from 65.5% to 67.8% on lower premiums.

Net investment income. Net investment income represents the income earned on our investments, including gains or losses on changes in the fair value on our investments in limited partnerships, primarily hedge funds and private equity funds. Net investment income increased \$111.4 million, or 15.5%, to \$829.4 million from \$718.0 million. This increase was due to a positive volume variance of \$81.0 million as average invested assets increased \$2.0 billion to \$19.6 billion from \$17.6 billion driven by increased fixed deferred annuity sales and lower withdrawals; and a positive rate variance of \$30.4 million as yields increased to 5.64% from 5.44%. The yield increase is primarily driven by \$1.7 million in fair value gains on our limited partnership investments, versus \$19.9 million in fair value losses in 2008. Overall yields on our fixed maturities also increased as we were able to invest in higher yielding assets in our Retirement Services segment.

Other revenues. Other revenues include mortality expense, surrender and other administrative charges, revenues from our non-insurance businesses and reinsurance allowance fees. Other revenues decreased \$8.8 million, or 16.9%, to \$43.2 million from \$52.0 million. The decrease was due in part to a \$3.6 million decrease in our Retirement Services segment, whose other revenues are mainly fees on variable account values, which have decreased overall due to lower account values. Our Individual segment experienced a decrease of \$2.3 million primarily related to a decrease in reinsurance allowance fees on new term insurance business sold in 2009. In addition, our Group segment experienced a \$1.6 million decrease primarily due to lower client retention and production by our third party administrator.

Net realized investment losses. Net realized investment losses consist of realized gains (losses) from sales of our investments, realized losses from investment impairments and changes in fair value on our trading portfolio and FIA options. Net realized investment losses decreased \$74.3 million, or 71.9%, to \$29.0 million from \$103.3 million. For the nine months ended September 30, 2009, gross realized gains were \$82.4 million, including gross equity gains of \$36.5 million, offset by gross realized losses of \$111.4 million, including impairments of \$73.7 million and gross equity losses of \$7.9 million. For the nine months ended September 30,

2008, gross realized gains were \$42.8 million, including gross equity gains of \$12.2 million, offset by gross realized losses of \$146.1 million, including impairments of \$61.7 million and gross equity losses of \$52.4 million. The increase in impairments was due to an increase in credit related losses as a result of issuer credit concerns, primarily in the three months ended March 31, 2009. See “— Investments” for further information.

Policyholder benefits and claims. Policyholder benefits and claims consist of benefits paid and reserve activity on group life and health and individual life products. In addition, we record, as a reduction of this expense, PGAAP reserve amortization related to our fixed deferred annuities and BOLI policies. The PGAAP reserve is amortized as a reduction to policyholder benefits according to our expected pattern of profitability of the book of business of policies in force on the Acquisition date. The PGAAP reserve related to our fixed deferred annuities was fully amortized as of September 30, 2009. Policyholder benefits and claims increased \$2.0 million, or 0.8%, to \$262.1 million from \$260.1 million. This was primarily due to a \$4.5 million increase in our Retirement Services segment, driven by a reduction in the benefit received from the amortization of the PGAAP reserve. This was partially offset by a \$2.1 decrease in our Group segment, driven by lower claims due to a smaller premium base. The Group loss ratio is above our long-term expectations, as we have experienced increases in both the number and the size of claims exceeding \$0.5 million, in particular related to claims for premature births.

Interest credited. Interest credited represents interest credited to policyholder reserves and contractholder general account balances. Interest credited increased \$60.1 million, or 10.6%, to \$629.2 million from \$569.1 million due to a \$60.0 million increase in deferred annuities interest credited in our Retirement Services segment and a \$4.4 million increase in our Individual segment, partially offset by a \$3.7 million decrease in our Income Annuities segment. Our Retirement Services segment increased due to a \$1.8 billion, or 37%, increase in average fixed account value from increased sales of fixed deferred annuities and decreased policy lapses. Our Individual segment increased primarily due to growth in the BOLI account value related to increased sales and strong persistency. The decrease in our Income Annuities’ segment interest credited is driven by a lower reserve balance and higher mortality gains in 2009.

Other underwriting and operating expenses. Other underwriting and operating expenses represent non-deferrable costs related to the acquisition and ongoing maintenance of insurance and investment contracts, including certain commissions, policy issuance expenses and other general operating costs. Other underwriting and operating expenses decreased \$15.2 million, or 7.5%, to \$186.7 million from \$201.9 million. The majority of the decline was attributable to increased deferral of new business acquisition costs, mainly in our Retirement Services, Income Annuities and Individual segments, which was driven by increased sales. This decline is also attributable to a \$7.0 million reduction in overall operating expenses, primarily payroll and employee related expenses due to attrition and disciplined expense management.

Amortization of deferred policy acquisition costs. Amortization of previously capitalized DAC is recorded as an expense. Amortization of DAC increased \$18.7 million to \$36.4 million from \$17.7 million. This increase was due primarily to an \$18.4 million increase in our Retirement Services segment, due to growth in the block of business, an increase in margins in 2009 and a \$1.1 million increase due to the unlocking of future DAC assumptions.

Provision for income taxes. The provision for income taxes increased \$32.1 million to \$39.4 million from \$7.3 million. This is primarily due to the increase in income from operations before income taxes in 2009, compared to 2008. The effective tax rate increased 7.8% to 29.0% from 21.2%. The difference between the U.S. corporate federal income tax rate of 35.0% and the annualized effective rate of 29.0% is due almost entirely to tax credits from tax-advantaged federal affordable housing investments.

Twelve Months Ended December 31, 2008 Compared to the Twelve Months Ended December 31, 2007

Summary of results. Net income decreased \$145.2 million, or 86.8%, to \$22.1 million from \$167.3 million as a result of an increase in net realized investment losses and a decrease in adjusted operating income. We experienced net realized investment losses of \$158.0 million, including impairments of \$86.4 million and net losses on our common stock of \$69.2 million, resulting from volatile markets in 2008. In 2008, we elected to record changes in fair value on equity securities in income.

Adjusted operating income decreased \$32.0 million, or 20.7%, to \$122.9 million from \$154.9 million. This is primarily due to decreases in fair value on our investments in hedge funds and private equity funds recorded in net investment income, which totaled \$24.4 million in 2008 compared to gains of \$7.0 million in 2007. Additionally, the decrease was driven by an increase in the loss ratio in our Group segment and an increase in interest expense. The overall loss ratio in Group increased to 65.8% from 54.3% as a result of an increase in paid claims, primarily attributable to the medical stop-loss product. Interest expense increased as a result of issuing the \$150.0 million of CENTS in October 2007. The decreases in adjusted operating income were mitigated by strong sales of fixed deferred annuities, which drove an increase in our fixed annuities account value and an increase in the investment margin related to these products.

Premiums. Premiums consist primarily of revenues from our group life and health and individual life insurance products, and COI charges on our universal life insurance and BOLI policies. Premiums increased \$54.3 million, or 10.2%, to \$584.8 million from \$530.5 million. This increase was primarily due an increase of \$57.7 million in our Group segment, as a result of strong sales of our medical stop-loss product. This was partially offset by a \$3.5 million decrease in our Individual segment related to reinsured policies.

Net investment income. Net investment income decreased \$17.1 million, or 1.8%, to \$956.5 million from \$973.6 million. Of this decrease, \$38.9 million was the result of a negative rate variance as yields decreased to 5.38% from 5.60%, of which \$35.6 million related mainly to mark-to-market losses on investments in limited partnerships. This decrease was partially offset by a \$21.8 million positive volume variance as average invested assets increased to \$17.8 billion from \$17.4 billion resulting from positive net cash flows of fixed deferred annuities.

Net realized investment gains (losses). Net realized investment gains (losses) decreased \$174.8 million, to a \$158.0 million loss from a \$16.8 million gain. For the year ended December 31, 2008, gross realized gains of \$43.7 million including gross equity gains of \$3.6 million, offset by gross realized losses were \$201.7 million, including impairments of \$86.4 million and gross equity losses of \$72.8 million. During 2008, the majority of realized gains (losses) from trading activity and impairment was in the Income Annuities segment. For the year ended December 2007, gross realized gains were \$63.1 million, partially offset by gross losses of \$46.3 million, including impairments of \$16.2 million. Gross gains included \$14.4 million related to gains on sales of common stock and \$37.1 million representing gains from the sales of mainly corporate securities, the majority of which is in the Income Annuities segment. See “— Investments” for further information.

Policyholder benefits and claims. Policyholder benefits and claims consist of benefits paid and reserve activity on group life and health and individual life products. In addition, we record, as a reduction of this expense, PGAAP reserve amortization related to our fixed deferred annuities and BOLI policies. The PGAAP reserve is amortized as a reduction to policyholder benefits according to our expected pattern of profitability of the book of business of policies in force on the Acquisition date. Policyholder benefits and claims increased \$81.4 million, or 30.5%, to \$348.5 million from \$267.1 million. This increase was primarily due to an \$82.8 million increase in our Group segment caused by an increase in medical stop loss paid claims, and a year-over-year increase in reserve changes. Our Group claims increased due to growth in the block of business and a higher loss ratio on that business.

Interest credited. Interest credited increased \$13.8 million, or 1.8%, to \$766.1 million from \$752.3 million. Of this increase, \$11.4 million was primarily due to growth in the BOLI account values from new BOLI sales and strong persistency, and a \$10.9 million increase primarily related to an increase in average fixed account value in Retirement Services. These were partially offset by a \$7.0 million decrease in Income Annuities due to lower required interest on lower reserves and higher mortality gains in 2008.

Other underwriting and operating expenses. Other underwriting and operating expenses decreased \$16.1 million, or 5.7%, to \$265.8 million from \$281.9 million. This decrease was primarily due to a \$4.5 million decrease in professional services expenses, primarily IT related, and a reduction in general management expenses, which were primarily related to management bonuses. In addition, strong 2008 sales resulted in an increase in deferrable policy acquisition costs.

Interest expense. Interest expense represents interest on debt. Interest expense increased \$10.4 million, or 48.4%, to \$31.9 million from \$21.5 million. This increase was due to interest expense on the \$150.0 million CENs issued in October 2007. See “— Liquidity and Capital Resources” for further information.

Provision (benefit) for income taxes. The provision (benefit) for income taxes decreased \$90.6 million, to a \$9.1 million benefit from an \$81.5 million provision. The effective tax rate decreased to (70.0)% from 32.8% primarily due to the significant reduction in income from continuing operations, an increase in affordable housing credits, a favorable decrease in prior year adjustments, and the favorable impact of the settlement of the 2004 — 2005 IRS examination of our life insurance subsidiaries.

Twelve Months Ended December 31, 2007 Compared to the Twelve Months Ended December 31, 2006

Summary of results. Net income increased \$7.8 million, or 4.9%, to \$167.3 million from \$159.5 million due to a decrease in adjusted operating income, offset by an increase in net realized investment gains excluding gains (losses) on the FIA options. Adjusted operating income decreased \$4.9 million, or 3.1%, to \$154.9 million from \$159.8 million. In 2007, total revenues increased to \$1.59 billion from \$1.57 billion in 2006. Key drivers in our 2007 performance include a 55.2% medical stop-loss — loss ratio in our Group segment along with increased premiums from increased sales, which was offset by lower profitability in our Retirement Services segment due to a decrease in account value as withdrawals exceeded new deposits and a decrease in the interest spread, driven by a decrease in PGAAP reserve amortization.

Premiums. Premiums increased \$4.8 million, or 0.9%, to \$530.5 million from \$525.7 million. Premiums increased primarily due to strong 2007 sales of medical stop-loss coverage.

Net investment income. Net investment income decreased \$11.3 million, or 1.1%, to \$973.6 million from \$984.9 million. Of this decrease, \$32.1 million was due to a decrease in average invested assets to \$17.4 billion from \$18.0 billion, primarily in our Retirement Services segment. This decrease was partially offset by a positive rate variance of \$20.8 million, which increased to 5.60% from 5.48%. The increase in yield was primarily due to the reinvestment of funds in higher yielding securities, an increase in the yield on short-term investments, the receipt of prepayment consent fees and a reduction in investment advisory fee expense.

Other revenues. Other revenues include mortality expense, surrender and other administrative charges, revenues from our non-insurance businesses and revenues from fee arrangements with our reinsurance partners. Other revenues increased \$12.6 million, or 22.5%, to \$68.7 million from \$56.1 million. The increase is primarily due to an increase in fee revenue generated by our newly acquired subsidiary MRM and an increase in fee revenue in our broker-dealer operations.

Net realized investment gains. Net realized investment gains increased \$15.1 million, to \$16.8 million from \$1.7 million. For the twelve months ended December 31, 2007, gross realized gains were \$63.1 million, partially offset by gross realized losses were \$46.3 million, including impairments of \$16.2 million. Gross gains included \$14.4 million related to gains on sales of common stock and \$37.1 million representing gains from the sales of corporate securities, the majority of which is in the Income Annuities segment, as part of our portfolio rebalancing to increase yields. For the twelve months ending December 31, 2006, gross realized gains were \$56.4 million, including \$26.8 million in fixed maturity gains as part of our rebalancing strategy and \$18.3 million in equity gains. Gross realized losses were \$54.7 million, including impairments of \$25.7 million.

Policyholder benefits and claims. Policyholder benefits and claims increased \$2.8 million, or 1.1%, to \$267.1 million from \$264.3 million. This increase was primarily due to a \$25.7 million reduction in our group benefits and claims, partially offset by a \$10.7 million reduction in PGAAP reserve amortization, a \$5.8 million increase in our Individual segment's paid claims and a \$6.5 million increase in the change in reserves in our Individual segment.

Interest credited. Interest credited decreased \$13.6 million, or 1.8%, to \$752.3 million from \$765.9 million. Of this decrease, \$20.7 million was the result of a decrease in fixed account values in our

Retirement Services segment. This was partially offset by an \$8.1 million increase in our Individual segment that was primarily due to growth in the BOLI account values.

Other underwriting and operating expenses. Other underwriting and operating expenses increased \$21.4 million, or 8.2%, to \$281.9 million from \$260.5 million. The increase is primarily due to a \$9.0 million increase in corporate shared services expenses, a \$5.5 million increase in distribution expenses, \$2.7 million of expense related to our acquisition of MRM, and a \$1.5 million increase in premium taxes. The increase in corporate shared services expenses includes \$3.5 million of expenses related to our terminated 2007 initial public offering, or IPO, process and a \$3.0 million increase in all employee bonus expenses. The increase in distribution expenses is also due to an increase in employee payroll and related benefit expenses and an increase in incentive compensation. The increase in premium taxes was due to new BOLI sales.

Provision for income taxes. The provision for income taxes decreased \$3.0 million, to \$81.5 million from \$84.5 million. The effective tax rate decreased 1.8% to 32.8% from 34.6% due primarily to an increase in affordable housing credits, and the impact of prior year adjustment related to the 2006 tax year.

Segment Operating Results

The following table reconciles segment pre-tax adjusted operating income, which is used to measure our segments' performance, to income from operations before income taxes in our consolidated statements of income. More information about the results of each segment follows this table.

Segment Pre-Tax Adjusted Operating Income

	Nine Months Ended September 30,		Twelve Months Ended December 31,		
	2009	2008	2008	2007	2006
	(Dollars in millions)				
Group	\$ 44.7	\$ 51.7	\$ 66.9	\$ 91.6	\$ 68.1
Retirement Services	41.3	27.4	36.6	34.2	62.4
Income Annuities	33.0	28.0	36.5	45.1	45.8
Individual	51.6	43.0	59.7	58.7	66.4
Other	(5.8)	(16.1)	(31.6)	0.1	1.8
Total segment pre-tax adjusted operating income	164.8	134.0	168.1	229.7	244.5
Add: Net realized investment gains (losses)	(29.0)	(103.3)	(158.0)	16.8	1.7
Less: Net realized and unrealized investment gains (losses) on FIA options	0.2	(3.6)	(2.9)	(2.3)	2.2
Income from operations before income taxes	<u>\$ 135.6</u>	<u>\$ 34.3</u>	<u>\$ 13.0</u>	<u>\$ 248.8</u>	<u>\$ 244.0</u>

Group

The following table sets forth the results of operations relating to our Group segment:

	Nine Months Ended September 30,		Twelve Months Ended December 31,		
	2009	2008	2008 (Dollars in millions)	2007	2006
Revenues:					
Premiums	\$ 324.1	\$ 338.8	\$ 449.8	\$ 392.1	\$ 387.3
Net investment income	13.3	13.4	17.8	18.1	18.0
Other revenues	12.7	14.3	19.0	15.2	10.2
Net realized investment losses:					
Total other-than-temporary impairment losses on securities	(8.5)	(0.1)	(0.1)	—	—
Less: portion of losses recognized in other comprehensive income	6.3	—	—	—	—
Net impairment losses recognized in earnings	(2.2)	(0.1)	(0.1)	—	—
Other net realized investment losses	(0.7)	—	—	(0.1)	(0.1)
Total net realized investment losses	(2.9)	(0.1)	(0.1)	(0.1)	(0.1)
Total revenues	347.2	366.4	486.5	425.3	415.4
Benefits and Expenses:					
Policyholder benefits and claims	219.9	222.0	295.9	213.1	230.8
Other underwriting and operating expenses	79.7	86.7	115.7	112.3	105.7
Amortization of deferred policy acquisition costs	5.8	6.1	8.1	8.4	10.9
Total benefits and expenses	305.4	314.8	419.7	333.8	347.4
Segment pre-tax income	41.8	51.6	66.8	91.5	68.0
Less: Net realized investment losses	(2.9)	(0.1)	(0.1)	(0.1)	(0.1)
Segment pre-tax adjusted operating income	\$ 44.7	\$ 51.7	\$ 66.9	\$ 91.6	\$ 68.1

The following table sets forth selected historical operating metrics relating to our Group segment as of, or for, the periods ended:

	Nine Months Ended September 30,		Twelve Months Ended December 31,		
	2009	2008	2008 (Dollars in millions)	2007	2006
Group loss ratio(1)	67.8%	65.5%	65.8%	54.3%	59.6%
Expense ratio(2)	24.2%	24.8%	24.8%	27.8%	27.7%
Combined ratio(3)	92.0%	90.3%	90.6%	82.1%	87.3%
Medical stop-loss — loss ratio(4)	69.4%	66.7%	67.9%	55.2%	62.4%
Total sales(5)	\$ 77.9	\$ 103.6	\$ 112.6	\$ 86.2	\$ 69.1

(1) Group loss ratio represents policyholder benefits and claims divided by premiums earned.

(2) Expense ratio is equal to other underwriting and operating expenses of our insurance operations and amortization of DAC divided by premiums earned.

(3) Combined ratio is equal to the sum of the loss ratio and the expense ratio.

(4) Medical stop-loss — loss ratio represents medical stop-loss policyholder benefits and claims divided by medical stop-loss premiums earned.

(5) Total sales represent annualized first-year premiums.

Nine Months Ended September 30, 2009 Compared to the Nine Months Ended September 30, 2008

Group summary of results. Our Group segment pre-tax income decreased \$9.8 million, or 19.0%, to \$41.8 million from \$51.6 million, primarily due to a \$7.0 million decrease in segment pre-tax adjusted operating income and a \$2.8 million increase in net realized investment losses. The decrease in segment pre-tax adjusted operating income was primarily the result of an increase in the loss ratio on our medical stop-loss business.

Premiums. Premiums decreased \$14.7 million, or 4.3%, to \$324.1 million from \$338.8 million. This decrease was primarily due to a \$12.9 million decrease in medical stop-loss premiums, as pricing increases have led to lower sales and renewals in 2009 and a \$2.2 million decrease in premium on our limited medical benefits product.

Net realized investment losses. Net realized investment losses increased \$2.8 million to \$2.9 million from \$0.1 million. This increase was predominately due to a \$2.1 million increase in impairments on fixed maturities.

Policyholder benefits and claims. Policyholder benefits and claims decreased \$2.1 million, or 0.9%, to \$219.9 million from \$222.0 million. This decrease was primarily driven by lower claims due to a smaller premium base. The loss ratio is above our long-term expectations as we have experienced more claims exceeding \$0.5 million, many of which relate to claims for premature births.

Other underwriting and operating expenses. Other underwriting and operating expenses decreased \$7.0 million, or 8.1%, to \$79.7 million from \$86.7 million. This is primarily due to a \$3.0 million decrease in commission expense due to a decrease in sales and lower average commissions, and a \$3.1 million decrease in other operating expenses due partially to a decrease in the number of employees.

Twelve Months Ended December 31, 2008 Compared to the Twelve Months Ended December 31, 2007

Group summary of results. Our Group segment's pre-tax income decreased \$24.7 million, or 27.0%, to \$66.8 million from \$91.5 million, primarily due to higher paid medical stop-loss claims as shown in the increase in the loss ratio, applied to a larger book of business driven by strong sales growth and renewals in 2008. In 2008, we adjusted pricing to grow the block. As a result, we generated more premiums, and experienced an increase in the actual loss ratio.

Premiums. Premiums increased \$57.7 million, or 14.7%, to \$449.8 million from \$392.1 million. This was primarily due to a \$58.4 million increase in medical stop-loss premiums, as a result of an increase in new sales and strong renewals.

Other revenues. Other revenues increased \$3.8 million, or 25.0%, to \$19.0 million from \$15.2 million. Our subsidiary MRM, acquired in May 2007, generated revenues of \$11.1 million in 2008, versus \$6.4 million in 2007. This was partially offset by a decrease in revenues from our third party administrator.

Policyholder benefits and claims. Policyholder benefits and claims increased \$82.8 million, or 38.9%, to \$295.9 million from \$213.1 million. This was primarily driven by the larger book of business on increased sales and renewals and the higher loss ratio described above.

Other underwriting and operating expenses. Other underwriting and operating expenses increased \$3.4 million, or 3.0%, to \$115.7 million from \$112.3 million. This is primarily due to a \$3.4 million increase in commission expense as a result of strong sales. The overall expense ratio improved by 3.0% in 2008.

Twelve Months Ended December 31, 2007 Compared to the Twelve Months Ended December 31, 2006

Group summary of results. Our Group segment's pre-tax income increased \$23.5 million, or 34.6%, to \$91.5 million from \$68.0 million, primarily due to lower paid claims on our medical stop-loss product

which was reflected in the reduction of our loss ratio to 55.2% from 62.4%. The 55.2% medical loss ratio was better than our expectations.

Premiums. Premiums increased \$4.8 million, or 1.2%, to \$392.1 million from \$387.3 million. This was primarily due to a \$6.4 million increase in medical stop-loss premiums, partially offset by a \$1.5 million decrease in premiums from other products.

Other revenues. Other revenues increased \$5.0 million, or 49.0%, to \$15.2 million from \$10.2 million. Our newly acquired subsidiary, MRM, generated revenues of \$6.4 million, partially offset by a decrease in revenues from our third party administrator as a result of lower production.

Policyholder benefits and claims. Policyholder benefits and claims decreased \$17.7 million, or 7.7%, to \$213.1 million from \$230.8 million. Paid claims decreased \$25.7 million, primarily related to strong underwriting results and an unusual number of paid claims in excess of \$0.5 million in 2006 that did not recur in 2007. This is partially offset by an increase in the change in claims due and unpaid of \$8.4 million.

Other underwriting and operating expenses. Other underwriting and operating expenses increased \$6.6 million, or 6.2%, to \$112.3 million from \$105.7 million. This is primarily due to increases in direct expenses and distribution expenses of \$4.2 million and \$2.7 million, respectively, and a \$1.7 million reduction in DAC deferrals. The increase in direct expenses is primarily due to the acquisition of MRM, which contributed \$2.7 million in expenses in 2007. This is partially offset by a \$3.2 million decrease in commission expense, which is related to lower average commission costs on business written.

Retirement Services

The following table sets forth the results of operations relating to our Retirement Services segment:

	Nine Months Ended September 30,		Twelve Months Ended December 31,		
	2009	2008	2008	2007	2006
	(Dollars in millions)				
Revenues:					
Premiums	\$ 0.1	\$ 0.1	\$ 0.1	\$ —	\$ 0.1
Net investment income	281.8	188.4	261.1	244.3	269.8
Other revenues	12.3	15.9	20.2	24.5	22.8
Net realized investment losses:					
Total other-than-temporary impairment losses on securities	(53.1)	(12.9)	(20.7)	(4.9)	(11.8)
Less: portion of losses recognized in other comprehensive income	23.4	—	—	—	—
Net impairment losses recognized in earnings	(29.7)	(12.9)	(20.7)	(4.9)	(11.8)
Other net realized investment gains (losses)	12.2	(4.1)	(0.1)	(4.9)	(5.2)
Total net realized investment losses	(17.5)	(17.0)	(20.8)	(9.8)	(17.0)
Total revenues	276.7	187.4	260.6	259.0	275.7
Benefits and Expenses:					
Policyholder benefits and claims	(2.2)	(6.7)	(6.8)	(8.3)	(16.5)
Interest credited	187.2	127.2	176.4	165.5	186.2
Other underwriting and operating expenses	41.3	44.5	57.4	69.1	61.7
Amortization of deferred policy acquisition costs	26.8	8.4	14.9	6.0	1.1
Total benefits and expenses	253.1	173.4	241.9	232.3	232.5
Segment pre-tax income	23.6	14.0	18.7	26.7	43.2
Less: Net realized investment losses	(17.5)	(17.0)	(20.8)	(9.8)	(17.0)
Add: Net realized and unrealized investment gains (losses) on FIA options	0.2	(3.6)	(2.9)	(2.3)	2.2
Segment pre-tax adjusted operating income	\$ 41.3	\$ 27.4	\$ 36.6	\$ 34.2	\$ 62.4

The following table sets forth selected historical operating metrics relating to our Retirement Services segment as of, or for, the periods ended:

	Nine Months Ended September 30,		Twelve Months Ended December 31,		
	2009	2008	2008	2007	2006
	(Dollars in millions)				
Account values — Fixed annuities	\$ 7,464.1	\$ 5,202.9	\$ 5,724.9	\$ 4,445.4	\$ 4,922.5
Account values — Variable annuities	736.9	821.1	645.7	1,059.2	1,115.5
PGAAP reserve balance	—	2.9	2.2	9.9	18.4
Interest spread on average account values(1)	1.81%	1.71%	1.67%	1.68%	1.76%
Total sales(2)	\$ 1,966.5	\$ 1,142.4	\$ 1,766.5	\$ 692.3	\$ 573.2

(1) Interest spread is the difference between net investment yield earned and the credited interest rate to policyholders. The investment yield is the approximate yield on invested assets in the general account attributed to the segment. The credited interest rate is the approximate rate credited on policyholder fixed account values within the segment. Interest credited is subject to contractual terms, including minimum guarantees. Interest spread tends to move gradually over time to reflect market interest rate movements and may reflect actions by management to respond to competitive pressures and profit targets.

(2) Total sales represent deposits for new policies.

Nine Months Ended September 30, 2009 Compared to the Nine Months Ended September 30, 2008

Retirement Services summary of results. Our Retirement Services segment pre-tax income increased \$9.6 million, or 68.6%, to \$23.6 million from \$14.0 million due to an increase in segment pre-tax adjusted operating income, partially offset by an increase in net realized investment losses due to increased investment impairments. Segment pre-tax adjusted operating income increased \$13.9 million, or 50.7%, to \$41.3 million from \$27.4 million due to an increase in sales and positive net cash flows of fixed deferred annuities, which drove an increase in fixed annuities account value of \$2.3 billion. We also experienced an increase in the interest spread on average account values, which increased to 1.81% from 1.71%. Although our yields increased, the 2009 yield was unfavorably impacted by an increase in uninvested cash caused by the increase in sales in a tight credit environment. This dampened growth in margins until the cash was invested, limiting the growth of segment pre-tax income. In addition, the increase in sales allowed us to fully defer acquisition expenses resulting in lower other underwriting and operating expenses. Offsetting this was an increase in DAC amortization of \$18.4 million related to our growing DAC asset balance.

Net investment income. Net investment income increased \$93.4 million, or 49.6%, to \$281.8 million from \$188.4 million. Of this increase, \$79.3 million was driven by higher average invested assets, which increased to \$6.89 billion from \$4.85 billion, and \$14.1 million was driven by a positive rate variance as yields increased to 5.45% from 5.18%. Overall yields on our fixed maturities also increased as we were able to invest in higher yielding assets.

Other revenues. Other revenues decreased \$3.6 million, or 22.6%, to \$12.3 million from \$15.9 million, which was primarily due to a reduction in fees on variable account values.

Net realized investment losses. Net realized investment losses increased \$0.5 million to \$17.5 million from \$17.0 million. For the nine months ended September 30, 2009, gross realized gains were \$20.7 million, offset by gross realized losses of \$38.2 million, including impairments of \$29.7 million. For the nine months ended September 30, 2008, gross realized gains were \$2.9 million, offset by gross realized losses of \$19.9 million, including impairments of \$12.9 million. In addition, the realized and unrealized gains and losses on FIA options increased \$3.8 million to a \$0.2 million gain, from a \$3.6 million loss as the S&P 500 increased in the first nine months of 2009 versus a decrease in the first nine months of 2008.

Policyholder benefits and claims. Policyholder benefits and claims decreased \$4.5 million, or 67.2%, to a \$2.2 million benefit from a \$6.7 million benefit. This decrease was primarily driven by a reduced benefit from PGAAP reserve amortization, which was fully amortized as of September 30, 2009. The PGAAP reserve was amortized as a reduction to policyholder benefits according to our expected pattern of profitability of the block of business of policies in force at the time of the Acquisition.

Interest credited. Interest credited increased \$60.0 million, or 47.2%, to \$187.2 million from \$127.2 million due to a 37% increase in average fixed account values resulting from increased sales and higher persistency.

Other underwriting and operating expenses. Other underwriting and operating expenses decreased \$3.2 million, or 7.2%, to \$41.3 million from \$44.5 million. This decrease is primarily due to increased sales in 2009, which resulted in an increase in deferrable policy acquisition costs. In addition, we received a \$1.0 million guaranteed fund assessment refund in 2009, which decreased operating expenses.

Amortization of deferred policy acquisition costs. Amortization of deferred policy acquisition costs increased \$18.4 million to \$26.8 million from \$8.4 million. This increase was primarily driven by an increased DAC asset balance to amortize due to increased sales and an increase in margins in 2009, as well as a \$1.1 million increase due to the unlocking of future DAC assumptions.

Twelve Months Ended December 31, 2008 Compared to the Twelve Months Ended December 31, 2007

Retirement Services summary of results. Our Retirement Services' segment pre-tax income decreased \$8.0 million, or 30.0%, to \$18.7 million from \$26.7 million, due to an increase in segment pre-tax adjusted

operating income offset by an increase in net realized investment losses. Segment pre-tax adjusted operating income increased \$2.4 million, or 7.0%, to \$36.6 million from \$34.2 million. Segment pre-tax adjusted operating income benefited from strong sales and higher persistency leading to a growing block of business producing greater investment margin (net investment income less interest credited). Increased sales also resulted in an increase in DAC deferrals which contributed positively to lower net operating expense. Partially offsetting this was a decrease in other revenues of \$4.3 million driven by lower fees on variable annuities due to the declines in the equity markets and an \$8.9 million increase in amortization of DAC.

Net investment income. Net investment income increased \$16.8 million, or 6.9%, to \$261.1 million from \$244.3 million. Of this increase, \$17.0 million was a result of an increase in average invested assets, which increased to \$5.1 billion from \$4.7 billion. This was partially offset by a \$0.2 million negative rate variance as yields decreased to 5.15% from 5.16%. Investment yields were unfavorably impacted in the latter half of 2008 by increased uninvested cash.

Other revenues. Other revenues decreased \$4.3 million, or 17.6%, to \$20.2 million from \$24.5 million due to lower fees on variable annuities caused by a decline in the equity markets which impacted our variable annuities account value.

Net realized investment losses. Net realized investment losses increased \$11.0 million to \$20.8 million from \$9.8 million. For the year ended December 31, 2008, gross realized gains were \$11.0 million, offset by gross realized losses of \$31.8 million, including impairments of \$20.7 million. For the year ended December 31, 2007, gross realized gains were \$8.6 million, offset by gross realized losses of \$18.4 million, including impairments of \$4.9 million.

Interest credited. Interest credited increased \$10.9 million, or 6.6%, to \$176.4 million from \$165.5 million. This is due primarily to an increase in average fixed account values and higher crediting rates on new business.

Other underwriting and operating expenses. Other underwriting and operating expenses decreased \$11.7 million, or 16.9%, to \$57.4 million from \$69.1 million. This change was primarily driven by increased sales in 2008, which resulted in an increase in deferrable policy acquisition costs. In 2008, we were able to fully defer acquisition expenses as a result of the increase in sales.

Amortization of deferred policy acquisition costs. Amortization of DAC increased \$8.9 million to \$14.9 million from \$6.0 million. This change was primarily driven by a growing book of business and corresponding DAC asset.

Twelve Months Ended December 31, 2007 Compared to the Twelve Months Ended December 31, 2006

Retirement Services summary of results. Our Retirement Services segment pre-tax income decreased \$16.5 million, or 38.2%, to \$26.7 million from \$43.2 million due to a decrease in segment pre-tax adjusted operating income of \$28.2 million offset by a \$11.7 million decrease in net realized investment losses excluding losses on FIA options. Segment pre-tax adjusted operating income decreased \$28.2 million, or 45.2%, to \$34.2 million from \$62.4 million. Segment pre-tax adjusted operating income decreased due to a decline in account value as withdrawals exceeded new deposits, a decrease in the interest spread on average account values driven by lower amortization of the PGAAP reserve, increased operating expenses and increased DAC amortization.

Net investment income. Net investment income decreased \$25.5 million, or 9.5%, to \$244.3 million from \$269.8 million. Of this decrease, \$34.4 million was a result of a decrease in average invested assets to \$4.7 billion from \$5.4 billion. This decrease was partially offset by a positive rate variance of \$8.9 million due to improved yields related to our investment portfolio rebalancing strategy, which increased to 5.16% from 4.97%.

Net realized investment losses. Net realized investment losses decreased \$7.2 million, or 42.4%, to \$9.8 million from \$17.0 million. For the year ended December 31, 2007, gross realized gains were \$8.6 million, offset by gross realized losses of \$18.4 million, including impairments of \$4.9 million. For the

year ended December 31, 2006, gross realized gains were \$8.6 million, offset by gross realized losses of \$25.6 million, including impairments of \$11.8 million.

Policyholder benefits and claims. Policyholder benefits and claims increased \$8.2 million, or 49.7%, to \$8.3 million from \$16.5 million. This increase was primarily driven by differences in the amount of PGAAP reserve amortization. The PGAAP reserve is amortized as a reduction to policyholder benefits according to our expected pattern of profitability of the book of business of policies in force at the time of the Acquisition. This pattern resulted in higher PGAAP reserve amortization in the years immediately following the Acquisition.

Interest credited. Interest credited decreased \$20.7 million, or 11.1%, to \$165.5 million from \$186.2 million. This decrease is primarily due to a decrease in fixed account values as withdrawals exceeded deposits and a \$5.2 million decrease in interest credited on our FIA products, which resulted from 3.5% growth in the S&P 500 Index in 2007 compared to 13.6% growth in the S&P 500 Index in 2006. These decreases were partially offset by a \$5.5 million increase related to higher crediting rates and persistency.

Other underwriting and operating expenses. Other underwriting and operating expenses increased \$7.4 million, or 12.0%, to \$69.1 million from \$61.7 million. This increase was primarily due to a \$3.3 million increase in allocated corporate expenses, and a \$2.9 million increase in distribution expenses.

Amortization of deferred policy acquisition costs. Amortization of deferred policy acquisition costs increased \$4.9 million to \$6.0 million from \$1.1 million. This increase is primarily driven by a growing block of business and corresponding DAC, which increased to \$84.3 million from \$54.5 million at December 31, 2006. We experienced an increase in our DAC asset balance despite the decrease in fixed account value as customer withdrawals were primarily on products without DAC asset balances.

Income Annuities

The following table sets forth the results of operations relating to our Income Annuities segment:

	Nine Months Ended September 30,		Twelve Months Ended December 31,		
	2009	2008	2008 (Dollars in millions)	2007	2006
Revenues:					
Net investment income	\$ 318.1	\$ 316.9	\$ 423.4	\$ 439.3	\$ 439.0
Other revenues	0.4	0.6	0.9	0.8	0.8
Net realized investment gains (losses):					
Total other-than-temporary impairment losses on securities	(76.6)	(22.6)	(35.4)	(8.0)	(9.4)
Less: portion of losses recognized in other comprehensive income	49.5	—	—	—	—
Net impairment losses recognized in earnings	(27.1)	(22.6)	(35.4)	(8.0)	(9.4)
Other net realized investment gains (losses)	34.8	(31.4)	(64.2)	31.0	26.2
Total net realized investment gains (losses)	7.7	(54.0)	(99.6)	23.0	16.8
Total revenues	326.2	263.5	324.7	463.1	456.6
Benefits and Expenses:					
Interest credited	268.7	272.4	364.5	371.5	371.8
Other underwriting and operating expenses	15.6	16.1	21.9	22.4	21.6
Amortization of deferred policy acquisition costs	1.2	1.0	1.4	1.1	0.6
Total benefits and expenses	285.5	289.5	387.8	395.0	394.0
Segment pre-tax income (loss)	40.7	(26.0)	(63.1)	68.1	62.6
Less: Net realized investment gains (losses)	7.7	(54.0)	(99.6)	23.0	16.8
Segment pre-tax adjusted operating income	\$ 33.0	\$ 28.0	\$ 36.5	\$ 45.1	\$ 45.8

The following table sets forth selected historical operating metrics relating to our Income Annuities segment as of, or for, the periods ended:

	Nine Months Ended September 30,		Twelve Months Ended December 31,		
	2009	2008	2008 (Dollars in millions)	2007	2006
Reserves(1)	\$ 6,722.7	\$ 6,796.3	\$ 6,761.2	\$ 6,895.4	\$ 7,012.6
Interest spread(2)	0.56%	0.58%	0.59%	0.60%	0.66%
Mortality gains (losses)(3)	\$ 3.8	\$ 3.5	\$ 2.1	\$ (0.1)	\$ 6.3
Total sales(4)	168.0	106.3	140.8	140.2	96.6

- (1) Reserves represent the present value of future income annuity benefits and assumed expenses, discounted by the assumed interest rate. This metric represents the amount of our in force book of business.
- (2) Interest spread is the difference between net investment yield earned and the credited interest rate on policyholder reserves. The investment yield is the approximate yield on invested assets, excluding equities, in the general account attributed to the segment. The credited interest rate is the approximate rate credited on policyholder reserves within the segment and excludes the gains and losses from funding services and mortality.
- (3) Mortality gains (losses) represent the difference between actual and expected reserves released on death of a life contingent annuity.
- (4) Sales represent deposits for new policies.

Nine Months Ended September 30, 2009 Compared to the Nine Months Ended September 30, 2008

Income Annuities summary of results. Our Income Annuities segment pre-tax income increased \$66.7 million to \$40.7 million from a \$26.0 million loss, primarily due to \$7.7 million of net realized investment gains in 2009, compared to \$54.0 million of net realized investment losses in 2008, and a \$5.0 million increase in segment pre-tax adjusted operating income. The increase in net realized investment gains (losses) was due to an increase in gains from our trading portfolio of equity securities, which experienced net gains of \$29.0 million in 2009 compared to net losses of \$33.4 million in 2008, primarily due to changes in the fair value of our equity securities due to improvements in the equity markets in 2009. Segment pre-tax adjusted operating income increased \$5.0 million, to \$33.0 million from \$28.0 million, which was primarily due to a positive rate variance on investments.

Net investment income. Net investment income increased \$1.2 million, or 0.4%, to \$318.1 million from \$316.9 million. Of this increase, \$4.5 million was the result of a positive rate variance as yields increased to 6.09% from 6.00%. In part, the increase in the yields was due to the transfer of all of our investments in limited partnerships from our Income Annuities segment to our Other segment during the third quarter of 2008, in exchange for equity securities and cash. We experienced \$1.8 million of losses on our investments in limited partnerships in 2008, primarily due to declines in fair value related to the equity markets. In addition, the increase in yield was due to adjustments to investment income related to changes in prepayment speeds on the underlying collateral of certain mortgage-backed fixed maturities, which increased investment income \$2.5 million in 2009 versus a decrease of \$0.1 million in 2008. The increase in investment income resulting from the increase in yields was partially offset by a \$3.3 million decrease as average invested assets declined by \$72.3 million, to \$7.0 billion from \$7.1 billion as a result of decreased reserves.

Net realized investment gains (losses). Net realized investment gains (losses) increased \$61.7 million to a \$7.7 million gain from a \$(54.0) million loss. For the nine months ended September 30, 2009, gross realized gains were \$48.9 million, including gross equity gains of \$35.2 million, partially offset by gross realized losses of \$41.2 million, including impairments of \$27.1 million and gross equity losses of \$6.2 million. For the nine months ended September 30, 2008, gross realized gains were \$15.0 million, including gross equity gains of \$2.0 million, offset by gross realized losses of \$69.0 million, including impairments of \$22.6 million, and gross equity losses of \$35.4 million.

Interest credited. Interest credited decreased \$3.7 million, or 1.4%, to \$268.7 million from \$272.4 million. This is primarily driven by lower reserves, as benefit payments outpaced new sales.

Twelve Months Ended December 31, 2008 Compared to the Twelve Months Ended December 31, 2007

Income Annuities summary of results. Our Income Annuities segment pre-tax income (loss) decreased \$131.2 million to a \$63.1 million loss from a \$68.1 million gain due to \$99.6 million in net realized losses in 2008 compared to \$23.0 million in net realized gains in 2007. Segment pre-tax adjusted operating income decreased \$8.6 million, or 19.1%, to \$36.5 million from \$45.1 million, which was primarily due to lower investment yields driven by mark-to-market losses on our investments in limited partnerships.

Net investment income. Net investment income decreased \$15.9 million, or 3.6%, to \$423.4 million from \$439.3 million. Of this decrease, \$9.5 million was a result of a negative rate variance as yields decreased to 6.01% from 6.15%, and \$6.4 million of the decrease was due to a decrease in average invested assets to \$7.0 billion from \$7.1 billion as a result of decreased reserves. In addition, this decrease was due to lower performance in our investments in limited partnerships. These losses totaled \$1.8 million in 2008 compared to \$7.0 million in gains in 2007. During the third quarter of 2008, we transferred all investments in limited partnerships held by our Income Annuities segment to the holding company, included in our Other segment, in exchange for marketable equity securities.

Net realized investment gains (losses). Net investment gains (losses) decreased \$122.6 million to a \$99.6 million loss from a \$23.0 million gain. For the year ended December 31, 2008, gross realized gains were \$15.2 million, offset by gross realized losses of \$114.8 million, including impairments of \$35.4 million and losses in the fair value of our equity portfolio of \$61.2 million. For the year ended December 31, 2007,

gross realized gains were \$40.4 million, offset by gross realized losses of \$17.4 million, including impairments of \$8.0 million.

Interest credited. Interest credited decreased \$7.0 million, or 1.9%, to \$364.5 million from \$371.5 million. This decrease primarily related to a \$4.1 million decrease in interest as a result of lower reserves as benefit payments exceeded new deposits, and \$2.2 million due to an increase in mortality gains.

Twelve Months Ended December 31, 2007 Compared to the Twelve Months Ended December 31, 2006

Income Annuities summary of results. Our Income Annuities segment pre-tax income increased \$5.5 million, or 8.8%, to \$68.1 million from \$62.6 million. Segment pre-tax adjusted operating income decreased \$0.7 million, or 1.5%, to \$45.1 million from \$45.8 million. Segment pre-tax adjusted operating income decreased due to a decrease in the interest spread on reserves, which was driven by higher crediting rates. A slight increase in employee payroll and benefit operating expenses also decreased operating results.

Net investment income. Net investment income increased \$0.3 million, to \$439.3 million from \$439.0 million. Of this increase, \$6.3 million related to improved yields on assets and investments in limited partnerships to 6.15% from 6.06%. This increase was partially offset by a \$6.0 million decrease related to a decrease in average invested assets, which decreased to \$7.1 billion from \$7.2 billion.

Net realized investment gains. Net investment gains increased \$6.2 million, or 36.9%, to \$23.0 million from \$16.8 million. For the year ended December 31, 2007, gross realized gains were \$40.4 million, offset by gross realized losses of \$17.4 million, including impairments of \$8.0 million. For the year ended December 31, 2006, gross realized gains were \$34.2 million, offset by gross realized losses of \$17.4 million, including impairments of \$9.4 million. We had higher realized gains in 2007 primarily due to gains related to a significant tender offer related to certain fixed maturities in our investment portfolio.

Interest credited. Interest credited decreased \$0.3 million, or less than 0.1%, to \$371.5 million from \$371.8 million. Of this decrease, \$5.0 million relates to a decrease in reserves and \$2.5 million relates to an increase in gains from funding services activity. These decreases are offset by a \$6.4 million change in mortality from mortality losses in the current year versus mortality gains in the prior year.

Individual

The following table sets forth the results of operations relating to our Individual segment:

	Nine Months Ended September 30,		Twelve Months Ended December 31,		
	2009	2008	2008 (Dollars in millions)	2007	2006
Revenues:					
Premiums	\$ 106.0	\$ 101.5	\$ 134.9	\$ 138.4	\$ 138.3
Net investment income	198.0	190.6	254.6	244.1	232.8
Other revenues	9.9	12.2	16.0	15.0	12.9
Net realized investment gains (losses):					
Total other-than-temporary impairment losses on securities	(17.7)	(12.7)	(15.9)	(1.9)	(2.9)
Less: portion of losses recognized in other comprehensive income	9.1	—	—	—	—
Net impairment losses recognized in earnings	(8.6)	(12.7)	(15.9)	(1.9)	(2.9)
Other net realized investment gains (losses)	0.7	(0.5)	(0.9)	0.4	(0.9)
Total net realized investment losses	(7.9)	(13.2)	(16.8)	(1.5)	(3.8)
Total revenues	306.0	291.1	388.7	396.0	380.2
Benefits and Expenses:					
Policyholder benefits and claims	44.4	44.8	59.4	62.3	50.0
Interest credited	175.7	171.3	227.7	216.3	208.2
Other underwriting and operating expenses	39.6	43.0	57.3	57.7	57.4
Amortization of deferred policy acquisition costs	2.6	2.2	1.4	2.5	2.0
Total benefits and expenses	262.3	261.3	345.8	338.8	317.6
Segment pre-tax income	43.7	29.8	42.9	57.2	62.6
Less: Net realized investment losses	(7.9)	(13.2)	(16.8)	(1.5)	(3.8)
Segment pre-tax adjusted operating income	<u>\$ 51.6</u>	<u>\$ 43.0</u>	<u>\$ 59.7</u>	<u>\$ 58.7</u>	<u>\$ 66.4</u>

The following table sets forth selected historical operating metrics relating to our Individual segment as of, and for the periods ended:

	Nine Months Ended September 30,		Twelve Months Ended December 31,		
	2009	2008	2008 (Dollars in millions)	2007	2006
Insurance in force(1)	\$ 50,215.6	\$ 51,643.7	\$ 51,313.5	\$ 52,055.6	\$ 52,295.3
Mortality ratio(2)	77.9%	82.8%	79.2%	84.0%	74.7%
BOLI account value(3)	\$ 3,754.9	\$ 3,663.9	\$ 3,700.4	\$ 3,527.2	\$ 3,346.8
UL account value(3)	584.8	578.0	580.3	573.6	565.1
PGAAP reserve balance	38.9	52.0	49.2	62.0	77.1
BOLI ROA(4)	1.23%	1.21%	1.13%	1.13%	1.18%
UL interest spread(5)	1.24%	1.17%	1.14%	1.23%	1.31%
Total sales, excluding BOLI(6)	\$ 7.8	\$ 4.8	\$ 7.2	\$ 8.5	\$ 9.3
BOLI sales(7)	2.5	2.9	2.9	4.6	—

(1) Insurance in force represents dollar face amounts of policies.

(2) Mortality ratio represents actual mortality experience as a percentage of an industry mortality benchmark. This benchmark is an expected level of claims that is derived by applying our current in force business to the Society of Actuaries 1990-95 Basic Select and Ultimate Mortality Table.

(3) BOLI account value and UL account value represent our liability to our policyholders.

footnotes continued on following page

- (4) The BOLI ROA is a measure of the gross margin on our BOLI book of business. This metric is calculated as the difference between our BOLI revenue earnings rate and our BOLI policy benefits rate. The revenue earnings rate is calculated as revenues divided by average invested assets. The policy benefits rate is calculated as total policy benefits divided by average account value. The policy benefits used in this metric do not include expenses.
- (5) UL interest spread is the difference between net investment yield earned and the credited interest rate to policyholders. The investment yield is the approximate yield on invested assets in the general account attributed to the UL policies. The credited interest rate is the approximate rate credited on UL policyholder fixed account values. Interest credited to UL policyholders' account values is subject to contractual terms, including minimum guarantees. Interest credited tends to move gradually over time to reflect market interest rate movements and may reflect actions by management to respond to competitive pressures and profit targets.
- (6) Total sales, excluding BOLI represent annualized first year premiums and deposits for new policies excluding BOLI sales.
- (7) BOLI sales represent 10% of new BOLI total deposits.

Nine Months Ended September 30, 2009 Compared to the Nine Months Ended September 30, 2008

Individual Summary of Results. Our Individual segment pre-tax income increased \$13.9 million, or 46.6%, to \$43.7 million from \$29.8 million due to an increase of \$8.6 million in segment pre-tax adjusted operating income and a decrease of \$5.3 million in net realized investment losses. Segment pre-tax adjusted operating income increased \$8.6 million, or 20.0%, to \$51.6 million from \$43.0 million driven by increased BOLI ROA on increased BOLI account value, increased UL interest spread, lower operating expenses and an improved mortality ratio.

Premiums. Premiums increased \$4.5 million, or 4.4%, to \$106.0 million from \$101.5 million. This increase is primarily related to the annual increases in COI charges on the BOLI block of business due to aging of the covered BOLI lives and a decrease in ceded premium related to term insurance.

Net investment income. Net investment income increased \$7.4 million, or 3.9%, to \$198.0 million from \$190.6 million. Of this increase, \$6.5 million related to an increase in the average invested assets, which increased to \$4.9 billion from \$4.8 billion. In addition, there was a positive rate variance of \$0.9 million as a result of an increase in yields to 5.38% from 5.36%.

Net realized investment losses. Net realized investment losses decreased \$5.3 million, or 40.2%, to \$7.9 million from \$13.2 million. For the nine months ended September 30, 2009, gross realized gains were \$9.9 million offset by gross realized losses of \$17.8 million, including impairments of \$8.6 million. For the nine months ended September 30, 2008, gross realized gains were \$1.2 million, offset by gross realized losses of \$14.4 million, including impairments of \$12.7 million.

Policyholder benefits and claims. Policyholder benefits and claims decreased \$0.4 million, or 0.9%, to \$44.4 million from \$44.8 million. This decrease was due to a \$2.3 million decrease in the change in reserves, primarily term reserves, due to a smaller block of business and smaller reserve requirements on new sales. This was partially offset by a \$2.0 million increase in incurred claims, primarily BOLI separate account claims.

Interest credited. Interest credited increased \$4.4 million, or 2.6%, to \$175.7 million from \$171.3 million. This increase was primarily related to growth in BOLI account value, which is growing as a result of new sales and strong persistency. Interest related to the growth in BOLI account value was offset by decreases related to BOLI separate account claims experience. BOLI separate account interest credited is favorably impacted by BOLI separate account claims.

Other underwriting and operating expenses. Other underwriting and operating expenses decreased \$3.4 million, or 7.9%, to \$39.6 million from \$43.0 million. This decrease was primarily driven by increases of \$3.2 million in DAC deferrals as increased sales resulted in an increase in deferral of acquisition related expense.

Twelve Months Ended December 31, 2008 Compared to the Twelve Months Ended December 31, 2007

Individual Summary of Results. Our Individual segment pre-tax income decreased \$14.3 million, or 25.0%, to \$42.9 million from \$57.2 million due to an increase in segment pre-tax adjusted operating income offset by an increase in net realized investment losses of \$15.3 million. Segment pre-tax adjusted operating income increased \$1.0 million, or 1.7%, to \$59.7 million from \$58.7 million due to an increase in net investment income and favorable mortality, partially offset by decreased premiums and an increase in interest credited on our BOLI block of business.

Premiums. Premiums decreased \$3.5 million, or 2.5%, to \$134.9 million from \$138.4 million. This is primarily related to lower sales and adjustments associated with reinsured policies that increased ceded premiums, partially offset by an increase in BOLI COI charges related to the increase in our BOLI account value due to new sales and the aging of covered BOLI lives.

Net investment income. Net investment income increased \$10.5 million, or 4.3%, to \$254.6 million from \$244.1 million. Of this increase, \$13.2 million related to an increase in the average invested assets, which increased to \$4.8 billion from \$4.5 billion mainly due to growth in BOLI account value. This increase was partially offset by a negative rate variance of \$2.7 million due to decreasing yields, which decreased to 5.33% from 5.38%.

Net realized investment losses. Net realized investment losses increased \$15.3 million to \$16.8 million from \$1.5 million. For the year ended December 31, 2008, gross realized gains were \$1.3 million, offset by gross realized losses of \$18.1 million, including impairments of \$15.9 million. For the year ended December 31, 2007, gross realized gains were \$2.4 million, offset by gross realized losses of \$3.9 million, including impairments of \$1.9 million.

Policyholder benefits and claims. Policyholder benefits and claims expense decreased \$2.9 million, or 4.7%, to \$59.4 million from \$62.3 million. Of this decrease, \$1.5 million was due to ceded maintenance reserve credit in 2008. In addition, mortality, which excludes BOLI experience, improved from 84.0% to 79.2% as claims decreased \$0.8 million, but was offset by a decrease in the change in reserves primarily related to a \$2.5 million adjustment from a refinement of our reserve methodology in 2007 in connection with an actuarial reserving software conversion. In addition, the benefit received from PGAAP reserve amortization decreased \$2.2 million.

Interest credited. Interest credited increased \$11.4 million, or 5.3%, to \$227.7 million from \$216.3 million. This increase was primarily due to an increase in our BOLI account values caused by new sales and strong persistency and a decrease in BOLI separate account claims, which resulted in an increase in interest credited related to BOLI separate account business.

Twelve Months Ended December 31, 2007 Compared to Twelve Months Ended December 31, 2006

Individual Summary of Results. Our Individual segment pre-tax income decreased \$5.4 million, or 8.6%, to \$57.2 million from \$62.6 million. Segment pre-tax adjusted operating income decreased \$7.7 million, or 11.6%, to \$58.7 million from \$66.4 million. This decrease in segment pre-tax adjusted operating income and pre-tax income was primarily due to a higher mortality ratio and lower BOLI ROA.

Net investment income. Net investment income increased \$11.3 million, or 4.9%, to \$244.1 million from \$232.8 million. Of this increase, \$3.7 million related to improved yields, which increased to 5.38% from 5.30%, and a \$7.6 million increase related to an increase in the average invested assets, which increased to \$4.5 billion from \$4.4 billion.

Net realized investment losses. Net realized investment losses decreased \$2.3 million, or 60.5%, to \$1.5 million from \$3.8 million. For the year ended December 31, 2007, gross realized gains were \$2.4 million, offset by gross realized losses of \$3.9 million, including impairments of \$1.9 million. For the year ended December 31, 2006, gross realized gains were \$2.1 million, offset by gross realized losses of \$5.9 million, including impairments of \$2.9 million.

Policyholder benefits and claims. Policyholder benefits and claims expense increased \$12.3 million, or 24.6%, to \$62.3 million from \$50.0 million. This is primarily due to an increase in claims and unfavorable reserve adjustments. Claims increased \$5.8 million mainly related to variable universal life, term life and BOLI separate account claims. On a net basis, we also recorded \$6.5 million of unfavorable reserve adjustments which were due to changes in reserve assumptions and a refinement of our reserve methodology implemented in connection with an actuarial reserving software conversion and a reduction in the benefit received from PGAAP reserve amortization.

Other

The following table sets forth the results of operations relating to our Other segment:

	Nine Months Ended September 30,		Twelve Months Ended December 31,		
	2009	2008	2008	2007	2006
	(Dollars in millions)				
Revenues:					
Net investment income (losses)	\$ 18.2	\$ 8.7	\$ (0.4)	\$ 27.8	\$ 25.3
Other revenues	7.9	9.0	11.7	13.2	9.4
Net realized investment gains (losses):					
Total other-than-temporary impairment losses on securities	(12.0)	(13.4)	(14.3)	(1.4)	(1.6)
Less: portion of loss recognized in other comprehensive income	5.9	—	—	—	—
Net impairment losses recognized in earnings	(6.1)	(13.4)	(14.3)	(1.4)	(1.6)
Other net realized investment gains (losses)	(2.3)	(5.6)	(6.4)	6.6	7.4
Total net realized investment gains (losses)	(8.4)	(19.0)	(20.7)	5.2	5.8
Total revenues	17.7	(1.3)	(9.4)	46.2	40.5
Benefits and Expenses:					
Interest credited	(2.4)	(1.8)	(2.5)	(1.0)	(0.3)
Other underwriting and operating expenses	10.5	11.6	13.5	20.4	14.1
Interest expense	23.8	24.0	31.9	21.5	19.1
Total benefits and expenses	31.9	33.8	42.9	40.9	32.9
Segment pre-tax income (loss)	(14.2)	(35.1)	(52.3)	5.3	7.6
Less: Net realized investment gains (losses)	(8.4)	(19.0)	(20.7)	5.2	5.8
Segment pre-tax adjusted operating income (loss)	\$ (5.8)	\$ (16.1)	\$ (31.6)	\$ 0.1	\$ 1.8

Nine Months Ended September 30, 2009 Compared to the Nine Months Ended September 30, 2008

Other segment summary of results. Our Other segment pre-tax loss decreased \$20.9 million, or 59.5%, to \$14.2 million from \$35.1 million due to a decrease of \$10.6 million in net realized investment losses and a decrease in segment pre-tax adjusted operating loss. Our segment pre-tax adjusted operating loss decreased \$10.3 million, or 64.0%, to a loss of \$5.8 million from a loss of \$16.1 million primarily due to an increase in net investment income of \$9.5 million as a result of improved yields driven by income from our investments in limited partnerships due to increases in their fair value in 2009 compared to 2008 as a result of improvements in the equity markets in 2009.

Net investment income. Net investment income is primarily non-allocated net investment income related to insurance surplus and corporate assets, including income (loss) on our investments in limited partnerships (hedge funds and private equity funds), which were transferred to the holding company in exchange for equity securities and cash and included in our Other segment beginning in September 2008. Net

investment income increased \$9.5 million to \$18.2 million from \$8.7 million. This increase was due to an \$11.8 million positive rate variance as yields more than doubled to 5.45% from 1.91%. This increase was driven by income from our investments in limited partnerships due to increases in their fair value in 2009 compared to 2008, as a result of improvements in the equity markets in 2009. Investments in our limited partnerships produced \$1.7 million of investment income in 2009, as compared to \$18.1 million in losses in 2008. This was partially offset by a negative volume variance of \$7.0 million as non-allocated average invested assets declined to \$380.5 million from \$586.6 million.

Net realized investment losses. Net realized investment losses decreased \$10.6 million, or 55.8%, to \$8.4 million from \$19.0 million. For the nine months ended September 30, 2009, gross realized gains were \$2.9 million offset by gross realized losses of \$11.3 million, including impairments of \$6.1 million. For the nine months ended September 30, 2008, gross realized gains were \$23.7 million, including gross equity gains of \$10.2 million, offset by gross realized losses of \$42.7 million, including impairments of \$13.4 million and gross equity losses of \$16.4 million.

Twelve Months Ended December 31, 2008 Compared to the Twelve Months Ended December 31, 2007

Other segment summary of results. Our Other segment pre-tax income (loss) decreased \$57.6 million to a \$52.3 million loss from a \$5.3 million gain due to an increase of \$25.9 million in net realized investment gains (losses) to a \$20.7 million loss from a \$5.2 million gain in 2007. Segment pre-tax adjusted operating income (loss) decreased \$31.7 million to a \$31.6 million loss from a \$0.1 million gain. This is primarily due to a decrease in net investment income (loss) of \$28.2 million and additional interest expense incurred in connection with our \$150.0 million CENts offering in the fourth quarter of 2007.

Net investment income. Net investment income (losses) decreased \$28.2 million to a \$0.4 million loss from a \$27.8 million gain. This decrease was driven primarily by a \$24.9 million negative rate variance as yields decreased to (0.08)% from 4.69% primarily due to \$22.5 million in losses on investments in limited partnerships, and a \$3.3 million decrease due to a decrease in non-allocated average invested assets, to \$522.6 million from \$592.2 million.

Net realized investment gains (losses). Net realized investment gains (losses) decreased by \$25.9 million to a \$20.7 million loss from a \$5.2 million gain. For the year ended December 31, 2008, gross realized gains were \$16.2 million, offset by gross realized losses of \$36.9 million, including impairments of \$14.3 million and losses in the fair value of our equities trading portfolio of \$7.0 million. For the year ended December 31, 2007, gross realized gains were \$11.7 million, partially offset by gross realized losses of \$6.5 million, including impairments of \$1.4 million.

Other underwriting and operating expenses. Other underwriting and operating expenses decreased \$6.9 million, or 33.8%, to \$13.5 million from \$20.4 million. The decrease was due to \$3.0 million in costs related to our terminated IPO process during 2007 and a \$1.4 million decrease in depreciation expense as certain significant assets became fully depreciated.

Interest expense. Interest expense increased \$10.4 million, or 48.4%, to \$31.9 million from \$21.5 million. This increase was due to interest expense on the \$150.0 million CENts issued in October 2007.

Twelve Months Ended December 31, 2007 Compared to the Twelve Months Year Ended December 31, 2006

Other segment summary of results. Our Other segment pre-tax income decreased \$2.3 million, or 30.3%, to \$5.3 million from \$7.6 million. Segment pre-tax adjusted operating income decreased \$1.7 million, or 94.4%, to \$0.1 million from \$1.8 million. This is primarily due to increased operating expenses related to our terminated IPO process in 2007 and increased amortization of information technology assets as well as additional interest expense incurred in connection with the \$150.0 million CENts issued in October 2007.

Net investment income. Net investment income increased \$2.5 million, or 9.9%, to \$27.8 million from \$25.3 million. This increase was related to a \$56.1 million increase in non-allocated average invested assets, to \$592.2 million at December 31, 2007 from \$536.1 million at December 31, 2006.

Other revenues. Other revenues increased \$3.8 million, or 40.4%, to \$13.2 million from \$9.4 million, due to increased revenue from our broker-dealer operations.

Net realized investment gains. Net realized investment gains decreased by \$0.6 million, or 10.3%, to \$5.2 million from \$5.8 million. For the year ended December 31, 2007, gross realized gains were \$11.7 million, partially offset by gross realized losses of \$6.5 million, including impairments of \$1.4 million. For the year ended December 31, 2006, gross realized gains were \$11.5 million, partially offset by gross realized losses of \$5.7 million, including impairments of \$1.6 million.

Other underwriting and operating expenses. Other underwriting and operating expenses increased \$6.3 million, or 44.7%, to \$20.4 million from \$14.1 million in 2006. This increase was primarily due to \$3.0 million of additional operating expenses related to our terminated IPO process during 2007 and \$1.3 million of increased amortization of information technology assets.

Interest expense. Interest expense increased \$2.4 million, or 12.6%, to \$21.5 million from \$19.1 million in 2006. This increase was due to interest expense on the \$150.0 million CENs issued in October 2007.

Investments

Our investment portfolio is structured with the objective of supporting the expected cash flows of our liabilities and to produce stable returns over the long term. The composition of our portfolio reflects our asset management philosophy of protecting principal and receiving appropriate reward for credit risk. Our investment portfolio mix as of September 30, 2009 consisted in large part of high quality fixed maturities and commercial mortgage loans, as well as a smaller allocation of high yield fixed maturities, marketable equity securities, investments in limited partnerships (which includes private equity funds, affordable housing and hedge funds) and other investments. We believe that prudent levels of investments in marketable equity securities within our investment portfolio offer enhanced long-term, after-tax total returns to support our longest duration liabilities.

The following table presents the composition of our investment portfolio:

	As of September 30, 2009	As of December 31, 2008
	(Dollars in millions)	
Types of Investments		
Fixed maturities, available-for-sale:		
Public	\$ 17,666.4	\$ 14,255.4
Private	875.9	632.2
Marketable equity securities, available-for-sale(1)	35.4	38.1
Marketable equity securities, trading(2)	140.6	106.3
Mortgage loans	1,095.2	988.7
Policy loans	73.9	75.2
Investments in limited partnerships(3)	133.4	138.3
Other invested assets(4)	14.4	18.3
Total	\$ 20,035.2	\$ 16,252.5

(1) Amount primarily represents nonredeemable preferred stock.

(2) Amount represents investments in common stock.

(3) As of September 30, 2009 and December 31, 2008, these amounts included \$46.6 million and \$56.3 million, respectively, of investments in hedge funds and private equity funds carried at fair value. The remaining balance is comprised of investments in affordable housing projects and state tax credit refunds, which are carried at amortized cost.

(4) As of September 30, 2009 and December 31, 2008, these amounts included investments such as a note receivable, warrants, options and short-term investments.

The increase in invested assets in the first nine months of 2009 is primarily due to portfolio growth generated by fixed deferred annuity sales of \$1.9 billion and a net increase in the fair value of our fixed maturities driven by credit spreads tightening. As of September 30, 2009, net unrealized gains (losses) on our fixed maturities increased \$1.8 billion from a \$(1.6) billion loss at December 31, 2008 to a \$0.2 billion gain at September 30, 2009.

Investment Returns

Return on invested assets is an important element of our financial results. During the second half of 2008, there were significant declines and high volatility in equity markets, a lack of liquidity in the credit markets and a widening of credit spreads on fixed maturities. During the nine months ended September 30, 2009, primarily in the second and third quarter of 2009, the equity markets improved and credit spreads tightened, which led to an increase in the fair value of our investment portfolio.

The following tables set forth the income yield and investment income excluding realized gains (losses) for each major investment category:

	Nine Months Ended September 30, 2009		Nine Months Ended September 30, 2008	
	Yield(1)	Amount	Yield(1)	Amount
	(Dollars in millions)			
Types of Investments				
Fixed maturities, available-for-sale	5.93%	\$ 781.4	5.81%	\$ 691.2
Marketable equity securities, available-for-sale	5.76	2.3	5.17	2.0
Marketable equity securities, trading	1.61	1.9	2.18	2.1
Mortgage loans	6.33	49.3	6.45	43.4
Policy loans	5.91	3.3	5.88	3.4
Investments in limited partnerships				
Hedge funds and private equity funds	17.87	8.6	(16.72)	(10.8)
Affordable housing(2)	(8.65)	(6.9)	(12.40)	(9.1)
Other income producing assets(3)	1.00	4.0	3.46	10.5
Gross investment income before investment expenses	5.74	843.9	5.55	732.7
Investment expenses	(0.10)	(14.5)	(0.11)	(14.7)
Net investment income	5.64%	\$ 829.4	5.44%	\$ 718.0

(1) Yields are determined based on monthly averages calculated using beginning and end-of-period balances. Yields are based on carrying values except for fixed maturities and equity securities. Yields for fixed maturities are based on amortized cost. Yields for equity securities are based on cost.

(2) Negative yield from affordable housing investments is offset by positive U.S. federal income tax benefits.

(3) Includes income from other invested assets, short-term investments and cash and cash equivalents.

The net investment income yield on our investment portfolio after investment expenses, excluding realized gains (losses), was 5.64% and 5.44% as of September 30, 2009 and 2008, respectively. The increase is primarily due to an increase in the yield on fixed maturities as we invested the \$1.9 billion of cash generated from 2009 sales of fixed deferred annuities in higher yielding investments. In addition, the yield on investments in limited partnerships increased as a result of an increase in the fair value of our hedge funds and private equity funds in 2009 as compared to declines in the fair value for the same period in 2008.

	Year Ended December 31, 2008		Year Ended December 31, 2007		Year Ended December 31, 2006	
	Yield(1)	Amount	Yield(1)	Amount	Yield(1)	Amount
			(Dollars in millions)			
Types of Investments						
Fixed maturities, available-for-sale	5.82%	\$ 930.7	5.74%	\$ 911.4	5.61%	\$ 930.3
Marketable equity securities, available-for-sale	6.44	3.4	3.79	5.8	4.14	6.8
Marketable equity securities, trading	2.06	2.7	—	—	—	—
Mortgage loans	6.49	59.4	6.18	50.0	6.12	48.8
Policy loans	5.89	4.5	6.07	4.7	6.07	4.9
Investments in limited partnerships						
Hedge funds and private equity funds	(28.98)	(24.4)	9.39	7.0	8.48	4.7
Affordable housing(2)	(12.24)	(12.0)	(8.81)	(7.0)	—	—
Other income producing assets(3)	2.69	11.5	6.27	20.9	4.82	13.4
Gross investment income before investment expenses	5.49	975.8	5.71	992.8	5.61	1,008.9
Investment expenses	(0.11)	(19.3)	(0.11)	(19.2)	(0.13)	(24.0)
Net investment income	5.38%	\$ 956.5	5.60%	\$ 973.6	5.48%	\$ 984.9

- (1) Yields are determined based on monthly averages calculated using beginning and end-of-period balances. Yields are based on carrying values except for fixed maturities and equity securities. Yields for fixed maturities are based on amortized cost. Yields for equity securities are based on cost.
- (2) Negative yield from affordable housing investments is offset by positive U.S. federal income tax benefits.
- (3) Includes income from other invested assets, short-term investments and cash and cash equivalents.

The decrease in our net investment yield from 5.60% in 2007 to 5.38% in 2008 is primarily due to declines in the fair value of hedge funds and private equity funds. This decrease is mainly a result of equity market declines and volatility in the latter part of 2008. Yields of our fixed maturities grew due to sales of fixed maturities in the latter part of 2008 and re-investment opportunities at higher yields.

The following table sets forth the detail of our net realized gains (losses) before taxes. As the following table indicates, our gross gains on trading securities significantly increased and gross losses on trading securities significantly decreased in the nine months ended September 30, 2009 as compared to 2008 as a result of improved market conditions. The gross realized gains on sales during 2008 are the result of sales from our equity security trading portfolio and portfolio management activity that resulted in lengthening the duration of our fixed maturities in our Income Annuities investment portfolio.

	Nine Months Ended September 30,		Year Ended December 31,		
	2009	2008	2008 (Dollars in millions)	2007	2006
Gross realized gains on sales:					
Fixed maturities	\$ 17.0	\$ 10.2	\$ 10.3	\$ 37.1	\$ 26.8
Marketable equity securities, available-for-sale	—	—	—	14.4	18.3
Marketable equity securities, trading	2.3	14.6	14.8	—	—
Total gross realized gains on sales	19.3	24.8	25.1	51.5	45.1
Gross realized losses on sales:					
Fixed maturities	(14.9)	(6.1)	(7.0)	(15.1)	(18.4)
Marketable equity securities, available-for-sale	—	—	—	(3.5)	(1.4)
Marketable equity securities, trading	(5.3)	(5.6)	(8.5)	—	—
Total gross realized losses on sales	(20.2)	(11.7)	(15.5)	(18.6)	(19.8)
Impairments:					
Public fixed maturity securities(1)	(42.6)	(25.9)	(31.9)	—	(8.9)
Private fixed maturity securities	(4.9)	(3.7)	(7.5)	(0.7)	—
Total credit-related	(47.5)	(29.6)	(39.4)	(0.7)	(8.9)
Other(2)	(26.2)	(32.1)	(47.0)	(15.5)	(16.8)
Total impairments	(73.7)	(61.7)	(86.4)	(16.2)	(25.7)
Gains (losses) on trading securities(3):					
Gross gains	36.5	12.2	3.6	—	—
Gross losses	(7.9)	(52.4)	(72.8)	—	—
Total net gains (losses) on trading securities	28.6	(40.2)	(69.2)	—	—
Other net investment gains (losses)(4):					
Other gross gains	26.6	5.3	15.0	11.6	11.3
Other gross losses	(9.6)	(19.8)	(27.0)	(11.5)	(9.2)
Net realized gains (losses) before taxes	<u>\$ (29.0)</u>	<u>\$ (103.3)</u>	<u>\$ (158.0)</u>	<u>\$ 16.8</u>	<u>\$ 1.7</u>

(1) Public fixed maturities includes publicly traded securities and highly marketable private placements for which there is an actively traded market.

(2) As a result of new accounting guidance, beginning January 1, 2009, "other" includes only those impairments for which the Company had the intent to sell the security prior to recovery. Prior to January 1, 2009, under accounting guidance in effect at that time, "other" also included impairments where we did not have the intent and ability to hold the security to recovery.

(3) As of January 1, 2008, changes in fair value related to certain marketable equity securities are recognized in net realized gains (losses) due to the election of the fair value option.

(4) Primarily consists of changes in fair value on derivatives instruments, the impact on DAC and deferred sales inducements and gains (losses) on calls and redemptions.

Impairments for the nine months ended September 30, 2009 were \$73.7 million, of which 64.5% were related to credit concerns of the issuer and 35.5% were due to our intent to sell the security. We implemented new accounting guidance for impairments on January 1, 2009 (see “— Critical Accounting Policies and Estimates and Recently Issued Accounting Standards”). Credit-related impairments increased by \$17.9 million for the nine months ended September 30, 2009, compared to the same period last year, primarily as a result of increased credit concerns, especially related to issuers of securities in our high yield portfolio. The amount recognized as credit-related impairments is determined by management as the difference between a security’s estimated recovery value and the amortized cost of the security.

The following table summarizes our five largest aggregate losses from impairments and remaining holdings, if any, by each issuer’s industry for the nine months ended September 30, 2009, which represent \$33.8 million, or 45.9%, of total impairments during this period.

Industry	Nine Months Ended September 30, 2009	As of September 30, 2009	
	Impairment	Cost or Amortized Cost(1)	Fair Value
		(Dollars in millions)	
Other diversified financial services (public)	\$ (14.4)	\$ 20.1	\$ 18.1
Publishing (public)	(6.7)	—	—
Consumer finance (public)	(4.3)	90.6	64.1
Broadcast and cable T.V. (public)	(4.3)	—	—
Specialty chemicals (public)	(4.1)	—	—
Totals	\$ (33.8)	\$ 110.7	\$ 82.2

(1) As of September 30, 2009, the cost or amortized cost represents our estimated recovery value, based on our discounted cash flow analysis.

For the consumer finance industry issuer identified above, we had \$3.6 million in losses on the partial disposition of our holdings. The remaining holdings primarily represent non-agency, prime residential mortgage-backed securities, the amortized cost of which we believe is recoverable.

Impairments for the year ended December 31, 2008 were \$86.4 million, of which 45.6% were related to credit concerns about the issuer. Impairments increased by \$70.2 million from 2007 to 2008, primarily due to credit issues, including bankruptcies and corporate security defaults, and our belief that certain investment declines were other-than-temporary. The following table summarizes our five largest aggregate losses on impairments and remaining holdings, if any, by each issuer’s industry for the year ended December 31, 2008, which represent \$40.6 million, or 47.0%, of the total impairments during this period. We had no significant losses on dispositions during this period.

Industry	Year Ended December 31, 2008	As of December 31, 2008	
	Impairment	Cost or Amortized Cost	Fair Value
		(Dollars in millions)	
Paper products (public)	\$ (9.6)	\$ 1.1	\$ 1.1
FNMA (public)	(8.0)	0.4	0.1
Other diversified financial services (public)	(7.8)	6.7	4.6
Commercial printing (public)	(7.8)	0.2	0.2
Specialized finance (public)	(7.4)	7.0	5.1
Totals	\$ (40.6)	\$ 15.4	\$ 11.1

Fixed Maturity Securities

Fixed maturities consist principally of publicly traded and privately placed debt securities, and represented 92.5% and 91.6% of invested assets as of September 30, 2009 and December 31, 2008, respectively.

The fair value of publicly traded and privately placed fixed maturities represented 95.3% and 4.7%, respectively, of total fixed maturities as of September 30, 2009. We invest in privately placed fixed maturities in an attempt to enhance the overall value of the portfolio, increase diversification and obtain higher yields than can ordinarily be obtained with comparable public market securities.

Fixed Maturity Securities Credit Quality

The Securities Valuation Office, or SVO, of the NAIC, evaluates the investments of insurers for regulatory reporting purposes and assigns fixed maturities to one of the six categories called "NAIC Designations." NAIC designations of "1" or "2" include fixed maturities considered investment grade, which include securities rated BBB- or higher by Standard & Poor's. NAIC designations of "3" through "6" are referred to as below investment grade, which include securities rated BB+ or lower by Standard & Poor's. As a result of time lags between the funding of investments, the finalization of legal documents and the completion of the SVO filing process, the fixed maturities portfolio generally includes securities that have not yet been rated by the SVO as of each balance sheet date. Pending receipt of SVO ratings, the categorization of these securities by NAIC designation is based on the expected ratings indicated by internal analysis.

The following table presents our fixed maturities by NAIC designation and S&P equivalent credit ratings as well as the percentage, based upon fair value, that each designation comprises:

NAIC	S&P Equivalent	As of September 30, 2009			As of December 31, 2008		
		Amortized Cost	Fair Value	% of Total Fair Value	Amortized Cost	Fair Value	% of Total Fair Value
		(Dollars in millions)					
1	AAA, AA, A	\$ 10,509.2	\$ 10,817.9	58.4%	\$ 9,028.3	\$ 8,566.3	57.5%
2	BBB	6,374.5	6,454.5	34.8	6,385.1	5,553.8	37.3
	Total investment grade	16,883.7	17,272.4	93.2	15,413.4	14,120.1	94.8
3	BB	812.9	709.6	3.8	639.3	475.6	3.2
4	B	348.2	292.8	1.6	313.1	216.1	1.5
5	CCC & lower	256.7	206.8	1.1	158.6	73.1	0.5
6	In or near default	79.7	60.7	0.3	4.0	2.7	0.0
	Total below investment grade	1,497.5	1,269.9	6.8	1,115.0	767.5	5.2
Total		\$ 18,381.2	\$ 18,542.3	100.0%	\$ 16,528.4	\$ 14,887.6	100.0%

As of September 30, 2009 securities with an amortized cost and fair value of \$829.9 million and \$850.9 million, respectively, have no rating from a nationally recognized securities rating agency. We derived the equivalent S&P credit quality rating for these securities based on the securities' NAIC rating designation.

Below investment grade securities comprised 6.8% and 5.2% of our fixed maturities portfolio, respectively, as of September 30, 2009 and December 31, 2008. Most of these securities were purchased while classified as below investment grade, as high yield investments. At September 30, 2009, our below investment grade securities primarily consisted of corporate securities and residential mortgage-backed securities (RMBS), which represented 79.6% and 16.9%, respectively, of the fair value of below investment grade fixed maturities. At December 31, 2008, 97% of the fair value of our below investment grade securities were corporate securities.

As of September 30, 2009 and December 31, 2008, the gross unrealized losses on these securities were \$252.5 million and \$352.0 million, respectively, which included \$80.0 million of non-credit related OTTI

recorded in other comprehensive income (OCI) as of September 30, 2009. As of September 30, 2009, \$167.8 million, or 66.5%, of the gross unrealized losses were related to corporate securities and \$60.7 million, or 24.0%, were related to RMBS. Of the \$60.7 million gross unrealized losses on RMBS, \$36.5 million was non-credit related OTTI recorded through OCI. As of December 31, 2008, the gross unrealized losses were primarily related to corporate securities. For the nine months ended September 30, 2009, we recorded \$72.6 million of OTTI in net realized investment losses related to below investment grade fixed maturities based on their rating as of September 30, 2009, of which \$56.8 million and \$12.1 million were related to corporate securities and RMBS, respectively. For the year ended December 31, 2008, we recorded \$73.7 million of OTTI in net realized investment losses related to below investment grade securities based on their ratings as of December 31, 2008, of which \$65.7 million was related to corporate securities and no impairments related to RMBS.

We monitor our investments for indicators of possible credit-related impairments, with a focus on securities that represent a significant risk of impairment, namely securities for which the fair value has declined below amortized cost by 20% or more for a period of six months or more or for which we have concerns about the creditworthiness of the issuer based on qualitative information. When evaluating a security for possible impairment, we consider, among other factors, its rating and evaluate whether the issuer's circumstances have changed significantly since acquisition. For each security where circumstances have changed, we review our current best estimate of the underlying cash flows relative to our initial estimates and the amounts necessary for a full recovery of our basis in the investment. Based on the analyses, an impairment is recorded if the investment is not deemed recoverable. For securities where we recorded a credit-related OTTI, the amortized cost as of September 30, 2009 in the table above represents management's estimated recovery value, based on our best estimate of discounted cash flows for the security. Prior to 2009, securities we recorded as OTTI were written down to their fair value, which became the security's amortized cost on the date of impairment. (See "— Critical Accounting Policies and Estimates and Recently Issued Accounting Standards" for a detailed discussion of our impairment analysis accounting policy and process.) As of September 30, 2009, we did not have the intent to sell these securities or consider it more likely than not that we would be required to sell the securities prior to recovery of their amortized costs. Furthermore, based upon our cash flow modeling and the expected continuation of contractually required principal and interest payments, we considered these securities to be temporarily impaired as of September 30, 2009.

We had securities with an NAIC 5 designation with a total fair value of \$206.8 million as of September 30, 2009. These securities had net unrealized losses of \$49.9 million, comprised of gross unrealized losses of \$54.2 million and gross unrealized gains of \$4.3 million. Of the total gross unrealized losses, \$24.8 million were non-credit related losses on securities that were written down to their estimated recovery values, based on our best estimate of discounted future cash flows, and \$17.6 million, or 71.0%, of this amount was related to a single issuer. The remaining gross unrealized losses of \$29.4 million were related to securities for which our impairment analyses indicated that the losses are temporary. The issuers of these securities are current on their contractual payments and our analyses, including cash flow analyses where appropriate, support the recoverability of amortized cost.

We had securities with an NAIC 6 designation with a total fair value of \$60.7 million as of September 30, 2009, which included net unrealized losses of \$19.0 million. Of these unrealized losses, \$12.1 million, or 63.7%, was from a single issuer. This issuer is current on its contractual payments and our analysis of the underlying credit and management's best estimates of discounted future cash flows support the recoverability of the amortized cost.

Certain of our fixed maturities are supported by guarantees from monoline bond insurers. As of September 30, 2009, fixed maturities with monoline guarantees had an amortized cost of \$600.2 million and a fair value of \$562.1 million, with gross unrealized losses of \$46.4 million. As of December 31, 2008, fixed maturities with monoline guarantees had an amortized cost of \$602.4 million and a fair value of \$511.4 million, with gross unrealized losses of \$98.8 million. The majority of these securities were municipal bonds. Of the monoline bond insurers, MBIA represented the highest concentration, guaranteeing 63.7% and 40.7% of the fair value at September 30, 2009 and December 31, 2008, respectively. The credit ratings of our fixed maturities set forth in the table above reflect, where applicable, the guarantees provided by monoline

bond insurers. The credit ratings of the monoline bond insurers, including MBIA, have declined over the last two years. Any further decline may lead to declines in the ratings of certain of our fixed maturities. As of September 30, 2009, 92.9% of the fixed maturities supported by guarantees from monoline bond insurers had investment grade credit ratings, and the overall credit quality of these securities was an NAIC 2 designation, the S&P equivalent credit rating of BBB. Excluding the benefits of monoline insurance, the overall credit quality of these securities remains an NAIC 2 designation. For municipal bonds, which comprised 69.1% of fixed maturities supported by monoline guarantees as of September 30, 2009, the overall credit quality of these securities was an NAIC 1 designation, the S&P equivalent credit rating of AAA, AA or A. Excluding the benefits of monoline insurance, the overall credit quality of these securities remains an NAIC 1 designation.

Fixed Maturity Securities and Unrealized Losses by Duration

The following table sets forth unrealized losses by the length of time for which the underlying available-for-sale security has been in an unrealized loss position for consecutive months.

	As of September 30, 2009		As of December 31, 2008	
	Gross Unrealized Losses	% of Total (Dollars in millions)	Gross Unrealized Losses	% of Total
6-months or less:				
Less than 20%	\$ 7.9	1.2%	\$ 136.4	7.3%
20% or more	3.8	0.6	113.6	6.1
	11.7	1.8	250.0	13.4
More than 6-months:				
Less than 20%	341.6	53.4	555.6	30.0
20% or more	286.9	44.8	1,051.7	56.6
	628.5	98.2	1,607.3	86.6
Total	\$ 640.2	100.0%	\$ 1,857.3	100.0%

As of September 30, 2009, \$83.2 million of the total gross unrealized losses are related to the “non-credit” portion of OTTI (see “— Critical Accounting Policies and Estimates and Recently Issued Accounting Standards” for a detailed discussion of our impairment policy). We have not recognized the gross unrealized losses as OTTI, as each security is current on its contractual payments and our analysis of the underlying credit and management’s best estimate of discounted cash flows supported the recovery of the amortized cost of the security. We believe the recoverable value of these investments based on expected future cash flows is greater than or equal to the amortized cost, we do not have the intent to sell the security and it is more likely than not that we will not be required to sell the security before recovery of amortized cost. While the declines in fair value were mainly due to credit spread widening and increased liquidity discounts, primarily related to our securities with maturities due after ten years, the economic environment has shown signs of recovery during the second and third quarter of 2009.

Fixed Maturity Securities and Unrealized Gains and Losses by Security Sector

The following table sets forth the fair value of our fixed maturities by sector, as well as the associated gross unrealized gains and losses and the percentage of the total fixed maturities each sector comprises of the total as of the dates indicated:

	As of September 30, 2009					
	Cost or Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Fair Value	% of Total Fair Value	Other-than- Temporary Impairments in AOCI(1)
	(Dollars in millions)					
Security Sector						
Corporate Securities:						
Consumer discretionary	\$ 1,096.2	\$ 43.6	\$ (38.8)	\$ 1,101.0	5.9%	\$ (9.0)
Consumer staples	1,735.4	111.3	(13.9)	1,832.8	9.9	(1.4)
Energy	642.5	30.7	(6.7)	666.5	3.6	(0.6)
Financials	2,121.9	40.1	(204.5)	1,957.5	10.6	(8.0)
Health care	856.9	74.7	(3.7)	927.9	5.0	(1.9)
Industrials	1,993.9	127.2	(23.7)	2,097.4	11.3	(1.4)
Information technology	343.0	31.8	(0.1)	374.7	2.0	—
Materials	1,018.3	36.5	(57.1)	997.7	5.4	(12.8)
Telecommunication services	596.1	26.0	(15.0)	607.1	3.3	(1.1)
Utilities	1,819.4	74.6	(51.1)	1,842.9	9.9	(0.5)
Other	8.0	0.5	—	8.5	—	—
Total corporate securities	12,231.6	597.0	(414.6)	12,414.0	66.9	(36.7)
U.S. government and agencies	42.4	3.3	—	45.7	0.2	(0.1)
State and political subdivisions	518.7	3.9	(37.7)	484.9	2.6	(1.8)
Foreign governments	26.9	1.3	—	28.2	0.2	—
Residential mortgage-backed securities:						
Agency	2,878.3	131.5	(0.6)	3,009.2	16.3	—
Non-agency:						
Prime	472.7	0.4	(77.9)	395.2	2.1	(28.2)
Alt-A	155.0	0.1	(23.2)	131.9	0.7	(8.3)
Subprime	0.3	—	—	0.3	—	—
Total residential mortgage-backed securities	3,506.3	132.0	(101.7)	3,536.6	19.1	(36.5)
Commercial mortgage-backed securities	1,883.7	54.6	(64.9)	1,873.4	10.1	(0.1)
Other debt obligations	171.6	9.2	(21.3)	159.5	0.9	(8.0)
Total	\$ 18,381.2	\$ 801.3	\$ (640.2)	\$ 18,542.3	100.0%	\$ (83.2)

(1) Effective January 1, 2009, we prospectively adopted new Other-Than-Temporary-Impairment (OTTI) accounting guidance, which changed the recognition and measurement of OTTI for debt securities. See “— Critical Accounting Policies and Estimates and Recently Issued Accounting Standards.”

During the nine months ended September 30, 2009 we increased our investments in corporate securities with cash generated from sales, primarily fixed deferred annuities. We have purchased new issues of investment grade corporate securities with a focus on increasing yield while retaining quality.

Our fixed maturities holdings are diversified by industry and issuer. The portfolio does not have significant exposure to any single issuer. As of September 30, 2009 and December 31, 2008 the fair value of our combined corporate securities holdings in the ten issuers in which we had the greatest exposure was \$1,128.4 million and \$901.5 million, or approximately 9.1% and 9.7% of our corporate securities investments, respectively. Our exposure to the largest single issuer of corporate securities held at fair value as of September 30, 2009 and December 31, 2008 was \$155.5 million and \$149.4 million, which was 1.3% and 1.6% of our corporate securities investments, respectively.

The following table sets forth the fair value of our fixed maturities by sector as of December 31, 2008:

	As of December 31, 2008				
	Cost or Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Fair Value	% of Total Fair Value
(Dollars in millions)					
Security Sector					
Corporate Securities:					
Consumer discretionary	\$ 891.5	\$ 2.0	\$ (153.6)	\$ 739.9	5.0%
Consumer staples	1,533.2	16.6	(111.7)	1,438.1	9.7
Energy	414.5	9.9	(43.1)	381.3	2.6
Financials	2,040.7	7.1	(403.8)	1,644.0	11.0
Health care	548.8	17.1	(22.0)	543.9	3.6
Industrials	1,523.7	16.6	(136.9)	1,403.4	9.4
Information technology	300.6	1.3	(31.8)	270.1	1.8
Materials	834.6	3.7	(152.7)	685.6	4.6
Telecommunication services	619.7	5.2	(103.5)	521.4	3.5
Utilities	1,829.9	23.7	(203.0)	1,650.6	11.1
Other	26.9	1.9	(0.6)	28.2	0.2
Total corporate securities	10,564.1	105.1	(1,362.7)	9,306.5	62.5
U.S. government and agencies	155.5	5.2	(3.9)	156.8	1.1
State and political subdivisions	488.8	0.9	(64.8)	424.9	2.8
Foreign governments	31.4	3.2	—	34.6	0.2
Residential mortgage-backed securities:					
Agency	2,412.5	84.4	(0.2)	2,496.7	16.8
Non-agency:					
Prime	570.9	0.2	(97.8)	473.3	3.2
Alt-A	191.8	—	(36.3)	155.5	1.0
Subprime	0.9	—	(0.1)	0.8	0.0
Total residential mortgage-backed securities	3,176.1	84.6	(134.4)	3,126.3	21.0
Commercial mortgage-backed securities	1,912.7	17.5	(255.2)	1,675.0	11.3
Other debt obligations	199.8	—	(36.3)	163.5	1.1
Total	\$ 16,528.4	\$ 216.5	\$ (1,857.3)	\$ 14,887.6	100.0%

Fixed Maturity Securities by Contractual Maturity Date

The following table sets forth the amortized cost and fair value of our fixed maturities by contractual maturity dates as of the dates indicated:

Years to Maturity	As of September 30, 2009		As of December 31, 2008	
	Amortized Cost	Fair Value	Amortized Cost	Fair Value
	(Dollars in millions)			
Due in one year or less	\$ 430.2	\$ 435.2	\$ 384.9	\$ 379.4
Due after one year through five years	2,941.9	3,046.0	2,573.2	2,382.7
Due after five years through ten years	4,259.7	4,445.9	2,967.4	2,609.9
Due after ten years	5,187.8	5,045.7	5,314.3	4,550.8
Residential mortgage-backed securities	3,506.3	3,536.6	3,176.1	3,126.3
Commercial mortgage-backed securities	1,883.7	1,873.4	1,912.7	1,675.0
Other debt obligations(1)	171.6	159.5	199.8	163.5
Total	\$ 18,381.2	\$ 18,542.3	\$ 16,528.4	\$ 14,887.6

(1) Other debt obligations includes \$41.4 million and \$30.5 million of amortized cost and fair value, respectively, of collateralized debt obligations at September 30, 2009. At December 31, 2008, collateralized debt obligations were recorded in the ten years or greater category, with an amortized cost and fair value of \$20.1 million and \$6.3 million, respectively.

A large portion of our portfolio is due after ten years. Fixed maturities in this maturity category primarily back our long duration reserves in our Income Annuities segment, which can exceed a period of 30 years. The majority of the unrealized losses on our investment portfolio as of September 30, 2009 and December 31, 2008 related to these longer duration assets, which are more sensitive to interest rate fluctuations and credit spreads.

Residential Mortgage-Backed Securities (RMBS)

We purchase RMBS to diversify the portfolio risk from primarily corporate credit risk to a mix of credit and cash flow risk. We classify our investments in RMBS as agency, prime, Alt-A and subprime. Agency RMBS are guaranteed or otherwise supported by the Federal National Mortgage Association, the Federal Home Loan Mortgage Corporation or the Government National Mortgage Association. Prime RMBS are loans to the most credit-worthy customers with high quality credit profiles.

The following table sets forth the fair value of the Company's investment in agency, prime, Alt-A and subprime RMBS and the percentage of total invested assets they represent:

	As of September 30, 2009		As of December 31, 2008	
	Fair Value	% of Total Invested Assets	Fair Value	% of Total Invested Assets
	(Dollars in millions)			
Agency	\$ 3,009.2	15.0%	\$ 2,496.7	15.4%
Non-agency:				
Prime	395.2	2.0	473.3	2.9
Alt-A	131.9	0.6	155.5	1.0
Subprime	0.3	—	0.8	—
Subtotal non-agency	527.4	2.6	629.6	3.9
Total	\$ 3,536.6	17.6%	\$ 3,126.3	19.3%

The majority of our RMBS investments are AAA rated. As of September 30, 2009, agency represented 85.1% of our RMBS holdings and we had nominal investments in subprime securities. We classified \$131.9 million of securities as Alt-A because we viewed each security to have overall collateral

credit quality between prime and subprime, based on a review of the characteristics of their underlying mortgage loan pools, such as credit scores and financial ratios. Of the total Alt-A securities, \$76.6 million, or 58.1%, had an S&P equivalent credit rating of AAA as of September 30, 2009.

The following table sets forth the amortized cost of our non-agency RMBS by credit quality and year of origination (vintage). There were eight securities totaling \$102.5 million that were rated below investment grade by Moody's, S&P or Fitch, while the others rated them investment grade.

Vintage	As of September 30, 2009						As of December 31, 2008
	Highest Rating Agency Rating						
	(Dollars in millions)						
	AAA	AA	A	BBB	BB and Below	Total Amortized Cost	
2009	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
2008	—	—	—	—	—	—	—
2007	17.4	—	—	—	83.7	101.1	137.0
2006	0.6	6.5	22.4	33.0	126.6	189.1	269.3
2005	12.9	10.8	24.6	68.3	—	116.6	126.4
2004 & prior	220.5	—	—	—	0.7	221.2	230.9
Total	\$ 251.4	\$ 17.3	\$ 47.0	\$ 101.3	\$ 211.0	\$ 628.0	\$ 763.6
% of cost	40.0%	2.8%	7.5%	16.1%	33.6%	100.0%	

The following table sets forth the fair value of our non-agency RMBS by credit quality and year of origination (vintage):

Vintage	As of September 30, 2009						As of December 31, 2008
	Highest Rating Agency Rating						
	(Dollars in millions)						
	AAA	AA	A	BBB	BB and Below	Total Fair Value	
2009	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
2008	—	—	—	—	—	—	—
2007	14.9	—	—	—	72.1	87.0	116.7
2006	0.6	6.2	21.5	29.5	92.9	150.7	220.3
2005	8.1	10.4	18.6	52.1	—	89.2	98.5
2004 & prior	199.8	—	—	—	0.7	200.5	194.1
Total	\$ 223.4	\$ 16.6	\$ 40.1	\$ 81.6	\$ 165.7	\$ 527.4	\$ 629.6
% of fair value	42.4%	3.1%	7.6%	15.5%	31.4%	100.0%	

As of September 30, 2009 and December 31, 2008, 75% of our non-agency RMBS are prime. As of September 30, 2009 and December 31, 2008, 56% and 64% have super senior subordination, respectively.

On a fair value basis, our Alt-A portfolio was 88% fixed rate collateral and 12% hybrid adjustable rate mortgages, or ARM, with no exposure to option ARM mortgages. Generally, fixed rate mortgages have performed better than both option ARMs and hybrid ARMs in the current economic environment.

As of September 30, 2009, our Alt-A, prime and total non-agency RMBS had an estimated weighted-average credit enhancement of 14.5%, 8.3% and 9.9%, respectively. Credit enhancement refers to the weighted-average percentage of the outstanding capital structure that is subordinate in the priority of cash flows and absorbs losses first.

Commercial Mortgage-Backed Securities (CMBS)

The following table sets forth the fair value of our investment in CMBS and the percentage of total invested assets they represent:

	As of September 30, 2009		As of December 31, 2008	
	Fair Value	% of Total Invested Assets	Fair Value	% of Total Invested Assets
Agency	\$ 442.5	2.2%	\$ 434.9	2.7%
Non-agency	1,430.9	7.1	1,240.1	7.6
Total	\$ 1,873.4	9.3%	\$ 1,675.0	10.3%

We purchase CMBS to diversify the portfolio risk from primarily corporate credit risk to a mix of credit and cash flow risk. There have been disruptions in the CMBS market due to weakness in commercial real estate market fundamentals and reduced underwriting standards by some originators of commercial mortgage loans within the more recent vintage years (2006 and later). This has increased market belief that default rates will increase, reduced market liquidity and availability of capital, and increased spreads and the repricing of risk. As of September 30, 2009, on an amortized cost basis, 98.6% of our CMBS were rated AAA, 0.5% were rated A and 0.9% were rated BB and below.

The following table sets forth the amortized cost of our non-agency CMBS by credit quality and year of origination (vintage). There were five securities having a fair value of \$93.2 million and an amortized cost of \$83.4 million that were rated A by S&P, while Moody's and Fitch rated them AAA.

Vintage	As of September 30, 2009						As of December 31, 2008
	Highest Rating Agency Rating					Total Amortized Cost	
	AAA	AA	A	BBB	BB and Below		
2009	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
2008	67.8	—	—	—	—	67.8	67.8
2007	511.3	—	—	—	1.3	512.6	504.4
2006	135.4	—	—	—	12.3	147.7	128.3
2005	343.5	—	—	—	—	343.5	343.7
2004 & prior	381.6	—	7.4	—	—	389.0	445.9
Total	\$ 1,439.6	\$ —	\$ 7.4	\$ —	\$ 13.6	\$ 1,460.6	\$ 1,490.1

The following tables set forth the fair value of our non-agency CMBS by credit quality and year of origination (vintage):

Vintage	As of September 30, 2009						As of December 31, 2008
	Highest Rating Agency Rating						
	(Dollars in millions)						
	AAA	AA	A	BBB	BB and Below	Total Fair Value	
2009	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
2008	59.3	—	—	—	—	59.3	54.7
2007	491.1	—	—	—	1.2	492.3	400.8
2006	131.3	—	—	—	8.6	139.9	102.2
2005	349.2	—	—	—	—	349.2	284.4
2004 & prior	384.2	—	6.0	—	—	390.2	398.0
Total	\$ 1,415.1	\$ —	\$ 6.0	\$ —	\$ 9.8	\$ 1,430.9	\$ 1,240.1

U.S. CMBS securities have historically utilized a senior/subordinate credit structure to allocate cash flows and losses, which includes super-senior, mezzanine and junior AAA tranches. The credit enhancement on the most senior tranche (super-senior) is 30%. The mezzanine AAAs typically have 20% credit enhancement and the junior AAAs generally have 14% credit enhancement. Credit enhancement refers to the weighted-average percentage of outstanding capital structure that is subordinate in the priority of cash flows and absorbs losses first. Credit enhancement does not include any equity interest or principal in excess of outstanding debt. The super senior class has priority over the mezzanine and junior classes to all principal and interest cash flows and will not experience any loss of principal until both the entire mezzanine and junior tranches are written down to zero. We believe this additional credit enhancement is significant in a deep real estate downturn during which expected losses increase substantially.

The following tables set forth the amortized cost of our AAA non-agency CMBS by type and year of origination (vintage):

Vintage	As of September 30, 2009 (Dollars in millions)						
	Super Senior (Post 2004)			Other Structures (2005 and Prior)			Total AAA Securities at Amortized Cost
	Super Senior	Mezzanine	Junior	Other Senior	Other Subordinate	Other	
2009	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
2008	67.8	—	—	—	—	—	67.8
2007	511.3	—	—	—	—	—	511.3
2006	135.4	—	—	—	—	—	135.4
2005	163.5	32.6	—	135.2	—	12.3	343.6
2004 & prior	—	—	—	312.2	48.9	20.4	381.5
Total	\$ 878.0	\$ 32.6	\$ —	\$ 447.4	\$ 48.9	\$ 32.7	\$ 1,439.6

Vintage	As of December 31, 2008 (Dollars in millions)						
	Super Senior (Post 2004)			Other Structures (2005 and Prior)			Total AAA Securities at Amortized Cost
	Super Senior	Mezzanine	Junior	Other Senior	Other Subordinate	Other	
2009	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
2008	67.8	—	—	—	—	—	67.8
2007	503.0	—	—	—	—	—	503.0
2006	116.1	—	—	—	—	—	116.1
2005	163.6	32.6	—	135.2	—	12.3	343.7
2004 & prior	—	—	—	349.1	58.6	25.8	433.5
Total	\$ 850.5	\$ 32.6	\$ —	\$ 484.3	\$ 58.6	\$ 38.1	\$ 1,464.1

As the tables above indicate, our CMBS holdings are predominately in the most senior tranche of the structure type. As of September 30, 2009, on an amortized cost basis, 92.1% of our AAA-rated CMBS were in the most senior tranche. As of September 30, 2009, our CMBS holdings had a weighted-average estimated credit enhancement of 27.6%. Adjusted for defeased loans, which are loans whose cash flows have been replaced by U.S. Treasury securities, the weighted-average credit enhancement of our CMBS as of September 30, 2009 was 30.8%.

Asset-Backed Securities

The following table provides the amortized cost and fair value of our asset-backed securities, by underlying collateral type, as of September 30, 2009 and December 31, 2008. We are not currently purchasing these types of securities.

	As of September 30, 2009		As of December 31, 2008	
	Amortized Cost	Fair Value	Amortized Cost	Fair Value
	(Dollars in millions)			
Other asset-backed securities:				
Auto	\$ 12.4	\$ 12.9	\$ 13.4	\$ 12.2
Credit cards	68.0	74.2	105.0	97.6
Franchise	13.7	9.7	17.6	13.0
Manufactured homes	19.3	15.2	20.8	13.6
Utility	10.9	11.9	16.4	15.8
Other	5.9	5.0	6.5	5.0
Total other asset-backed securities	<u>\$ 130.2</u>	<u>\$ 128.9</u>	<u>\$ 179.7</u>	<u>\$ 157.2</u>

Return on Equity-Like Investments

Prospector manages our portfolio of equity-like investments, including publicly traded common stock and convertible securities. The following table compares our total return to the benchmark S&P 500 Index for the nine months ended September 30, 2009, and for the years ended December 31, 2008, 2007 and 2006. We believe that these equity and equity-like investments are suitable for funding certain long duration liabilities in our Income Annuities segment. See "Business — Investments — Portfolio Managers" for further information regarding Prospector.

	Nine Months Ended September 30, 2009	Year Ended December 31,		
		2008	2007	2006
Public equity	25.2%	(30.6)%	10.2%	26.1%
S&P 500 Index (total return)	19.3	(37.0)	5.5	15.8
Difference	<u>5.9%</u>	<u>6.4%</u>	<u>4.7%</u>	<u>10.3%</u>

Mortgage Loans

Our mortgage loan department originates new commercial mortgages and manages our existing commercial mortgage loan portfolio. The commercial mortgage holdings are secured by first-mortgage liens on income-producing commercial real estate, primarily in the retail, industrial and office building sectors. All loans are underwritten consistently to our standards based on loan-to-value ratios and debt service coverage based on income and detailed market, property and borrower analysis using our long-term experience in commercial mortgage lending. Most loans have personal guarantees and are inspected and evaluated annually. We diversify our mortgage loans by geographic region, loan size and scheduled maturities. Mortgage loans are reported net of an allowance for losses and include a PGAAP adjustment.

As of September 30, 2009, 80.2% of our total mortgage loans were under \$5 million and our average loan balance was \$1.8 million.

Composition of Mortgage Loans

The stress experienced in the U.S. financial markets and unfavorable credit market conditions led to a decrease in overall liquidity and availability of capital in the commercial mortgage loan market, which has led to greater opportunities for more selective loan originations. While we have begun to observe some weakness in commercial real estate fundamentals, we have only one non-performing loan in our commercial mortgage

loan portfolio during the nine months ended September 30, 2009. We have experienced no other delinquencies or non-performing loans in the years since the Acquisition.

The following table sets forth the carrying value of our investments in commercial mortgage loans by geographic region:

	As of September 30, 2009		As of December 31, 2008	
	Carrying Value	% of Total	Carrying Value	% of Total
(Dollars in millions)				
Region:				
California	\$ 322.7	29.4%	\$ 265.3	26.8%
Washington	219.5	20.0	211.2	21.3
Texas	120.5	11.0	101.2	10.2
Oregon	67.5	6.1	65.8	6.7
Colorado	45.1	4.1	46.8	4.7
Arizona	37.4	3.4	31.9	3.2
Minnesota	30.7	2.8	31.8	3.2
Other	254.6	23.2	235.5	23.9
Total	<u>\$ 1,098.0</u>	<u>100.0%</u>	<u>\$ 989.5</u>	<u>100.0%</u>

The following table sets forth the carrying value of our investments in commercial mortgage loans by property type:

	As of September 30, 2009		As of December 31, 2008	
	Carrying Value	% of Total	Carrying Value	% of Total
(Dollars in millions)				
Property Type:				
Shopping Centers and Retail	\$ 434.5	39.6%	\$ 390.7	39.5%
Industrial	325.9	29.7	309.2	31.3
Office Buildings	296.3	27.0	248.3	25.1
Multi-Family	26.3	2.4	26.1	2.6
Other	15.0	1.3	15.2	1.5
Total	<u>\$ 1,098.0</u>	<u>100.0%</u>	<u>\$ 989.5</u>	<u>100.0%</u>

The following table sets forth the loan-to-value ratios for our mortgage loan portfolio:

<u>Loan-to-Value Ratio</u>	As of September 30, 2009	% of Portfolio
	(Dollars in millions)	
< or = 50%	\$ 427.4	38.9%
51% – 60%	294.7	26.9
61% – 70%	194.6	17.7
71% – 75%	67.3	6.1
76% – 80%	16.8	1.6
81% – 100%	93.6	8.5
> 100%	3.6	0.3
	<u>\$ 1,098.0</u>	<u>100.0%</u>

We use the loan-to-value ratio as our primary metric to assess the quality of our mortgage loans. The loan-to-value ratio, which is expressed as a percentage, compares the amount of the loan to the fair value of the underlying property collateralizing the loan. Loan-to-value ratios greater than 100% indicate that the loan

amount is greater than the collateral value. A smaller loan-to-value ratio generally indicates a higher quality loan. As of September 30, 2009 and December 31, 2008, our mortgage loan portfolio had weighted-average loan-to-value ratios of 53.6% and 50.7%, respectively. The values used in calculating these loan-to-value ratios are developed as part of our annual review of the mortgage loan portfolio, which includes an internal evaluation of the underlying collateral value.

For loans originated in the nine months ended September 30, 2009, 45.9% had a loan-to-value ratio of 50% or less, and no loans had a loan-to-value ratio of more than 70%. For loans originated during the year ended December 31, 2008, 35.3% had a loan-to-value ratio of 50% or less, and no loans had a loan-to-value ratio of more than 75%.

Maturity Date of Mortgage Loans

The following table sets forth our mortgage loans by contractual maturity date:

Years to Maturity	As of September 30, 2009		As of December 31, 2008	
	Carrying Value	% of Total	Carrying Value	% of Total
(Dollars in millions)				
Due in one year or less	\$ 4.7	0.4%	\$ 5.0	0.5%
Due after one year through five years	96.2	8.8	78.8	8.0
Due after five years through ten years	495.6	45.1	391.9	39.6
Due after ten years	501.5	45.7	513.8	51.9
Total	\$ 1,098.0	100.0%	\$ 989.5	100.0%

Mortgage Loan Quality

Our allowance for losses on mortgage loans provides for the risk of credit loss inherent in the lending process. The allowance includes a portfolio reserve for probable incurred but not specifically identified losses and loan specific reserves for non-performing loans. We define non-performing loans as loans for which it is probable that amounts due according to the terms of the loan agreement will not be collected. The portfolio reserve for incurred but not specifically identified losses considers our past loan experience and the current credit composition of the portfolio, and takes into consideration market experience. We evaluate the allowance for losses on mortgage loans as of each reporting period and record adjustments when appropriate.

Our allowance for losses on mortgage loans was \$6.1 million and \$5.0 million as of September 30, 2009 and December 31, 2008, respectively. One loan was classified as non-performing as of September 30, 2009, and a specific reserve of \$0.6 million was established.

Investments in Limited Partnerships — Affordable Housing Investments

We invest in tax-advantaged federal affordable housing investments through limited liability partnerships. These affordable housing investments are typically 15-year investments that provide tax credits in years one through ten. As of September 30, 2009, we were invested in seven limited partnership interests related to the federal affordable housing projects and other various state tax credit funds. We have unconditionally committed to provide capital contributions totaling approximately \$115.4 million, of which the unfunded portion of \$44.2 million is expected to be contributed over the next three years. These investments are accounted for under the equity method and are recorded at amortized cost in investments in limited partnerships, with the present value of unfunded contributions recorded in other liabilities.

Cumulative capital contributions of \$71.2 million were paid as of September 30, 2009, with the remaining expected cash capital contributions payable as follows:

	Expected Capital Contributions (Dollars in millions)
Remainder of 2009	\$ 4.2
2010	35.9
2011	2.2
2012	1.9
Total expected future capital contribution	<u>\$ 44.2</u>

Although these investments decrease our net investment income over time on a pre-tax basis, they provide us with significant tax benefits.

The following table provides detail on the impact to net income of the amortization and the tax credits related to these investments:

	Nine Months Ended September 30,		Year Ended December 31,		
	2009	2008	2008	2007	2006
	(Dollars in millions)				
Amortization related to affordable housing investments, net of tax benefit	\$ (4.5)	\$ (5.9)	\$ (7.8)	\$ (4.6)	\$ (0.9)
Affordable housing tax credits	7.2	6.4	8.3	4.5	1.0
Impact to net income	<u>\$ 2.7</u>	<u>\$ 0.5</u>	<u>\$ 0.5</u>	<u>\$ (0.1)</u>	<u>\$ 0.1</u>

The following table provides the future estimated impact to net income:

	Impact to Net Income (Net of Tax) (Dollars in millions)
Remainder of 2009	\$ —
2010	5.1
2011	6.2
2012 and beyond	17.0
Estimated impact to net income (net of taxes)	<u>\$ 28.3</u>

Financial Strength Ratings

Rating organizations continually review the financial performance and condition of most insurers and provide financial strength ratings based on a company's operating performance and ability to meet obligations to policyholders. Ratings provide both industry participants and insurance consumers meaningful information on specific insurance companies and are an important factor in establishing the competitive position of insurance companies. In addition, ratings are important to maintaining public confidence in us and our ability to market our products.

Symetra Financial Corporation and our principal life insurance subsidiaries, Symetra Life Insurance Company and First Symetra National Life Insurance Company of New York, are rated by A.M. Best, S&P, Moody's and Fitch as follows as of September 30, 2009:

	Financial Strength Ratings			
	A.M. Best	S&P	Moody's	Fitch
Financial Strength Rating				
Symetra Life Insurance Company	A	A	A3	A+
First Symetra National Life Insurance Company of New York	A	A	NR*	A+
Issuer Credit/Default Ratings				
Symetra Financial Corporation	bbb+	BBB	Baa3**	A-
Symetra Life Insurance Company	a+	A	NR*	NR*
First Symetra National Life Insurance Company of New York	a+	A	NR*	NR*

* "NR" indicates not rated

** Represents the senior debt rating.

A.M. Best states that its "A" (Excellent) financial strength rating is assigned to those companies that have, in its opinion, an excellent ability to meet their ongoing obligations to policyholders. The "A" (Excellent) is the third highest of 16 ratings assigned by A.M. Best, which range from "A++" to "S." A.M. Best describes its "a" issuer credit rating for insurers as "excellent," assigned to those companies that have, in its opinion, a strong ability to meet the terms of their ongoing senior financial obligations. Its "bbb" issuer credit rating is described as "good," assigned to those companies that have, in its opinion, an adequate ability to meet the terms of their obligations but are more susceptible to changes in economic or other conditions. A.M. Best issuer credit ratings range from "aaa" (exceptional) to "rs" (regulatory supervision/liquidation) and may be enhanced with a "+" (plus) or "-" (minus) to indicate whether credit quality is near the top or bottom of a category.

Symetra Life Insurance Company and First Symetra National Life Insurance Company of New York's Financial Size Category, or FSC, rankings, as determined by A.M. Best, are both XIII, the third highest of 15. A.M. Best indicates that the FSC is designed to provide an indicator of the size of a company in terms of its statutory surplus and related accounts.

Standard & Poor's states that an insurer with a financial strength rating of "A" (Strong) has strong financial security characteristics that outweigh any vulnerabilities, and is highly likely to have the ability to meet financial commitments, but is somewhat more likely to be affected by adverse business conditions than are insurers with higher ratings. The "A" range is the third highest of the four ratings ranges that meet these criteria, and also is the third highest of nine financial strength ratings ranges assigned by S&P, which range from "AAA" to "R." A plus (+) or minus (-) shows relative standing in a rating category. Accordingly, the "A" rating is the sixth highest of S&P's 21 ratings categories. S&P describes companies assigned an "A" issuer credit rating as having a strong capacity to meet financial commitments, but somewhat more susceptible to the adverse effects of changes in circumstances and economic conditions than higher-rated companies. Companies assigned a "BBB" issuer credit rating have adequate capacity to meet financial commitments, but adverse economic conditions are more likely to lead to a weakened capacity to meet such commitments. S&P issuer credit ratings range from "AAA" (extremely strong) to "D," indicating default.

Moody's Investors Service states that insurance companies rated "A3" (Good) offer good financial security. However, elements may be present that suggest a susceptibility to impairment sometime in the future. The "A" range is the third highest of nine financial strength rating ranges assigned by Moody's which range from "Aaa" to "C." Numeric modifiers are used to refer to the ranking within the group, with "1" being the highest and "3" being the lowest. Accordingly, the "A3" rating is the seventh highest of Moody's 21 ratings categories. Moody's credit rating is assigned to our senior debt. A rating of "Baa" is defined as subject to moderate credit risk, considered medium-grade, and may possess certain speculative characteristics.

Fitch states that insurance companies with a financial strength rating of “A+” (Strong) are viewed as possessing strong capacity to meet policyholder and contract obligations. Risk factors are moderate, and the impact of any adverse business and economic factors is expected to be small. The “A” rating category is the third highest of eight financial strength categories, which range from “AAA” to “D.” The symbol (+) or (-) may be appended to a rating to indicate the relative position of a credit within a rating category. These suffixes are not added to ratings in the “AAA” category or to ratings below the “CCC” category. Accordingly, the “A+” rating is the fifth highest of Fitch’s 24 financial strength ratings categories. Fitch describes its “A-” issuer default rating as “high credit quality,” which denotes an expectation of low default risk, but may be more vulnerable to adverse business or economic conditions than higher ratings. Fitch issuer default ratings range from “AAA” (highest credit quality) to “D” (default).

A.M. Best, S&P, Moody’s and Fitch review their ratings periodically and we cannot assure you that we will maintain our current ratings in the future. Other agencies may rate Symetra or our insurance subsidiaries on a solicited or unsolicited basis.

The A.M. Best, S&P, Moody’s and Fitch ratings included are not designed to be, and do not serve as, measures of protection or valuation offered to investors in this offering. These financial strength ratings should not be relied on with respect to making an investment in our securities.

Liquidity and Capital Resources

We conduct all our operations through our operating subsidiaries. Dividends from our subsidiaries and permitted payments of our tax sharing arrangements with our subsidiaries are Symetra’s principal sources of cash to pay stockholder dividends and meet Symetra’s obligations, including payments of principal and interest on notes payable.

Our primary uses of funds at our holding company level include payment of general operating expenses, payment of debt and other expenses related to holding company debt and payment of dividends to our stockholders. The declaration and payment of future dividends to holders of our common stock will be at the discretion of our board of directors.

Starting in late 2007, the global financial markets experienced unprecedented disruption, adversely affecting the business environment in general, as well as financial services companies in particular. This disruption increased during the second half of 2008. In managing through these challenging market conditions, we benefit from the strength of our management philosophy, diversification of our business and strong financial fundamentals. We actively manage our liquidity in light of changing market, economic and business conditions and we believe that our liquidity levels are more than adequate to cover our exposures, as evidenced by the following:

- We continue to increase sales and recorded sales growth of 63.4% for the nine months ended September 30, 2009 compared to the same period in 2008. Strong sales have led to strong cash inflows on our deposit contracts (annuities and universal life policies, including BOLI) of \$2,187.7 million as of September 30, 2009, compared to \$1,266.5 million as of September 30, 2008.
- While certain lapses and surrenders occur in the normal course of business, these lapses and surrenders have not deviated materially from management expectations during the financial crisis.
- The amount of accumulated other comprehensive income (loss), net of taxes on our balance sheet increased to \$29.8 million as of September 30, 2009 from \$(1,052.6) million as of December 31, 2008. The primary driver of this increase was an increase in the fair value of our available-for-sale securities, due to the market showing signs of stabilization during 2009 and credit spreads tightening. We believe we are positioned to hold these investments to maturity because of our mix of insurance products and our disciplined asset/liability matching. We have \$7,352.1 million of illiquid liabilities consisting of reserves for structured settlements and SPIAs that cannot be surrendered, deferred annuities with five-year payout provisions or market value adjustments, traditional life insurance, and group life and health policies.

- As of September 30, 2009, we had the ability to borrow on an unsecured basis up to a maximum principal amount of \$180.0 million, under a \$200.0 million revolving line of credit arrangement. On October 7, 2009, we added a new member to the syndicate of lending institutions in this revolving credit facility, effectively restoring our ability to borrow under the facility to \$200.0 million.

Liquidity Requirements and Sources of Liquidity

The liquidity requirements of our insurance subsidiaries principally relate to the liabilities associated with their various insurance and investment products, operating costs and expenses, the payment of dividends to us, and payment of income taxes. Liabilities arising from insurance and investment products include the payment of benefits, as well as cash payments in connection with policy and contract surrenders and withdrawals and policy loans. Historically, our insurance subsidiaries have used cash flows from operations, cash flows from invested assets and sales of investment securities to fund their liquidity requirements.

In managing the liquidity of our insurance operations, we also consider the risk of policyholder and contractholder withdrawals of funds earlier than our assumptions when selecting assets to support these contractual obligations. We use surrender charges and other contract provisions to mitigate the extent, timing and profitability impact of withdrawals of funds by customers from annuity contracts and deposit liabilities. The following table sets forth withdrawal characteristics of our general account annuity reserves and deposit liabilities as of September 30, 2009 and December 31, 2008.

	September 30, 2009		December 31, 2008	
	Amount	% of Total	Amount	% of Total
(Dollars in millions)				
Illiquid Liabilities				
Structured settlements & other SPIAs(1)	\$ 6,704.8	35.2%	\$ 6,761.7	39.0%
Deferred annuities with 5-year payout provision or MVA(2)	393.3	2.0%	397.5	2.3%
Traditional insurance (net of reinsurance)(3)	185.4	1.0%	186.7	1.1%
Group health & life(3)	68.6	0.3%	71.5	0.4%
Total illiquid liabilities	7,352.1	38.5%	7,417.4	42.8%
Somewhat Liquid Liabilities				
Bank-owned life insurance (BOLI)(4)	3,827.2	20.1%	3,772.4	21.8%
Deferred annuities with surrender charges > 5%	4,575.2	24.0%	2,792.5	16.1%
Universal life with surrender charges > 5%	146.8	0.8%	139.1	0.8%
Total somewhat liquid liabilities	8,549.2	44.9%	6,704.0	38.7%
Fully Liquid Liabilities				
Deferred annuities with surrender charges of: 3-5%	422.4	2.2%	355.9	2.1%
0-3%	53.1	0.3%	39.9	0.2%
No surrender charges(5)	1,983.1	10.4%	2,056.3	11.9%
Universal life and whole life with surrender charges < 5%	439.2	2.3%	443.9	2.6%
Total Fully Liquid Liabilities	2,897.8	15.2%	2,896.0	16.8%
Other Policyholder Liabilities	272.5	1.4%	302.4	1.7%
Total Policyholder Liabilities(6)	\$ 19,071.6	100.0%	\$ 17,319.8	100.0%

(1) These contracts cannot be surrendered. The benefits are specified in the contracts as fixed amounts to be paid over the next several decades.

- (2) In a liquidity crisis situation, we could invoke the five-year payout provision so that the contract value with interest is paid out ratably over five years.
- (3) The surrender value on these contracts is generally zero.
- (4) The biggest deterrent to surrender is the taxation on the gain within these contracts, which includes a 10% non-deductible penalty tax. Banks can exchange certain of these contracts with other carriers, tax-free. However, a significant portion of this business may not qualify for this tax-free treatment due to the employment status of the original covered employees.
- (5) Approximately half of this business has been with the Company for over a decade, contains lifetime minimum interest guarantees of 4.0% to 4.5%, and has been free of surrender charges for many years. This business has experienced high persistency given the high lifetime guarantees that have not been available in the market on new issues for many years.
- (6) Represents the sum of funds held under deposit contracts, future policy benefits and other policyholders' funds on the consolidated balance sheets.

Liquid Assets

Our insurance subsidiaries maintain investment strategies intended to provide adequate funds to pay benefits without forced sales of investments. Products having liabilities with longer durations, such as certain life insurance policies and structured settlement annuities, are matched with investments having similar estimated lives such as long-term fixed maturities, mortgage loans and marketable equity securities. Shorter-term liabilities are matched with fixed maturities that have short- and medium-term fixed maturities. In addition, our insurance subsidiaries hold highly liquid, high quality, short-term investment securities and other liquid investment-grade fixed maturities to fund anticipated operating expenses, surrenders and withdrawals.

We define liquid assets to include cash, cash equivalents, short-term investments, publicly traded fixed maturities and public equity securities. As of September 30, 2009 and December 31, 2008, our insurance subsidiaries had liquid assets of \$18.0 billion and \$14.7 billion, respectively, of our total liquid assets of \$18.1 billion and \$14.9 billion, respectively. The portion of total company liquid assets comprised of cash and cash equivalents and short-term investments was \$244.2 million and \$477.4 million as of September 30, 2009 and December 31, 2008, respectively. Our fixed maturities portfolio included below investment grade securities that comprised 6.8% and 5.2% of the total fair value of our total fixed maturities as of September 30, 2009 and December 31, 2008, respectively. In addition, our fixed maturities portfolio included non-rated securities that comprised 4.6% and 4.8% of the total fair value of our fixed maturities as of these dates.

We consider attributes of the various categories of liquid assets (for example, type of asset and credit quality) in calculating internal liquidity measures in order to evaluate the adequacy of our insurance operations' liquidity under a variety of stress scenarios. We believe that the liquidity profile of our assets is sufficient to satisfy current liquidity requirements, including under foreseeable stress scenarios.

Given the size and liquidity profile of our investment portfolios, we believe that claim experience varying from our projections does not constitute a significant liquidity risk. Our asset/liability management process takes into account the expected maturity of investments and expected claim payments as well as the specific nature and risk profile of the liabilities. Historically, there has been no significant variation between the expected maturities of our investments and the payment of claims.

Capitalization

Our capital structure consists of notes payable and stockholders' equity. The following table summarizes our capital structure as of the dates indicated:

	September 30, 2009	2008 (Dollars in millions)	December 31, 2007	2006
Notes payable	\$ 448.9	\$ 448.8	\$ 448.6	\$ 298.7
Stockholders' equity	1,480.5	286.2	1,285.1	1,327.3
Total capital	\$ 1,929.4	\$ 735.0	\$ 1,733.7	\$ 1,626.0

Our capitalization increased \$1,194.4 million as of September 30, 2009 as compared to December 31, 2008. This increase was driven by net income of \$96.2 million, a cumulative effect adjustment related to new accounting guidance, which increased retained earnings as of January 1, 2009 by \$15.7 million and an increase in AOCI. AOCI increased primarily due to changes in net unrealized gains (losses) on available-for-sale securities of \$1,136.5 million, partially offset by OTTI's not related to credit losses of \$38.4 million.

Our capitalization decreased \$998.7 million as of December 31, 2008, as compared to December 31, 2007. Accumulated other comprehensive loss increased by \$1,040.1 million, primarily due to changes in net unrealized losses of \$1,021.0 million. The increase in net unrealized losses was concentrated in our corporate fixed securities due to credit spreads widening and increased liquidity discounts during the volatile markets in 2008.

Our capitalization increased \$107.7 million as of December 31, 2007 as compared to December 31, 2006 as we issued \$150.0 million aggregate principal amount of CENTS at an issue price of \$149.8 million. We used the proceeds from the CENTS and dividends from life insurance subsidiaries to pay two dividends to our stockholders, totaling \$200.0 million. In addition, net income for the year ended December 31, 2007 was \$167.3 million.

Debt

The following table summarizes our debt instruments:

Description	Maturity Date	Maximum Amount Available as of			Amount Outstanding as of		
		September 30, 2009	December 31, 2008	December 31, 2007 (Dollars in millions)	September 30, 2009	December 31, 2008	December 31, 2007
Senior notes payable	4/1/2016	\$ 300.0	\$ 300.0	\$ 300.0	\$ 300.0	\$ 300.0	\$ 300.0
CENTs	10/15/2067	150.0	150.0	150.0	150.0	150.0	150.0
Revolving credit facilities:							
Bank of America, N.A.	8/16/2012	180.0	200.0	200.0	—	—	—
The Bank of New York:							
Holding company	n/a	—	—	25.0	—	—	—
Insurance subsidiary	n/a	—	—	25.0	—	—	—
Total notes payable and revolving credit facilities		\$ 630.0	\$ 650.0	\$ 700.0	\$ 450.0	\$ 450.0	\$ 450.0

Notes Payable

Senior Notes Due 2016

On March 30, 2006, we issued \$300.0 million of 6.125% senior notes due April 1, 2016, which were issued at a discount yielding \$298.7 million. Proceeds from the senior notes were used to pay down the outstanding principal on a variable rate revolving line of credit. Interest on the senior notes is payable semiannually in arrears, beginning on October 2, 2006.

The senior notes do not contain any financial covenants or any provisions restricting us from purchasing or redeeming capital stock, paying dividends or entering into a highly leveraged transaction, reorganization, restructuring, merger or similar transaction. In addition, we are not required to repurchase, redeem or modify the terms of any of the senior notes upon a change of control or other event involving Symetra.

For a description of additional terms, see “Description of Certain Indebtedness — 6.125% Senior Notes due 2016” on page 167.

Capital Efficient Notes Due 2067

On October 10, 2007, we issued \$150.0 million aggregate principal amount CENs with a scheduled maturity date of October 15, 2037 and, subject to certain limitations, with a final maturity date of October 15, 2067. We issued the CENs at a discount yielding \$149.8 million. For the initial ten-year period following the original issuance date, to but not including October 15, 2017, the CENs carry a fixed interest rate of 8.300% payable semi-annually. From October 15, 2017 until the final maturity date of October 15, 2067, interest on the CENs will accrue at a variable annual rate equal to the three-month LIBOR plus 4.177%, payable quarterly. We applied the net proceeds from the issuance to pay a special cash dividend to stockholders on October 19, 2007.

For a description of additional terms, see “Description of Certain Indebtedness — Capital Efficient Notes due 2067” on page 167.

Revolving Credit Facilities

Current Credit Facility. On August 16, 2007, we entered into a \$200.0 million senior unsecured revolving credit agreement with a syndicate of lending institutions led by Bank of America, N.A. On February 12, 2009, Bank of America, N.A. issued a notice of default to Lehman Commercial Paper, Inc., one of the lending institutions in the syndicate with a commitment of \$20.0 million, effectively limiting our ability to borrow under the revolving credit facility to \$180.0 million at that time. On October 7, 2009, Lehman Commercial Paper, Inc. assigned its interest in our revolving credit facility to Barclays Bank PLC, effectively restoring capacity in the facility to \$200.0 million. This credit facility matures on August 16, 2012, and loans under this facility bear interest at varying rates depending on our credit rating. This facility requires us to maintain specified financial ratios, and includes other customary restrictive and affirmative covenants. This revolving credit facility is available to provide support for working capital, capital expenditures and other general corporate purposes.

For a description of additional terms of this facility, see “Description of Certain Indebtedness — Revolving Credit Facilities” on page 168.

Prior Facility. In June 2004, we entered into a \$370.0 million revolving credit facility with a syndicate of lending institutions led by Bank of America, N.A. On March 30, 2006, this revolving credit facility was reduced to \$70 million and, on August 17, 2007, this revolving credit facility was closed and replaced with the current credit facility led by Bank of America, N.A. described above.

Closed Facilities. In addition, in 2005, we entered into two \$25.0 million revolving credit facilities with The Bank of New York to support our overnight repurchase agreements program, which provides us with the liquidity to meet general funding requirements. On March 7, 2008, we closed both of these revolving credit facilities with The Bank of New York. We did not borrow under these facilities while they were in place.

Securities Lending

We participate in a securities lending program as a mechanism for generating additional investment income. Under the securities lending arrangements, certain securities we own are loaned to other institutions for short periods of time through a lending agent. The securities lending counterparty is required to provide initial collateral for the loaned securities, which is then invested by the lending agent. The collateral is

required at a rate of 102% of the fair value of the loaned securities, is controlled by the lending agent and may not be sold or re-pledged. In the event that the lending agent does not return the full amount of collateral to the securities lending counterparty, we are obligated to make up any deficiency.

In late September 2008, we began reducing the exposure to securities lending by recalling loans from some of the more troubled financial services companies, and have reduced our exposure from \$105.7 million at December 31, 2008 to \$31.4 million at September 30, 2009. At September 30, 2009, there was approximately \$0.5 million of unrealized losses related to the collateral invested. We expect to continue to reduce our securities lending portfolio during the remainder of 2009 and during 2010.

Dividends and Regulatory Requirements

The payment of dividends and other distributions to us by our insurance subsidiaries is controlled by insurance laws and regulations. In general, dividends in excess of prescribed limits are deemed “extraordinary” and require insurance regulatory approval. During the twelve months ended December 31, 2008, we received \$100.0 million in dividends from our insurance subsidiaries. These dividends were considered extraordinary based on the timing of the dividend payment. We received \$166.4 million and \$122.5 million in dividends from our insurance subsidiaries in 2007 and 2006, respectively.

Based on our statutory results, as of December 31, 2008, our insurance subsidiaries may pay dividends of up to \$117.9 million to us during 2009 without needing to obtain regulatory approval. To support the growing sales of our products and maintain financial strength ratings, we target a risk-based capital level of at least 350% in our life insurance company, Symetra Life Insurance Company. To maintain this level, we are currently not planning on paying dividends from our insurance subsidiaries in 2009. As of September 30, 2009, Symetra Life Insurance Company had a risk-based capital ratio of 361%.

Cash Flows

The following table sets forth a summary of our consolidated cash flows for the nine months ended September 30, 2009 and 2008, and for the years ended December 31, 2008, 2007 and 2006.

	Nine Months Ended September 30,		Year Ended December 31,		
	2009	2008	2008	2007	2006
			(Dollars in millions)		
Net cash flows from operating activities	\$ 596.6	\$ 557.6	\$ 733.0	\$ 813.8	\$ 794.6
Net cash flows from investing activities	(1,916.7)	(831.2)	(976.8)	522.3	908.9
Net cash flows from financing activities	1,093.8	284.9	457.9	(1,335.4)	(1,561.3)

Operating Activities

Cash flows from our operating activities are primarily driven by the amounts and timing of cash received for premiums on our group medical stop-loss, group life and term life insurance products, income including dividends and interest on our general account investments, as well as the amounts and timing of cash disbursed for our payment of policyholder benefits and claims, underwriting and operating expenses and income taxes. The following discussion highlights key drivers in the level of cash flows generated from our operating activities:

- *Nine months ended September 30, 2009 and 2008.* Net cash provided by operating activities for the nine months ended September 30, 2009 was \$596.6 million, a \$39.0 million increase over the same period in 2008. This increase was primarily the result of lower income taxes paid in 2009 due to tax refunds we received for prior year returns and a decrease in operating expenses due to reductions in spending, including payroll and travel-related expenditures.

- *Years ended December 31, 2008 and 2007.* Net cash provided by operating activities for the year ended December 31, 2008 was \$733.0 million, an \$80.8 million decrease over the same period in 2007. This decrease was primarily the result of an increase in cash paid to settle policyholder benefits and claims related to our group medical stop-loss products, and an increase in paid commissions related to our deferred annuity products. In addition, interest payments in 2008 increased compared to 2007 as a result of the CENs sold in October 2007.
- *Years ended December 31, 2007 and 2006.* Net cash provided by operating activities for the year ended December 31, 2007 was \$813.8 million, a \$19.2 million increase over the same period in 2006. This increase was primarily the result of the timing of certain cash settlements related to certain receivables, changes in current and deferred taxes payable and an increase in realized investment gains due to trading activities.

Investing Activities

Cash flows from our investing activities are primarily driven by the amounts and timing of cash received from our sales of investments and from maturities and calls of fixed maturity securities, as well as the amounts and timing of cash disbursed for our purchases of investments. The following discussion highlights key drivers in the level of cash flows generated from our investing activities:

- *Nine months ended September 30, 2009 and 2008.* Net cash used in investing activities for the nine months ended September 30, 2009 was \$1,916.7 million, a \$1,085.5 million increase from the same period in 2008. The increase was primarily the result of higher purchases of fixed maturities, as we experienced an increase in sales primarily of fixed deferred annuities. This was partially offset by an increase in maturities, calls and paydowns. In addition, securities lending activity resulted in net cash used in investing of securities lending collateral of \$4.0 million in 2008 compared to cash collateral returned of \$72.3 million in 2009.
- *Years ended December 31, 2008 and 2007.* Net cash used in investing activities for the year ended December 31, 2008 was \$976.8 million, a \$1,499.1 million decrease from the same period in 2007. The decrease was primarily the result of lower sales of fixed maturities due to decreased withdrawals from certain of our products. In addition, we originated \$224.5 million in new mortgage loans in 2008, an increase of \$74.5 million.
- *Years ended December 31, 2007 and 2006.* Net cash provided by investing activities during the year ended December 31, 2007 was \$522.3 million, a \$386.6 million decrease from the same period in 2006. The decrease was primarily the result of management of our fixed maturities and marketable equity securities, as purchases increased \$887.1 million, and sales increased by \$447.2 million. In addition, we used \$22.0 million to acquire MRM.

Financing Activities

Cash flows from our financing activities are primarily driven by the amounts and timing of cash received from deposits into certain life insurance and annuity policies and proceeds from our issuances of debt, as well as the amounts and timing of cash disbursed to fund withdrawals from certain life insurance and annuity policies, repayments of debt and dividend distributions to our stockholders. The following discussion highlights key drivers in the level of cash flows generated from our financing activities:

- *Nine months ended September 30, 2009 and 2008.* Net cash provided by financing activities for the nine months ended September 30, 2009 was \$1,093.8 million, an \$808.9 million increase over the same period in 2008. This was primarily due to a \$921.2 million increase in deposits primarily related to the sales of fixed deferred annuities referred to in investing activities above. This was partially offset by a \$42.4 million increase in withdrawals for 2009 compared to 2008, primarily due to a BOLI withdrawal of \$59.0 million in 2009, and a \$76.3 million decrease in securities lending collateral. Securities lending activity resulted in net cash collateral received of \$4.0 million in 2008 compared to cash collateral returned of \$72.3 million in 2009.

- *Years ended December 31, 2008 and 2007.* Net cash provided by financing activities for the year ended December 31, 2008 was \$457.9 million, a \$1,793.3 million increase over the same period in 2007. This was primarily due to a \$1,150.8 million increase in deposits and a \$562.3 million decrease in withdrawals in 2008 over 2007. Sales of fixed deferred annuities increased in 2008 as our distribution channel strategy matured. Also, withdrawals decreased as products containing a surrender charge free period passed the surrender charge free window. In addition, in 2007, we received \$149.8 million in proceeds from our CENts offering and paid \$200.0 million in stockholder dividends.
- *Years ended December 31, 2007 and 2006.* Net cash used in financing activities during the year ended December 31, 2007 was \$1,335.4 million, a \$225.9 million decrease over the same period in 2006. We incurred a net cash outflow from financing activities in both periods as policyholder withdrawals exceeded deposits; however, compared to 2006 we experienced a \$159.5 million increase in policyholder deposits as a result of sales, and a \$131.7 million reduction in policyholder withdrawals as two large blocks of annuities exited an 18-month period of surrendering without charges in the fourth quarter of 2007. In addition, in 2007, we received \$149.8 million in proceeds from our CENts offering and paid \$200.0 million in stockholders dividends. In 2006 we received \$298.7 million in proceeds from our senior debt offering and paid \$100.0 million in stockholder dividends.

Contractual Obligations and Commitments

We enter into obligations with third parties in the ordinary course of our operations. These obligations as of December 31, 2008 are set forth in the table below. However, we do not believe that our cash flow requirements can be assessed based upon an analysis of these obligations as the funding of these future cash obligations will be from future cash flows from premiums, deposits, fees and investment income that are not reflected in the table below. In addition, our operations involve significant expenditures that are not based upon commitments, including expenditures for income taxes and payroll.

Contractual Obligations	Payments Due by Year				
	Total	2009	2010-2011 (Dollars in millions)	2012-2013	2014 and thereafter
Insurance obligations(1)	\$ 41,330.3	\$ 1,575.4	\$ 2,959.0	\$ 2,813.9	\$ 33,982.0
Notes payable	450.0	—	—	—	450.0
Interest on notes payable	242.6	30.8	61.7	61.7	88.4
Securities collateral on securities lending(2)	105.7	105.7	—	—	—
Purchase and lending commitments:					
Investments in limited partnerships(3)	93.8	60.8	31.2	1.8	—
Commercial mortgage loans(4)	9.0	9.0	—	—	—
Other(5)	9.1	2.0	4.1	3.0	—
Operating lease obligations(6)	46.8	7.9	14.6	13.5	10.8
Licensing fees(7)	18.3	11.6	6.7	—	—
Total	\$ 42,305.6	\$ 1,803.2	\$ 3,077.3	\$ 2,893.9	\$ 34,531.2

(1) Includes estimated claim and benefit, policy surrender, reinsurance premiums and commission obligations on in force insurance policies and deposit contracts. Estimated claim and benefit obligations are based on mortality, morbidity and lapse assumptions comparable with our historical experience. In contrast to this

footnotes continued on following page

table, our obligations recorded in our consolidated balance sheets do not incorporate future credited interest for deposit contracts or tabular interest for insurance policies. Therefore, the estimated obligations for insurance liabilities presented in this table significantly exceed the liabilities recorded in reserves for future annuity and contract benefits and the liability for policy and contract claims. Due to the significance of the assumptions used, the amounts presented could materially differ from actual results. We have not included the variable separate account obligations as these obligations are legally insulated from general account obligations and will be fully funded by cash flows from separate account assets. We expect to fund the obligations for insurance liabilities from cash flows from general account investments and future deposits and premiums.

- (2) We have accepted cash collateral in connection with our securities lending program and reinvested this collateral in investments with a fair value of \$105.7 million. Since the timing of the return of collateral is uncertain, the return of collateral has been included in the payments due in less than one year. For more information, see Note 6, "Securities Lending Program," to our audited consolidated financial statements included elsewhere in this prospectus.
- (3) We have investments in twelve limited partnership interests related to tax-advantaged affordable housing projects and various state tax credit funds, and five private equity partnerships. We will provide capital contributions to the five private equity partnerships through 2015 with a remaining committed amount of \$37.0 million at the discretion of the general partner, subject to certain contribution limits. Since the timing of payment is uncertain, the unfunded amount has been included in the payment due in less than one year. For more information, see Note 17, "Commitments and Contingencies," to our audited consolidated financial statements included elsewhere in this prospectus. Amounts recorded on the balance sheet are included in "other liabilities."
- (4) Unfunded mortgage loan commitments as of December 31, 2008.
- (5) In connection with the acquisition of MRM in May 2007, we committed to pay \$14.0 million to the selling stockholder over a period of five years, including \$10.2 million which is contingent upon the achievement of certain annual profitability targets. For more information, see Note 11, "Acquisitions," to our audited consolidated financial statements included in this prospectus.
- (6) Includes minimum rental commitments on leases for office space, commercial real estate and certain equipment. For more information, see Note 17, "Commitments and Contingencies," to our audited consolidated financial statements included elsewhere in this prospectus.
- (7) Includes contractual commitments for a service agreement to outsource the majority of our information technology infrastructure. For more information, see Note 17, "Commitments and Contingencies," to our audited consolidated financial statements included elsewhere in this prospectus.

On August 1, 2009, we entered into a service agreement with a third party service provider to outsource the majority of its information technology infrastructure, effectively terminating the previous agreement, referred to in the table under licensing fees, scheduled to expire in July 2010 and renewing with the same vendor. Under the terms of the service agreement, we agreed to pay \$4.3 million for the five months ended December 31, 2009, \$21.7 million in 2010-2011, \$21.5 million in 2012-2013 and \$6.4 million in 2014 and thereafter. These amounts are not included in the table above.

Off-balance Sheet Transactions

We do not have off-balance sheet transactions.

Quantitative and Qualitative Disclosures about Market Risk

We are subject to potential fluctuations in earnings, cash flows and the fair value of certain assets and liabilities due to changes in market interest rates and equity prices.

We enter into market-sensitive instruments primarily for purposes other than trading, namely to support our insurance liabilities.

Interest Rate Risk

Our exposure to interest rate risk relates to the market price and/or cash flow variability associated with changes in market interest rates.

An increase in market interest rates from current levels would generally be a favorable development for us. If market interest rates increase, we would expect to earn additional investment income, to have increased annuity and universal life insurance sales, and to limit the potential risk of margin erosion due to minimum guaranteed crediting rates. However, an increase in interest rates would also increase the unrealized net loss position of the investment portfolio. In addition, if interest rates rise quickly enough within a short time period, certain lines of business that are interest sensitive are exposed to lapses as policyholders seek higher yielding investments.

Our investment portfolios primarily consist of investment grade fixed maturity securities, including public and privately-placed corporate bonds, residential mortgage-backed securities and commercial mortgage-backed securities. The carrying value of our investment portfolio as of December 31, 2008 and 2007 was \$16.3 billion and \$16.9 billion, respectively, of which 91.6% in 2008 and 92.3% in 2007 was invested in fixed maturities. The primary market risk to our investment portfolio is interest rate risk associated with investments in fixed maturity securities. The fair value of our fixed maturities fluctuates depending on the interest rate environment. During periods of declining interest rates, paydowns on mortgage-backed securities and collateralized mortgage obligations increase and we would generally be unable to reinvest the proceeds of such prepayments at comparable yields. The weighted-average duration of our fixed maturity portfolio was approximately 5.6 and 6.1 years as of December 31, 2008 and 2007, respectively.

We manage our exposure to interest rate risk through asset allocation limits, limiting the purchase of negatively convex assets and asset/liability duration matching. Each line of business has an investment policy based on its specific liability characteristics.

Equity Risk

We are exposed to equity price risk on our common stock and other equity holdings. In addition, asset fees calculated as a percentage of the separate account assets are a source of revenue to us. Gains and losses in the equity markets result in corresponding increases and decreases in our separate account assets and asset fee revenue.

In addition, a decrease in the value of separate account assets may cause an increase in guaranteed minimum death benefit, or GMDBs, claims. However, most of our GMDBs on individual variable annuities are reinsured. In recent years, the supply of reinsurance has dwindled and costs have risen. Therefore, we have not obtained GMDB reinsurance on new sales.

We manage equity price risk on investment holdings through industry and issuer diversification and asset allocation techniques.

Derivative Financial Instruments

We make minimal use of derivative financial instruments as part of our risk management strategy. We use indexed call options to manage our exposure to changes in the S&P 500 Index. Our exposure is related to our closed FIA block of business, which credits policyholders' account values based on gains in the S&P 500 Index.

In addition, in 2007 and 2006, we entered into interest rate swaps, which qualified as cash flow hedges of the forecasted issuance of the CENs and the senior notes to hedge our exposure to interest rate fluctuations prior to the note issuances.

As a matter of policy, we have not, and do not intend to, engage in derivative market-making, speculative derivative trading or other speculative derivatives activities.

Sensitivity Analysis

Sensitivity analysis measures the impact of hypothetical changes in interest rates and other market rates or prices on the profitability of market-sensitive financial instruments.

The following discussion about the potential effects of changes in interest rates and equity market prices is based on so-called “shock-tests,” which model the effects of interest rate and equity market price shifts on our financial condition and results of operations. Although we believe shock tests provide the most meaningful analysis, they are constrained by several factors, including the necessity to conduct the analysis based on a single point in time and by their inability to include the extraordinarily complex market reactions that normally would arise from the market shifts modeled. Although the following results of shock tests for changes in interest rates and equity market prices may have some limited use as benchmarks, they should not be viewed as forecasts. These forward-looking disclosures also are selective in nature and address only the potential impacts on our financial instruments. They do not include a variety of other potential factors that could affect our business as a result of these changes in interest rates and equity market prices.

One means of assessing exposure of our fixed maturities portfolio to interest rate changes is a duration-based analysis that measures the potential changes in fair value resulting from a hypothetical change in interest rates of 100 basis points across all maturities. This is sometimes referred to as a parallel shift in the yield curve. Our investment manager uses Derivative Solutions, a fixed-income analytics tool, to model and calculate the duration and convexity of our asset portfolio. Under this model, with all other factors constant and assuming no offsetting change in the fair value of our liabilities, we estimated that such an increase in interest rates would cause the fair value of our fixed maturities portfolio to decline by approximately \$1.02 billion and \$0.81 billion, based on our securities positions as of September 30, 2009 and December 31, 2008, respectively.

One means of assessing exposure to changes in equity market prices is to estimate the potential changes in values on our equity investments resulting from a hypothetical broad-based decline in equity market prices of 10%. Using this assumption, with all other factors constant, we estimate that such a decline in equity market prices would cause the fair value of our investment portfolio to decline by approximately \$24.3 million and \$21.4 million as of September 30, 2009 and December 31, 2008, respectively. In addition, fluctuations in equity market prices affect our revenues and returns related to our variable annuity and life products, which depend upon fees that are related primarily to the fair value of the underlying assets.

BUSINESS

Overview

Our Business

We are a life insurance company focused on profitable growth in select group health, retirement, life insurance and employee benefits markets. Our first day of operations as an independent company was August 2, 2004, when Symetra completed the Acquisition. Our operations date back to 1957 and many of our agency and distribution relationships have been in place for decades. We are headquartered in Bellevue, Washington and employ approximately 1,100 people in 16 offices across the United States, serving approximately 1.8 million customers.

As of September 30, 2009, our stockholders' equity was \$1,480.5 million, our adjusted book value was \$1,450.7 million, and we had total assets of \$22.2 billion. For the twelve months ended September 30, 2009, our return on equity, or ROE, was 13.9% and our operating return on average equity, or operating ROAE, was 10.6%. We define adjusted book value as stockholders' equity less accumulated other comprehensive income (loss), or AOCI, and we define operating ROAE as adjusted operating income divided by average adjusted book value. Adjusted book value, adjusted operating income and operating ROAE are non-GAAP measures. For reconciliations of adjusted book value to stockholders' equity and adjusted operating income to net income and for a summary presentation of our operating results and financial position determined in accordance with GAAP, please see "— Summary Historical Consolidated Financial and Other Data" on page 9.

We manage our business through the following five segments, four of which are operating:

- *Group.* We offer medical stop-loss insurance, limited medical benefit plans, group life insurance, accidental death and dismemberment insurance and disability insurance mainly to employer groups of 50 to 5,000 individuals. In addition to our insurance products, we offer managing general underwriting, or MGU, services through Medical Risk Managers, Inc. or MRM. Our Group segment generated segment pre-tax adjusted operating income of \$66.9 million during 2008 and \$44.7 million during the nine months ended September 30, 2009.
- *Retirement Services.* We offer fixed and variable deferred annuities, including tax sheltered annuities, individual retirement accounts, or IRAs, and group annuities to qualified retirement plans, including Section 401(k), 403(b) and 457 plans. Our Retirement Services segment generated segment pre-tax adjusted operating income of \$36.6 million during 2008 and \$41.3 million during the nine months ended September 30, 2009.
- *Income Annuities.* We offer single premium immediate annuities, or SPIAs, to customers seeking a reliable source of retirement income and structured settlement annuities to fund third party personal injury settlements. In addition, we offer our existing structured settlement clients a variety of funding services product options. Our Income Annuities segment generated segment pre-tax adjusted operating income of \$36.5 million during 2008 and \$33.0 million during the nine months ended September 30, 2009.
- *Individual.* We offer a wide array of term, universal and variable life insurance as well as bank-owned life insurance, or BOLI. Our Individual segment generated segment pre-tax adjusted operating income of \$59.7 million during 2008 and \$51.6 million during the nine months ended September 30, 2009.
- *Other.* This segment consists of unallocated corporate income, composed primarily of investment income on unallocated surplus, unallocated corporate expenses, interest expense on debt, tax credits from certain investments, the results of small, non-insurance businesses that are managed outside of our operating segments, and inter-segment elimination entries. Our Other segment generated a segment pre-tax adjusted operating loss of \$31.6 million during 2008 and \$5.8 million during the nine months ended September 30, 2009.

See Note 22 to our audited consolidated financial statements for selected financial information by segment for each of the last three fiscal years.

We distribute our products nationally through an extensive and diversified independent distribution network. Our distributors include financial institutions, employee benefits brokers, third party administrators, specialty brokers, independent agents and advisors. We believe that our multi-channel distribution network allows us to access a broad share of the distributor and consumer markets for insurance and financial services products. For example, we currently distribute our annuity and life insurance products through approximately 16,000 independent agents, 26 key financial institutions and 4,300 independent employee benefits brokers. We continually add new distribution relationships to expand the breadth of partners offering our products.

Market Environment and Opportunities

We believe we are well positioned to capitalize on existing market opportunities, including:

- *Increasing need for retirement savings and income.* There are significant demographic factors that indicate increased need for retirement solutions. These factors include:
 - according to the U.S. Census Bureau, there are 76.8 million baby-boomers (Americans born between 1946 and 1964) who are at or near retirement age; and
 - according to the U.S. Census Bureau, there are 61.6 million members of Generation X (Americans born between 1965 and 1979). We believe these members of Generation X are likely to fund their retirement from personal savings.Many of these individuals have experienced significant declines in the value of their savings as a result of recent market turmoil or have saved too little for retirement. According to the Employee Benefit Research Institute, or EBRI, as of 2007, approximately 78% of families with a head of household aged 55 to 65 participated in an employer-based retirement plan or IRA. EBRI estimates that the median value of this population's employer-based retirement plans declined 14.7% from approximately \$81,000 in 2007 to approximately \$69,100 in June 2009. As a result of these demographic factors, we expect greater demand for retirement savings products that supplement social security. In particular, we believe demand will continue to grow for products like immediate annuities that offer income streams that cannot be outlived.
- *Shift in customer demand toward simple to understand products.* The equity and bond market dislocation of the last 18 months shifted customer and distributor demand toward simple to understand and predictable products. Customers increasingly demand savings and income oriented products (such as fixed annuities) that offer transparency and stable returns that are higher than returns on savings accounts. Industry sales of savings and income oriented products have grown substantially while sales of equity market based products (such as variable annuities) have fallen. Illustrating this trend, Kehrre/LIMRA reported that industry sales of variable annuities declined by 26% in the first six months of 2009 compared to the equivalent 2008 period. Conversely, industry sales of fixed annuities grew by 46% over the same period.
- *Continued demand for affordable health insurance.* According to the Kaiser Family Foundation, health insurance premiums in the United States increased 131% from 1999 to 2009; meanwhile, the Consumer Price Index increased only 28%. As health care costs continue to rise faster than inflation, the demand for affordable health insurance options has increased. According to the Self-Insurance Institute of America, 75 million people in the United States under the age of 65 receive their benefits through self-funded plans, including 47% of workers in smaller firms and 76% of workers in midsize firms. We believe we can grow our business by providing employees with affordable access to health insurance through employer-sponsored limited benefit employee health plans and by offering group medical stop-loss insurance to medium and large businesses that self-fund their medical plans.

Our Competitive Strengths

Our competitive strengths enabled us to perform well across all of our operating segments through the recent market turmoil. Since January 1, 2008 we have added 26 distribution partners, developed 14 new products and grown our assets under management by \$3.0 billion, or 17.4%. Our sales for the first nine

months of 2009 were \$2.2 billion, an increase of 260% over our sales during the first nine months of 2007. Our competitive strengths include:

Balance sheet focus. We are vigilant about maintaining a strong balance sheet in all economic environments. We believe our strong balance sheet will allow us to continue growing our business and market share as many of our competitors must first shore up their own balance sheets.

- *Superior investment management.* We pursue a value-oriented investment approach focused on disciplined matching of assets and liabilities and preservation of principal. We believe we have built a conservative asset portfolio illustrated by the following (as of September 30, 2009):
 - Subprime exposure of only \$0.3 million
 - Alt-A exposure totaling less than 1% of invested assets, with 88% of Alt-A exposure being supported by fixed rate collateral
 - No exposure to option adjustable rate mortgages, or option ARMs
 - 99% of our commercial mortgage-backed security, or CMBS, portfolio is rated AAA and has a weighted-average credit enhancement of 28%
 - Minimal exposure to alternative assets, such as hedge funds and private equity funds
 - Below investment grade fixed maturities represent less than 7% of invested assets

This investment approach has resulted in what we believe to be relatively strong performance. For example:

- Our total pre-tax net realized gains (losses) on sales and impairments of fixed maturities cost 41 basis points for the first nine months of 2009, cost 52 basis points for 2008, and cost an annualized average 19 basis points since January 1, 2005
- Our commercial mortgage portfolio has a weighted-average loan-to-value ratio of 54% and only one non-performing loan
- Since January 1, 2005, our equity portfolio has grown at an annualized rate of 10.1% compared to an annualized return of (0.8)% for the S&P 500 Index
- *Disciplined liability risk management.* We believe we have an attractive and diverse mix of businesses that, combined with our disciplined approach to asset/liability matching, enables us to stick to our strategy of offering simple to understand products without adding product features that create liability-side balance sheet volatility. Our liability portfolio includes:
 - No guaranteed living benefits, or GLBs, in variable annuity products
 - No shadow accounts in universal life products
 - No term products that are dependent on lapse-supported pricing and securitization of deficiency reserves
 - No high commission/long surrender period indexed annuities

Because we do not offer these product features, we avoided having a complex derivative hedging portfolio similar to those found on the balance sheets of many of our competitors.

- *Strong financial position.* We believe we have a strong and transparent balance sheet due to the lack of off-balance sheet obligations and embedded guarantees on variable products, and limited derivative and alternative investments. We have no value of business acquired, or VOBA, on our balance sheet and minimal goodwill. We believe that we compare favorably to our industry in terms of the following financial strength metrics (as of September 30, 2009):
 - Our deferred acquisition costs, or DAC, is 16% of stockholders' equity and 17% of adjusted book value
 - Our goodwill is 2% of stockholders' equity and adjusted book value
 - We have no outstanding debt balances maturing until 2016

- Stockholders' equity is 102% and adjusted book value is 100% of regulatory capital
- Our risk-based capital ratio is 361%
- Our AOCI improved from \$(1,052.6) million at December 31, 2008 to \$29.8 million at September 30, 2009

Adjusted book value is a non-GAAP measure. For a reconciliation of adjusted book value to stockholders' equity and for a summary presentation of our operating results and financial position determined in accordance with GAAP, please see "— Summary Historical Consolidated Financial and Other Data" on page 9.

Powerful and expanding national distribution network. We have a two-pronged approach to expanding product sales by working with our existing distribution relationships and by adding new distribution partners.

- **High quality distribution relationships.** We offer consumers access to our products through a national multi-channel network, including financial institutions, employee benefits brokers, third party administrators, specialty brokers and independent agents. We are adept at designing simple to understand, yet innovative products to meet the changing demands of the market. By working closely with our distributors, we are able to anticipate opportunities in the marketplace and rapidly address them. By treating our distributors as clients and providing them with outstanding levels of service, we have cultivated strong relationships over decades that we believe allow us to avoid competing on price alone. In addition, we have flexible information technology platforms that allow us to integrate our products onto the operating platforms of our distributors, which we believe provides us with a competitive advantage in attracting new distributors.
- **Strong bank distribution channel.** According to Kehler/LIMRA, we were a top-five seller of fixed annuities through banks in the first six months of 2009. Our strong bank distribution relationships make us well-positioned to continue to take advantage of the increased investor demand for fixed annuities and to take market share away from financially stressed competitors. We also have increased our sales of single premium immediate annuities and single premium life insurance through existing and new bank distribution partners. During the first nine months of 2009, our sales of single premium immediate annuities through banks increased 18% and single premium life volumes increased 74% as compared to the first nine months of 2008.

Leading group medical stop-loss insurance provider. We have been a leading provider of group medical stop-loss insurance since 1976. We have built a consistently profitable platform with high levels of customer service and disciplined underwriting practices. In the last 25 years, our group medical stop-loss insurance business has experienced only two calendar years of net losses, the most recent being 1999.

Diverse business mix. We believe that our diverse mix of businesses offers us a greater level of financial stability than many of our similarly-sized competitors across business and economic cycles. Given our lack of reliance on any particular product or line of business, we are able to allocate resources to markets with the highest potential returns at any given point in time. By doing so, we are able to avoid certain markets when they are experiencing heavy competition and related pricing pressure without sacrificing our ability to grow revenues.

Proven management team. We have a high quality management team with an average of 25 years of insurance-industry experience, led by Randy Talbot who has been our chief executive officer since 1998. Having spent a significant portion of his 34-year insurance industry career operating an insurance brokerage, Mr. Talbot intimately understands the needs of our distributors. We also have an experienced board of directors, which includes industry professionals who have worked closely with us to develop our strategies and operating philosophies. Our long-term incentive plan aligns management's incentives with our stockholders' interests.

Our Growth Strategies

The recent market turmoil and its effects on our competitors present a compelling opportunity to continue adding business at attractive returns. Further, we believe our growth strategies are well aligned with the current market environment as well as the long-term competitive dynamics of our industry. We believe the following proven, long-term growth strategies position us well to consistently grow stockholder value despite periods of aggressive pricing by our competitors:

- *Sell simple to understand products.* We have built a reputation as a writer of simple to understand products that meet the needs of customers and our distribution partners. This reputation has been strengthened by the retrenchment of many of our competitors due to recent market events and the consistency of our presence and product lineup over the past several years. We believe independent distributors highly value our demonstrated ability to accept new business during turbulent conditions while maintaining strong financial performance. As a result, we are able to take advantage of the convergence of increasing customer desire for simple to understand products and the financial challenges of several market competitors.
- *Broaden and deepen distribution relationships.* Our distribution strategy is to deliver multiple products through a single point of sale, thereby reducing our distribution costs. We believe that we have an unprecedented opportunity to expand our existing relationships and build new long-term relationships due to the recent market disruption that has distracted and refocused our competitors. Since January 1, 2008, we have added eight new bank relationships with approximately 6,100 sales representatives. In addition, we have added 18 new independent distribution relationships which added 2,400 new sales representatives actively selling our products. These new relationships, in tandem with existing relationships, have enabled us to grow our sales from \$617 million during the first nine months of 2007 to \$2.2 billion in the first nine months of 2009.
- *Effectively deploy capital.* We intend to deploy our capital prudently while maximizing our profitability and long-term growth in stockholder value. Our capital management strategy is to maintain financial strength through conservative and disciplined risk management practices, capital efficient product design, effective asset/liability management and opportunistic market share growth in all our business segments. We will also maintain our conservative investment management philosophy, which includes holding a high quality investment portfolio and carefully matching our investment assets against the duration of our insurance product liabilities. This approach will enable us to remain flexible to allocate capital to opportunities within our business segments that offer the highest returns.

Group

Overview

We offer a full range of employment-based benefit products and services targeted primarily at employers, unions and public agencies with 50 to 5,000 employees. Group's products include group medical stop-loss insurance sold to employer self-funded health plans; limited medical benefits insurance for employees not able to participate in a traditional health plan, such as part-time, seasonal and temporary workers; group life, accidental death and dismemberment insurance; and disability products. We purchase reinsurance coverage to limit our exposure to losses from our group medical stop-loss, life, short-term disability and long-term disability products. In general, we retain group medical stop-loss risk up to \$1.0 million per individual and reinsure the remainder. We reinsure 50% of our Group life risk and cap our liability at \$0.5 million per individual. Our short-term and long-term disability risk is 100% reinsured, except for the short-term disability product sold within limited benefit medical plans, which is not reinsured.

We sell through several types of distributors within the Group segment, including third party administrators or TPAs, employee benefits brokers, consultants and Administrative Services Only, or ASO, arrangements. ASOs are fully insured networks that also offer our group medical stop-loss insurance.

We work closely with employee benefits brokers, consultants and the employer to design benefit plans to meet the employer's particular requirements. Our customers primarily are small and mid-size employers that require knowledgeable employee benefits brokers, consultants and insurance company representatives to understand their individual financial needs and employee profiles, and to customize benefit plans that are appropriate for them. We believe our extensive experience and expertise in group medical stop-loss insurance, limited medical benefits insurance, group life, accidental death and dismemberment insurance and disability products provide us with opportunities to support close broker relationships and to provide employers innovative and customer-centric benefit plans.

Products

Group Medical Stop-Loss

Our group medical stop-loss insurance, our leading product in the Group segment, is provided to employers that self-fund their employees' health claim costs. Such employers provide a health plan to their employees and pay all claims and administrative costs. Our product helps employers manage health expenses by reimbursing specific claim amounts above a certain dollar deductible and by reimbursing aggregate claims above a total dollar threshold. Group medical stop-loss is our biggest Group product and represented 90.6% of earned premiums in our Group segment for the nine months ended September 30, 2009.

Limited Medical Benefits

Our limited medical benefits insurance is provided to employers for health coverage to employees not otherwise eligible to participate in traditional plans, such as part-time, seasonal and temporary workers. The employer has a great deal of flexibility in choosing benefits available to employees and therefore managing total health costs incurred by the employer. Our limited medical benefits product represented 7.0% of earned premiums in our Group segment for the nine months ended September 30, 2009.

Life Insurance, Accidental Death and Dismemberment

Our group term life insurance product provides benefits in the event of an insured employee's death. The death benefit can be based upon an individual's earnings or occupation, or can be fixed at a set dollar amount. Our products also include optional accidental death and dismemberment coverage as a supplement to our term life insurance policies. This coverage provides benefits for an insured employee's loss of life, limb or sight as a result of accidental death or injury.

Disability Insurance

Our group long-term disability coverage is designed to cover the risk of employee loss of income during prolonged periods of disability. Our group short-term disability coverage provides partial replacement of an insured employee's weekly earnings in the event of disability resulting from an injury or illness. Benefits can be a set dollar amount or based upon a percentage of earnings. We reinsure 100% of the risk associated with this business.

Underwriting and Pricing

Group insurance pricing reflects the employer group's claims experience and the risk characteristics of each employer group. The employer's group claims experience is reviewed at the time the policy is issued and each renewal year thereafter, resulting in ongoing adjustments to pricing. The key pricing and underwriting criteria are medical cost trends, the employer's selected provider network discount structure, the employer group's demographic composition, including the age, gender and family composition of the employer group's members, the industry, geographic location, regional economic trends, plan design and prior claims experience.

We face significant competition in the Group segment operations. Our competitors include large and highly rated insurance carriers. Some of these competitors have greater resources than we do, and many of them offer similar products and use similar distribution channels. We strive to write and renew only business that meets our return targets, and this discipline sometimes leads to a negative impact on our market share.

However, this remains consistent with our focus on profitability. Competition is based primarily upon product pricing and features, compensation and benefits structure and support offered.

Pricing in the medical stop-loss insurance market has proven to be cyclical. Recently, we have seen generally disciplined pricing in the medical stop-loss insurance market, which may suggest a developing trend towards higher pricing for this product line, based on our experience with previous pricing cycles.

Retirement Services

Overview

Our Retirement Services operation offers a full range of fixed and variable deferred annuities in both the qualified and non-qualified markets. Qualified contracts include IRAs, Roth IRAs, tax-sheltered annuities (marketed to teachers and not-for-profit organizations) and Section 457 plans. We offer these products to a broad range of consumers who want to accumulate tax-deferred assets for retirement, desire a reliable source of income during their retirement or seek to protect against outliving their assets during retirement.

We offer our annuities primarily through financial institutions, broker-dealers, independent agents, financial advisors and worksite employee benefits specialists.

The demand for fixed annuities has increased as consumers seek the simple to understand stable return offered by fixed annuity products. We believe that demand for fixed annuity and other investment products that help consumers supplement their social security benefits with reliable retirement income will endure as consumers rebuild and refocus on savings after the recent market turmoil.

We offer a variety of simple variable annuity products that position us to increase sales to consumers looking to maximize earnings over the long-term and have a tolerance for some volatility in their underlying investments.

We believe that the small to mid-sized employer market place will be an area of fixed and variable annuity sales growth as more employers eliminate traditional pensions and offer defined contribution plans with lower administrative costs. As employers drive down employee costs, we believe they still want to offer competitive retirement benefit plans as long as the administrative costs are reasonable. Our products are designed to allow employers to provide their employees with attractive retirement investments for a relatively low cost. Once those retirement plan customers decide to retire or rollover their funds, we offer a suite of IRAs, Roth IRAs, immediate annuities and other retirement vehicles. It is our goal to capture and hold those customers by offering products that address their evolving needs and through excellent service to our distribution partners and customers.

Products

Fixed Annuities

We offer fixed single premium and flexible premium deferred annuities that provide for a premium payment at time of issue, an accumulation period and an annuity payout period beginning at some future date. Our most popular products are our Select and Custom series that offer three, five and seven-year surrender charge periods and a choice of one, three, or five-year interest rate lock periods. After the interest rate lock period, the crediting rate is subject to change at our discretion (subject to the minimum guaranteed rate in the contract) based upon competitive factors, portfolio earnings rate, prevailing market rates and product profitability. Our fixed annuity contracts are supported by our general account, and the accrual of interest is generally on a tax-deferred basis to the owner. The majority of our fixed annuity contract owners retain their contracts through the surrender penalty period. After one year in the annuity contract, the contract owner may elect to take the accumulated value of the annuity and convert it to a series of future payments that are received over a selected period of time.

Our fixed annuity contracts permit the contract owners at any time during the accumulation period to withdraw all or part of the premium paid, plus the amount credited to their accounts, subject to contract provisions such as surrender charges that vary depending upon the terms of the product. The contracts impose surrender charges that typically vary from 5.0% to 8.0% of the amount withdrawn, starting in the year of

contract issue and decreasing to zero over a three to eight-year period. Approximately \$5.1 billion, or 68.6%, of the total account value of our fixed annuities as of September 30, 2009, were subject to surrender charges.

As market conditions change, we change the initial crediting rate for newly issued fixed deferred annuities. We maintain the initial crediting rate for a minimum period of one year or the guarantee period, whichever is longer. Thereafter, we may adjust the crediting rate annually for any given deposit. Most of our recently issued annuity contracts have lifetime minimum guaranteed crediting rates between 1.0% and 1.5%.

Our earnings from fixed annuities are based upon the spread between the crediting rate on our fixed annuity contracts and the returns we earn in our general account on our investment of premiums, less acquisition and administrative expenses.

Variable Annuities

We offer variable annuities that allow the contract owner to make payments into a guaranteed-rate account and separate accounts divided into subaccounts that invest in underlying investment portfolios. Like a deferred fixed annuity, a deferred variable annuity has an accumulation period and a payout period. Although the fixed-rate account is credited with interest in a manner similar to a fixed deferred annuity, there is no guaranteed minimum rate of return for investments in the subaccounts, and the contract owner bears the entire risk associated with the performance of these subaccounts, subject to the guaranteed minimum death benefit or any other benefit offered under the contract.

Similar to our fixed annuities, our variable annuity contracts permit the contract owner to withdraw all or part of the premiums paid, plus the amount credited to the contract owner's account, subject to contract terms such as surrender charges. The cash surrender value of a variable annuity contract depends upon the allocation of payments between fixed and variable subaccounts, how long the contract has been in force, and the investment performance of the variable subaccounts to which the contract owner has allocated assets.

Variable annuities provide us with fee revenue in the form of flat-fee charges, mortality and expense risk charges, and asset related administration charges. The mortality and expense risk charge and asset related administration charge equal a percentage of the contract owner's assets in the separate account and typically range from 1.00% to 1.55% per annum. In addition, some contracts may offer the option for contract owners to purchase additional features, such as GMDB, for additional fees that are paid for through charges equal to a percentage of the contract owner's assets. Substantially all of our GMDB risk on our individual variable annuities is reinsured.

Our variable annuity strategy is to offer simple product designs that emphasize long-term returns for the customer. We do not offer the myriad of complex guaranteed living benefits found in most of the products on the market. As a result, we are not a significant writer of variable annuity business. Unlike some of our competitors, we are not having to reprice our products to properly charge for these features. Our Symetra Focus Variable Annuity product is an example of our approach to the variable annuity marketplace. Focus is one of the most cost-effective products on the market. Because of the cost-effective design, Focus is one of the few variable annuities available featuring index investment options from Vanguard. The product's low-cost structure and investment options are designed to benefit the clients. The lower cost structure allows our clients to keep a greater share of investment returns in their accounts as opposed to paying fees for benefits that may not be needed. For clients that seek an income solution from their variable product, we offer standard annuitization features and a long-life benefit that is funded over time. Our long-life benefit is unique in the industry and works like a multi-premium immediate annuity, or MPIA, with a deferred payment start date.

Historically, we have seen variable annuity sales decline during and after equity market declines and volatility, but we expect Focus to garner more sales as consumers gain more confidence in the equity market and the competition continues to reduce guaranteed living benefit options or increase the costs of these benefits.

Retirement Plans

We offer a wide range of annuities to fund employer-sponsored retirement plans, which include 401(k) plans (including traditional, Safe Harbor and SIMPLE profit sharing plans), 403(b) plans and Section 457 plans.

Underwriting and Pricing

We price our products based upon our expected investment returns and our expectations for mortality, longevity and the probability that a policy or contract will remain in force from one period to the next, referred to as persistency, for the group of our contract owners as a whole, taking into account mortality improvements in the general population and our historical experience. We price deferred annuities by analyzing longevity and persistency risk, volatility of expected earnings on our assets under management, risk profile of the product, special reserving and capital requirements, and the expected expenses we will incur.

Income Annuities

Overview

We offer immediate annuities that guarantee a series of payments that continue either for a certain number of years or for the remainder of an annuitant's life.

We offer structured settlement contracts that provide an alternative to a lump sum settlement, generally in a personal injury lawsuit or worker's compensation claim, and typically are purchased by property and casualty insurance companies for the benefit of an injured claimant. The structured settlements provide scheduled payments over a fixed period or, in the case of a life-contingent structured settlement, for the life of the claimant, or a combination of fixed and life contingent payments.

Products

Immediate Annuities

We have recently experienced year-over-year increases in our sales of our immediate annuities products. We anticipate further increases in sales given the demographic trend of greater numbers of people approaching retirement age and their corresponding need for dependable retirement income that lasts their entire life. We believe that we are one of the most innovative designers of immediate annuity products.

Immediate annuities differ from deferred annuities in that they provide for contractually guaranteed payments that generally begin within one year of issue. Generally the immediate annuities available in the marketplace do not provide for surrender or policy loans by the contractholder. We offer a liquidity feature that allows the contractholder to withdraw portions of the future payments. We also offer a feature that allows benefits to be converted to a lump sum after death of the annuitant. We recently introduced the Freedom Income product that enables the customer to pick a payment start date several years after contract purchase. This product is a cost effective means of funding a future income stream.

Structured Settlements

Structured settlement contracts provide an alternative to a lump sum settlement, generally in a personal injury lawsuit or worker's compensation claim, and typically are purchased by property and casualty insurance companies for the benefit of an injured claimant. The structured settlements provide scheduled payments over a fixed period or, in the case of a life-contingent structured settlement, for the life of the claimant, and may have a guaranteed minimum period of payments. Structured settlement contracts also may provide for irregularly scheduled payments to coincide with anticipated medical or other claimant needs. These settlements offer tax-advantaged, long-term financial security to the injured party and facilitate claim settlement for the property and casualty insurance carrier. Structured settlement contracts are long-term in nature, guarantee a fixed benefit stream and generally do not permit surrender or borrowing against the amounts outstanding under the contract. In 2005, we introduced funding services to clients with financial circumstances that may have changed from the time they originally received a structured settlement. Our initial funding service product provides an immediate lump sum payment to replace future benefit payments and includes coordinating the court approval process. In 2009, we expanded the funding service product offerings to allow clients to receive a lump sum and to change the timing of future benefit payments. This product has been well received by our clients and the courts.

Our current financial strength ratings limit our ability to offer structured settlement contracts. If our principal life insurance company subsidiary, Symetra Life Insurance Company, increases its financial strength ratings from “A” (Excellent) to “A+” (Excellent) from A.M. Best, courts will be more willing to approve structured settlement contract arrangements from us. Improving this key rating will allow us to participate fully in this market.

Underwriting and Pricing

We price immediate annuities and structured settlements using industry produced annuity mortality information, our mortality experience and assumptions regarding continued improvement in annuitant longevity, as well as assumptions regarding investment yields at the time of issue and thereafter. Our structured settlement contracts and traditional immediate annuities can be underwritten in our medical department by medical doctors and other trained medical personnel. If the medical department determines the annuitant has a shorter or longer than standard life expectancy, we can adjust our pricing to reflect that information.

Our earnings from immediate annuities and structured settlement annuities are driven by the spread on the returns we earn in our general account on our investment of premiums and the interest rate we used to determine the amount of income payments a client receives at the time they purchase their annuity.

Earnings increase or decrease on these products depending on our mortality experience.

Individual

Overview

Life insurance provides protection against financial hardship after the death of an insured by providing cash payments to the beneficiaries of the policyholder. Single premium life and universal life insurance products also provide an efficient way for assets to be transferred to heirs. Our principal individual life insurance product is term life, which provides life insurance coverage with guaranteed level premiums for a specified period of time with little or no buildup of cash value that is payable upon lapse of the coverage. In addition to term life insurance, we offer universal life insurance products, which are designed to provide protection for the entire life of the insured and may include a buildup of cash value that can be used to meet the policyholder’s particular financial needs during the policyholder’s lifetime. We also sell bank-owned life insurance, or BOLI, to financial institutions seeking a fixed yield investment that efficiently matches future employee benefit liabilities.

We price our traditional insurance policies based primarily upon our own historical experience in the underwriting risk categories that we target. We target individuals in preferred risk categories and offer them attractive products at competitive prices in addition to targeting more standard risks. Persons in preferred risk categories include healthier individuals who generally have family histories that do not present increased mortality risk. We also have significant expertise in evaluating people with health problems and offer appropriately priced coverage for people who meet our underwriting criteria.

We offer our life insurance products primarily through three distribution channels: independent agents and financial advisors, financial institutions, and specialty agents for BOLI. We believe there are opportunities to expand our sales through each of these distribution channels.

Products

Term Life Insurance

Our term life insurance policies provide a death benefit if the insured dies while the coverage is in force. Term life policies have little to no cash value buildup and therefore rarely have a payment due if and when a policyholder decides to lapse the policy. As of September 30, 2009, we had \$181.5 million of reserves associated with our term life and other traditional life products.

Our primary term life insurance products have guaranteed level premiums for initial terms of 10, 15, 20 or 30 years. After the guaranteed period expires, premiums increase annually and the policyholder has the option to continue under the current policy by paying the increased premiums without demonstrating insurability or qualifying for a new policy by submitting again to the underwriting process. Coverage continues until the insured reaches the policy expiration age or the policyholder ceases to make premium payments or otherwise terminates the policy, including potentially converting to a permanent plan of insurance. The termination of coverage is called a lapse. For newer policies, we seek to reduce lapses at the end of the guaranteed period by gradually grading premiums to the attained age scale of the insured over the five years following the guaranteed period. After this phase-in period, premiums continue to increase as the insured ages.

In 2009, we launched a new term insurance product designed primarily for the mortgage term market. This product allows customers to safeguard their home (often their most valuable asset) in the event of death. This product includes an optional return of premium feature allowing for the customer to pay additional premiums for the comfort of knowing they will receive back at a minimum what they paid in premiums.

We design and price our term insurance to limit the impact from statutory reserves mandated by the valuation of life insurance policies model regulation, also known in the insurance industry as XXX deficiency reserves. We had \$8.0 million of XXX reserves as of September 30, 2009. Our product pricing is not dependent on securitization of XXX deficiency reserves.

Universal Life Insurance

Our universal life insurance policies provide policyholders with lifetime death benefit coverage, the ability to accumulate assets on a flexible, tax-deferred basis and the option to access the cash value of the policy through a policy loan, partial withdrawal or full surrender. Our universal life products also allow policyholders to adjust the timing and amount of premium payments. We credit premiums paid, less certain expenses, to the policyholder's account and from that account deduct regular expense charges and certain risk charges, known as COI, which generally increase from year to year as the insured ages. Our universal life insurance policies accumulate cash value that we pay to the insured when the policy lapses or is surrendered. Most of our universal life policies also include provisions for surrender charges for early termination and partial withdrawals. As of September 30, 2009, we had \$677.5 million of reserves associated with various universal life products, including variable universal life.

We credit interest on policyholder account balances at a rate determined by us, but not less than a contractually guaranteed minimum. Our in force universal life insurance policies generally have minimum guaranteed crediting rates ranging from 3.0% to 4.5% for the life of the policy.

We design and price our universal life insurance products to limit the impact from statutory reserves mandated by the valuation of life insurance policies model regulation, also known in the insurance industry as AXXX deficiency reserves. We had \$18.7 million of AXXX reserves as of September 30, 2009. Our product pricing is not dependent on securitization of AXXX deficiency reserves.

Bank-Owned Life Insurance (BOLI)

Our life insurance business also includes \$3.9 billion of BOLI statutory reserves. Many financial institutions purchased several billion dollars of BOLI as a means of generating the cash flow needed to fund benefit liabilities. A fixed rate BOLI product is a highly stable, low-risk source of financing that can offer net annual after-tax returns that are generally higher than traditional bank investments. Over the last few years some financial institutions bought variable BOLI products and experienced significant volatility and write-downs associated with those products. Our book of BOLI business is 100% fixed.

Underwriting and Pricing

We believe our rigorous underwriting and pricing practices are significant drivers of the consistent profitability of our life insurance business. Our fully underwritten term life insurance is 50% to 90% reinsured, which limits mortality risk retained by us. We set pricing assumptions for expected claims, lapses, investment

returns, expenses and customer demographics based on our own relevant experience and other factors. Our strategy is to price our products competitively for our target risk categories and not necessarily to be equally competitive in all categories.

Our fully underwritten policies place each insurable life insurance applicant in one of eight primary risk categories, depending upon current health, medical history and other factors. Each of these eight categories has specific health criteria, including the applicant’s history of using nicotine products. We consider each life insurance application individually and apply our guidelines to place each applicant in the appropriate risk category, regardless of face value or net amount at risk. We may decline an applicant’s request for coverage if the applicant’s health or other risk factor assessment is unacceptable to us. We do not delegate underwriting decisions to independent sales intermediaries. Instead, all underwriting decisions are made by our own underwriting personnel or by our automated underwriting system. We often share information with our reinsurers to gain their insights on potential mortality and underwriting risks and to benefit from their broad expertise. We use the information we obtain from the reinsurers to help us develop effective strategies to manage our underwriting risks. For specific markets where fully underwritten products are not preferred by the distributor, we have developed specially priced products to support a “simplified issue” process. This process enables us to reach applicants not called on by traditional insurance agents. “Simplified issue” contracts are typically generated via worksite sales to employees and sales to retail bank customers. Insurance amounts are limited and separate underwriting guidelines are applied for simplified issue policies.

Other

Our Other segment consists primarily of unallocated surplus net investment income, unallocated operating expenses including interest expense on debt, tax credits from certain investments, the results of small, non-insurance businesses that are managed outside of our operating segments and intersegment elimination entries.

Operating Subsidiaries

Symetra Financial Corporation is a holding company, and we conduct business through our subsidiaries. Our primary operating subsidiaries are as follows:

Name	Operating Segment	Other Information
Symetra Life Insurance Company	All segments	Primary operating subsidiary
First Symetra National Life Insurance Company of New York	Primarily Retirement Services	
Clearscape Funding Corporation	Other	
Symetra Assigned Benefits Service Company	Income Annuities	Structured settlements
Symetra Securities, Inc.	Retirement Services	Broker-dealer; distributor
Symetra Investment Services, Inc.	Other	Broker-dealer; distributor
Medical Risk Managers, Inc.	Group	Managing general underwriter
Health Network Strategies, LLC	Group	60% owned joint venture

Distribution

We distribute our products through an extensive and diversified distribution network. We believe access to a variety of distribution channels enables us to respond effectively to changing consumer needs and distribution trends. We compete with other financial services companies to attract and retain relationships in each of these channels. Some of the factors that lead to our success in competing for sales through these channels include amount of sales commissions and fees we pay, breadth of our product offerings, our perceived stability and our financial strength ratings, marketing and training we provide and maintenance of key relationships with individuals at those firms. We believe we have a well diversified multi-channel distribution network to capture a broad share of the distributor and consumer markets for insurance and financial services products.

Our Group segment distributes their products through employee benefits brokers, ASOs and TPAs.

Our Individual, Retirement Services and Income Annuities segments distribute their products through the following channels:

- financial institutions;
- brokerage general agencies and independent agents; and
- structure settlement specialty brokers.

The following table sets forth our annualized first-year premiums and deposits on new policies in our Group, Retirement Services, Income Annuities and Individual segments:

**Sales for the Year Ended December 31, 2008
by Distribution Channel**

Distribution Channel	Segment			
	Group(1)	Retirement Services(2)	Income Annuities(3)	Individual(4)
	(In millions)			
Financial institutions	\$ —	\$ 1,558.5	\$ 70.7	\$ 1.8
Employee benefits brokers/TPAs	112.6	—	—	—
Independent agents/BGAs	—	208.0	45.7	5.3
Structured settlements/BOLI	—	—	24.4	2.9

(1) Includes medical stop-loss, life, disability and limited medical benefits insurance.

(2) Includes deferred and variable annuities and retirement programs.

(3) Includes immediate annuities and structured settlements.

(4) Includes term, universal, single premium, BOLI and variable life insurance.

Financial Institutions. We have agency agreements with 26 key financial institutions, accounting for approximately 37,000 agents and registered representatives in all 50 states and the District of Columbia. We use financial institutions to distribute a significant portion of our fixed and variable annuities, as well as a growing portion of our life insurance policies.

One financial institution, JPMorgan Chase & Co., accounted for 45.6% and 38.2% of our total sales in 2008 and for the nine months ended September 30, 2009, respectively, selling primarily fixed annuity products. In September of 2008, JPMorgan Chase & Co. (which owns the Chase banking business) acquired the banking operations of Washington Mutual, Inc. Prior to that acquisition, Chase and Washington Mutual each individually accounted for a significant portion of our total sales. We do not believe that the acquisition has negatively affected our distribution relationship with the combined institution.

Under our two agreements with Chase Insurance Agency, Inc. (an affiliate of JPMorgan Chase & Co.), Chase acts as a writing agency in distributing certain of our annuity and life insurance products and, with the consent of the policyowner, also acts as servicing agent with regard to those products. In exchange for these services, we pay commissions and service fees to Chase on premiums paid to the Company and we pay trail commissions, which are additional periodic commissions, to Chase based on the value of the policies outstanding. These agreements do not have a fixed term. With respect to future business, one of the agreements is terminable by either party upon 30 days' written notice to the other party and the other agreement is terminable upon written notice.

Employee Benefits Brokers, Third Party Administrators. We distribute our Group segment products through approximately 2,100 agencies in the employee benefits broker/third party administrator channel. This distribution channel is also supported by approximately 30 of our employees located strategically across a nationwide network of 14 regional offices.

Independent Agents, Brokerage General Agencies. We distribute life insurance and fixed and deferred annuities through approximately 16,000 independent agents located throughout the United States from

approximately 9,400 different agencies. These independent agents market our products and those of other insurance companies.

Structured Settlements. We distribute structured settlements through approximately 560 settlement consultants representing 85 agencies in 48 states and the District of Columbia. We believe our ability to participate and compete effectively in the sales of structured settlements will depend on our ability to achieve upgrades from the ratings agencies.

Marketing

We promote and differentiate our products and services through the breadth of our product offerings, technology services, specialized support for our distributors and innovative marketing programs to help distributors grow their business with our products.

We have customized our marketing approach to promote our brand to distributors of our products whom we believe have the most influence in our customers' purchasing decisions. We built our brand among this constituency in three phases: an outreach to our employees to understand and deliver on the brand, an outreach to our independent producers in our sales channels and a prudent consumer outreach. These programs include advertising in trade and business periodicals, consumer advertising with a small, prudent budget leveraged by its ties to our producers, media outreach to both trade and consumer periodicals and community outreach, including partnering with distributors.

At the product level, we simplify the sales process so that the recommendation to purchase our product is as easy and seamless as possible. This is accomplished through our product collateral, technology in the sales process and ease of service after the sale.

We seek to build recognition of our brand and maintain strong relationships with leading distributors by providing a high level of specialized support, such as product training, sales solutions, and financial product design for targeted customers.

Reserves

Overview

We calculate and maintain reserves for estimated future benefit payments to our policyholders and contractholders in accordance with U.S. GAAP. We establish reserves at amounts that we expect to be sufficient to satisfy our policy obligations. We release these reserves as those future obligations are extinguished. The reserves we establish necessarily reflect estimates and actuarial assumptions with regard to our future experience. These estimates and actuarial assumptions involve the exercise of significant judgment. Our future financial results depend significantly upon the extent to which our actual future experience is consistent with the assumptions we have used in pricing our products and determining our reserves. Many factors can affect future experience, including economic and social conditions, inflation, healthcare costs, changes in doctrines of legal liability and damage awards in litigation. Therefore, we cannot determine with complete precision the ultimate amounts we will pay for actual future benefits or the timing of those payments.

Individual and Group Life Insurance and Group Health Insurance

We establish reserves for life insurance policies based upon generally recognized actuarial methods. We use mortality tables in general use in the United States, modified where appropriate to reflect relevant historical experience and our underwriting practices. Persistency, expense and interest rate assumptions are based upon relevant experience and expectations for future development.

The liability for policy benefits for universal life insurance and BOLI policies is equal to the balance that accrues to the benefit of policyholders, including credited interest, plus any amount needed to provide for additional benefits. We also establish reserves for amounts that we have deducted from the policyholder's

balance to compensate us for services to be performed in future periods. The BOLI life reserves were reset to fair value on the date of the Acquisition.

Our reserves for unpaid group life and health insurance claims, including our stop-loss medical and other lines, are estimates of the ultimate net cost of both reported losses that have not yet been settled and incurred but as yet unreported losses. Reserves for incurred but as yet unreported claims are based upon historic incidence rates, severity rates, reporting delays and any known events that we believe will materially affect claim levels.

Reserves for long-term disability claims are based upon factors including recovery, mortality, expenses, Social Security and other benefit offsets and interest rates. They represent the actuarial present value of benefits and associated expenses for current claims, reported claims that have not yet completed and incurred claims that have not yet been reported. Claims on long-term disability insurance policies consist of payments to be made periodically, generally monthly, in accordance with the contractual terms of the policy.

Retirement Services and Income Annuities

For our investment contracts, which are primarily deferred annuities, contractholder liabilities are equal to the accumulated contract account values, which generally consist of an accumulation of deposit payments, less withdrawals, plus investment earnings and interest credited to the account, less expense, mortality and product charges, if applicable. We also maintain a separate reserve for any expected future payments in excess of the account value due to the potential death of the contractholder. The reserves were reset to fair value on the date of the Acquisition.

Reserves for future policy benefits on our immediate fixed annuity contracts are calculated based upon actuarial assumptions regarding the interest to be earned on the assets underlying the reserves and, if applicable, the annuitant's life expectancy. The reserves were reset to fair value on the date of the Acquisition, with adjustments to future interest and mortality assumptions.

Investments

Investment Management Overview

In managing our investments, we are focused on disciplined matching of our assets to our liabilities and preservation of principal. Within this framework, we seek to generate appropriate risk-adjusted returns through careful individual security analysis.

For each of our operating segments and for our unallocated surplus, we separate our investments into one or more distinct portfolios. Our investment strategy for each portfolio is based on the expected cash flow characteristics of the portion of the liabilities of the business segment associated with the portfolio. The strategies are regularly monitored through a review of portfolio metrics, such as effective duration, yield curve sensitivity, convexity, liquidity, asset sector concentration and credit quality.

In general, we purchase high quality assets to pursue the following investment strategies for our operating segments:

- *Group.* We invest in short duration fixed income corporate bonds.
- *Retirement Services.* We invest in short to medium duration fixed income corporate bonds, mortgage backed securities, commercial loans and a modest amount of below investment grade bonds.
- *Income Annuities.* The Income Annuities segment has liability payments that run well beyond 40 years. The majority of the segment's portfolio is invested in long duration fixed income corporate bonds, mortgage-backed securities and commercial loans. In addition, we invest in equities to support liability payments due more than 40 years in the future.
- *Individual.* We invest in medium to long duration fixed income corporate bonds, mortgage-backed securities, commercial mortgages and a modest amount of below investment grade bonds.

- *Other.* We invest in short to medium duration fixed income assets.

We are exposed to three primary sources of investment risk:

- *Credit risk* — risk relating to the uncertainty associated with the continued ability of a given obligor to make timely payments of principal and interest;
- *Interest rate and credit spread risk* — risk relating to the market price and/or cash flow variability associated with changes in market yield curves and credit spreads; and
- *Equity risk* — risk relating to adverse fluctuations in a particular common stock.

Our ability to manage these risks while generating an appropriate investment return is essential to our business and our profitability.

We manage credit risk by analyzing issuers, transaction structures and, for our commercial mortgage portfolio, real estate properties. We use analytic techniques to monitor credit risk. For example, we regularly measure the probability of credit default and estimated loss in the event of such a default, which provides us with early notification of worsening credit. If an issuer downgrade causes our holdings of that issuer to exceed our risk thresholds, we automatically undertake a detailed review of the issuer's credit. We also manage credit risk through industry and issuer diversification and asset allocation practices. For commercial real estate loans, we manage credit risk through geographic and product-type diversification and asset allocation. We routinely review different issuers and sectors and conduct more formal quarterly portfolio reviews.

We mitigate interest rate and credit spread risk through rigorous management of the relationship between the duration of our assets and the duration of our liabilities, seeking to minimize risk of loss in both rising and falling interest rate and widening credit spread environments.

We mitigate equity risk by limiting the size of our equity portfolio to correlate with our exposure to long duration obligations in our income annuities segment and the ability of our capital base to absorb downside volatility without creating capital ratio stress and/or constraints on growth. We invest in relatively concentrated positions in the United States and other developed markets. The investments are identified using a bottom-up fundamental analysis and value oriented investment approach.

Portfolio Managers

Other than our commercial mortgage portfolio, which is managed by our employees, we have hired professional investment advisors to invest our assets. As of September 30, 2009, our \$18.4 billion (amortized cost) fixed income portfolio is managed by White Mountains Advisors LLC, or WM Advisors, and our \$0.2 billion equity portfolio is managed by Prospector Partners, LLC, or Prospector.

WM Advisors seeks to reduce and manage credit risk by focusing on capital preservation, fundamental credit analysis, value-oriented security selection and quick action as a security's outlook changes. WM Advisors directly invests the bulk of our fixed income investments, while hiring sub-advisors for private placements, high yield bonds and bank loans. The sub-advisors work under WM Advisors' direction to manage our credit and interest rate risk and preserve the integrity of our asset/liability matching. The sub-advisors are:

- *Principal Global Investors, or Principal.* Principal manages our investment grade private placement portfolio and some fallen angel below investment grade assets. As of September 30, 2009, Principal managed approximately \$1.5 billion of our asset portfolio.
- *Pioneer Investment Management, or Pioneer.* Pioneer manages our high yield investment portfolio. Pioneer seeks to generate high current yield while preserving principal. As of September 30, 2009, Pioneer managed approximately \$0.3 billion of our asset portfolio.
- *Wellington Management, or Wellington.* Wellington manages our bank loan portfolio and some fallen angel below investment grade assets. As of September 30, 2009, Wellington managed approximately \$44.0 million of our asset portfolio.

Prospector manages our equity portfolio. Prospector's investment strategy is to maximize absolute total return through investments in a variety of equity and equity-related instruments, including convertible preferred and convertible debt securities.

Our in-house mortgage loan department originates new commercial mortgage loans and manages our existing commercial loan portfolio. The commercial mortgage holdings are whole loans secured by first liens on income producing properties. There are no construction, development or land loans in the portfolio. Over our 35 year history in this asset class, we have had very strong investment experience through all parts of the real estate cycle. This success is attributed to underwriting standards that include large equity and debt service coverage requirements, and strong real estate and borrower analysis. Typically the loans have personal recourse. All aspects of the investment process including origination, due diligence, underwriting, approval and closing are handled internally.

For further information on our investment portfolio, see "Management's Discussion and Analysis of Financial Condition and Results of Operations — Investments" and "Certain Relationships and Related Transactions."

Reinsurance

We engage in the industry practice of reinsuring portions of our insurance risk with reinsurance companies through both treaty and facultative reinsurance agreements. We use reinsurance to diversify our risks and manage loss exposures primarily in our Group and Individual segments. The use of reinsurance permits us to write policies in amounts larger than the risk we are willing to retain.

We cede insurance primarily on a treaty basis, under which risks are ceded to a reinsurer on specific books of business where the underlying risks meet certain predetermined criteria. To a lesser extent, we cede insurance risks on a facultative basis, under which the reinsurer's prior approval is required on each risk reinsured. The use of reinsurance does not discharge us, as the insurer, from liability on the insurance ceded. We, as the insurer, are required to pay the full amount of our insurance obligations even in circumstances where we are entitled or able to receive payments from our reinsurer. The principal reinsurers to which we cede risks have A.M. Best financial strength ratings ranging from "A+" to "A-."

We had reinsurance recoverables of \$269.9 million and \$264.2 million as of September 30, 2009 and December 31, 2008, respectively. The following table sets forth our exposure to our principal reinsurers, including reinsurance recoverables as of September 30, 2009 and the A.M. Best ratings of those reinsurers as of that date:

	Reinsurance Recoverable (In millions)	A.M. Best Rating
RGA Reinsurance Company	\$100.1	A+
Transamerica Life Insurance Company	70.1	A
UNUM Life Insurance Company of America (UNUM)	49.8	A-
Lincoln National Life Insurance Company	23.5	A+

In the table above, the reinsurance recoverables under our agreements with RGA, UNUM and Lincoln represent our reinsurance exposure to these parties under the reinsurance policies. The reinsurance recoverable under our agreement with Transamerica represents the assets withheld for our share of the coinsurance policy.

Under most of our reinsurance agreements, we obtain reinsurance to mitigate some or all of the risk of the policies we issue, particularly the risk of substantial loss from death of an individual or catastrophic loss, and in other cases where the reinsurer offers a particular expertise. Some of these agreements are coinsurance arrangements, whereby we only obtain reinsurance for a portion of the risk, and retain the remainder. In some cases, we instead act as a reinsurer (or coinsurer) of another life insurance company.

The following is a brief summary of our reinsurance agreements with the parties listed in the table above:

- *RGA Reinsurance Company.* Under our agreements with RGA, RGA reinsures the risk of a large loss on term life insurance and universal life insurance policies. These are typically coinsurance or yearly renewable term arrangements, whereby we cede 50% or more of the claims liability to RGA. Reinsurance premiums are determined according to the amount reinsured with RGA per policy. These agreements do not have a fixed term. Either party can terminate these agreements with respect to future business with 90 days' written notice to the other party.
- *Transamerica Life Insurance Company.* Under an agreement with Transamerica, we act as their reinsurer with respect to 28.6% of a BOLI policy. BOLI is life insurance purchased by a bank to insure the lives of bank employees, usually officers and other highly compensated employees. BOLI policies are commonly used by banks to fund employee pension plans and benefit plans. Transamerica invests the policy premiums paid by the bank, and manages those investments subject to the terms of the policy. We have assumed 28.6% of the claims liability under this policy, and receive 28.6% of the proceeds generated under the policy. The term of this agreement is perpetual. We are only allowed to terminate this agreement in the event Transamerica fails to pay amounts due to us under this agreement or in the event of fraud, misrepresentation or breach of this agreement by Transamerica.
- *UNUM Life Insurance Company of America.* We cede all of our Group Long-Term-Disability and Short-Term-Disability claims liability through a reinsurance pool under agreements with the administrator of the pool, Reliance Standard Life Insurance Company ("Reliance"), as Managing Agent for each participating reinsurer in the pool and as a participating reinsurer in its own right. The pool of reinsurers and their participation levels may change each agreement year for new claims. Reliance has been the sole pool participant for agreement years 2006 and later. UNUM maintained the highest level of participation for agreement years prior to 2006. On an aggregate basis, UNUM currently reinsures the substantial majority of existing Group Long-Term-Disability and Short-Term-Disability claims liability. The premium rates are developed (on a policy-by-policy basis) by adding our expense load to the rate that the reinsurer charges for their claims cost and their expenses. When premiums are collected, we retain the portion that represents our expense load and send the remainder to the reinsurer. These agreements do not have a fixed term. Either party can terminate the agreement with respect to future business by providing 90 days' written notice to the other.
- *Lincoln National Life Insurance Company.* Under our agreements with Lincoln, we primarily cede claims liability under 10, 15 and 20-year term life insurance policies to Lincoln. These are typically coinsurance arrangements, whereby we cede 50% or more of the claims liability to Lincoln. Reinsurance premiums are determined in proportion to the amount reinsured with Lincoln per policy. These agreements do not have a fixed term. Either party can terminate these agreements with respect to future business upon 90 days' written notice to the other party.

Risk Management

Overview

Risk management is a critical part of our business and we have adopted risk management processes in virtually every aspect of our operations, including product development, underwriting, investment management, asset/liability management and technology development projects. The primary objective of these risk management processes is to reduce the variations we experience from our expected results.

We use a risk model that draws on the risk-based capital concepts. Risks are classified into four main categories:

- investment risks;

- pricing risks, including determination of adequate spreads or premiums, and estimation of claims, both expected and catastrophic;
- interest rate risk, including asset liability duration matching exposures; and
- other business risks, including business continuity, data security and other operational risks.

Operations and Technology

Service and Support

We have a dedicated team of service and support personnel, as well as Affiliated Computer Services, or ACS, based in Dallas, Texas, our outsourced provider, that deliver automation solutions to drive competitive advantage, to achieve earnings growth objectives and to control the cost of doing business. We mainly follow a buy-versus-build approach in providing application and business processing services that accelerate delivery and responsiveness. We also develop proprietary software for competitive or economic benefits.

Operating Centers

In August 2009, we signed a new outsourcing agreement with ACS. The renewal of the agreement expires in July 2014, with two one-year extensions at our election. The scope of the contract with ACS includes the management of the following:

- data center: mainframe, Wintel systems, storage, web services and disaster recovery;
- distributed computing: field office services, desktop support and asset management;
- data network: network infrastructure, carrier services and secured remote access;
- voice communications: voice systems, wireless and contact center technologies;
- help desk supporting: infrastructure, packaged software and password resets;
- output processing: print and mail fulfillment, archive and online viewing; and
- content management: imaging and content management system.

Under this agreement, we are obligated to pay an annual service fee of approximately \$10.8 million. These fees are subject to adjustments based on a variety of factors, including product utilization and reductions for failure to meet service level standards.

The agreement may be terminated by us for convenience prior to the end of the five-year term upon ninety days' notice and payment by us of a termination fee, which is currently \$4.7 million if the entire agreement is terminated. The termination fee generally declines over time and is pro-rated based on which service(s) are terminated and their related fixed and variable costs, including depreciable asset and investment costs and non-amortizable investment costs. In the event of termination, we have the right to acquire hardware and software assets used by ACS to provide services to us.

On September 28, 2009, ACS and Xerox Corporation announced a definitive agreement for Xerox to acquire ACS. We do not currently believe that this acquisition will materially affect our relationship with ACS.

Competition

We face significant competition for customers and distributors from insurance and other financial services companies in each of our businesses. Our competitors include other large and highly rated insurance carriers. Some of these competitors have greater resources than we do, and many of them offer similar products and use similar distribution channels. Competition in our operating business segments is based on a number of factors, including:

- quality of service;
- product features;
- price;
- commissions;

- ability to purchase attractive assets;
- scope of distribution;
- financial strength ratings; and
- name recognition.

The relative importance of these factors depends on the particular product and market. We compete for customers and distributors with insurance companies and other financial services companies in our various businesses.

Financial Strength Ratings

Rating organizations continually review the financial performance and condition of most insurers and provide financial strength ratings based on a company's operating performance and ability to meet obligations to policyholders. Ratings provide both industry participants and insurance consumers meaningful information on specific insurance companies and are an important factor in establishing the competitive position of insurance companies. In addition, ratings are important to maintaining public confidence in us and our ability to market our products.

Symetra Financial Corporation and our principal life insurance subsidiaries, Symetra Life Insurance Company and First Symetra National Life Insurance Company of New York, are rated by A.M. Best, S&P, Moody's and Fitch as follows as of September 30, 2009:

Financial Strength Ratings	Financial Strength Rating			
	A.M. Best	S&P	Moody's	Fitch
Symetra Life Insurance Company	A	A	A3	A+
First Symetra National Life Insurance Company of New York	A	A	NR*	A+
Issuer Credit/Default Ratings				
Symetra Financial Corporation	bbb+	BBB	Baa3**	A-
Symetra Life Insurance Company	a+	A	NR*	NR*
First Symetra National Life Insurance Company of New York	a+	A	NR*	NR*

* "NR" indicates not rated

** Represents the senior debt rating.

A.M. Best states that its "A" (Excellent) financial strength rating is assigned to those companies that have, in its opinion, an excellent ability to meet their ongoing obligations to policyholders. The "A" (Excellent) is the third highest of 16 ratings assigned by A.M. Best, which range from "A++" to "S." A.M. Best describes its "a" issuer credit rating for insurers as "excellent," assigned to those companies that have, in its opinion, a strong ability to meet the terms of their ongoing senior financial obligations. Its "bbb" issuer credit rating is described as "good," assigned to those companies that have, in its opinion, an adequate ability to meet the terms of their obligations but are more susceptible to changes in economic or other conditions. A.M. Best issuer credit ratings range from "aaa" (exceptional) to "rs" (regulatory supervision/liquidation) and may be enhanced with a "+" (plus) or "-" (minus) to indicate whether credit quality is near the top or bottom of a category.

Symetra Life Insurance Company and First Symetra National Life Insurance Company of New York's Financial Size Category, or FSC, rankings, as determined by A.M. Best, are both XIII, the third highest of 15. A.M. Best indicates that the FSC is designed to provide an indicator of the size of a company in terms of its statutory surplus and related accounts.

Standard & Poor's states that an insurer with a financial strength rating of "A" (Strong) has strong financial security characteristics that outweigh any vulnerabilities, and is highly likely to have the ability to meet financial commitments, but is somewhat more likely to be affected by adverse business conditions than

are insurers with higher ratings. The “A” range is the third highest of the four ratings ranges that meet these criteria, and also is the third highest of nine financial strength ratings ranges assigned by S&P, which range from “AAA” to “R.” A plus (+) or minus (-) shows relative standing in a rating category. Accordingly, the “A” rating is the sixth highest of S&P’s 21 ratings categories. S&P describes companies assigned an “A” issuer credit rating as having a strong capacity to meet financial commitments, but somewhat more susceptible to the adverse effects of changes in circumstances and economic conditions than higher-rated companies. Companies assigned a “BBB” issuer credit rating have adequate capacity to meet financial commitments, but adverse economic conditions are more likely to lead to a weakened capacity to meet such commitments. S&P issuer credit ratings range from “AAA” to “D,” indicating default.

Moody’s Investors Service states that insurance companies rated “A3” (Good) offer good financial security. However, elements may be present that suggest a susceptibility to impairment sometime in the future. The “A” range is the third highest of nine financial strength rating ranges assigned by Moody’s which range from “Aaa” to “C.” Numeric modifiers are used to refer to the ranking within the group, with “1” being the highest and “3” being the lowest. Accordingly, the “A3” rating is the seventh highest of Moody’s 21 ratings categories. Moody’s credit rating is assigned to our senior debt. A rating of “Baa” is defined as subject to moderate credit risk, considered medium-grade, and may possess certain speculative characteristics.

Fitch states that insurance companies with a financial strength rating of “A+” (Strong) are viewed as possessing strong capacity to meet policyholder and contract obligations. Risk factors are moderate, and the impact of any adverse business and economic factors is expected to be small. The “A” rating category is the third highest of eight financial strength categories, which range from “AAA” to “D.” The symbol (+) or (-) may be appended to a rating to indicate the relative position of a credit within a rating category. These suffixes are not added to ratings in the “AAA” category or to ratings below the “CCC” category. Accordingly, the “A+” rating is the fifth highest of Fitch’s 24 financial strength ratings categories. Fitch describes its “A-” issuer default rating as “high credit quality,” which denotes an expectation of low default risk, but may be more vulnerable to adverse business or economic conditions than higher ratings. Fitch issuer default ratings range from “AAA” (highest credit quality) to “D” (default).

A.M. Best, S&P, Moody’s and Fitch review their ratings periodically and we cannot assure you that we will maintain our current ratings in the future. Other agencies may rate Symetra or our insurance subsidiaries on a solicited or unsolicited basis.

The A.M. Best, S&P, Moody’s and Fitch ratings included are not designed to be, and do not serve as, measures of protection or valuation offered to investors in this offering. These financial strength ratings should not be relied on with respect to making an investment in our securities.

Employees

As of September 30, 2009, we had approximately 1,100 full-time and part-time employees. We believe our employee relations are satisfactory. To the best of our knowledge, none of our employees is subject to a collective bargaining agreement.

Facilities

We lease approximately 350,000 square feet of office space in various locations throughout the United States, which consists primarily of 292,000 square feet of office space at our headquarters in Bellevue, Washington.

Most of our leases have lease terms ranging from one to ten years. Our aggregate annual rental expense under these leases was \$8.0 million during 2008.

We believe our properties are adequate for our business as presently conducted.

Legal Proceedings

We are regularly a party to litigation, arbitration proceedings and governmental examinations in the ordinary course of our business. While we cannot predict the outcome of any pending or future litigation or examination, we do not believe that any pending matter, individually or in the aggregate, will have a material adverse effect on our business.

REGULATION

Our insurance operations are subject to a wide variety of laws and regulations. State insurance laws regulate most aspects of our insurance businesses, and our insurance subsidiaries are regulated by the insurance departments of the states in which they are domiciled and licensed. Our insurance products and thus our businesses also are affected by U.S. federal, state and local tax laws. Insurance products that constitute “securities,” such as variable annuities and variable life insurance, also are subject to federal and state securities laws and regulations. The SEC, FINRA and state securities authorities regulate these products.

Our broker-dealers are subject to federal and state securities and related laws. The SEC, FINRA and state securities authorities are the principal regulators of these operations.

The purpose of the laws and regulations affecting our insurance and securities businesses is primarily to protect our customers and not our noteholders or stockholders. Many of the laws and regulations to which we are subject are regularly re-examined, and existing or future laws and regulations may become more restrictive or otherwise adversely affect our operations.

In addition, insurance and securities regulatory authorities increasingly make inquiries regarding compliance by us and our subsidiaries with insurance, securities and other laws and regulations regarding the conduct of our insurance and securities businesses. We cooperate with such inquiries and take corrective action when warranted.

Many of our customers and agents also operate in regulated environments. Changes in the regulations that affect their operations also may affect our business relationships with them and their ability to purchase or to distribute our products.

Insurance Regulation

Our insurance subsidiaries are licensed and regulated in all states in which they conduct insurance business. The extent of this regulation varies, but most states have laws and regulations governing the financial condition of insurers, including standards of solvency, types and concentration of investments, establishment and maintenance of reserves, credit for reinsurance and requirements of capital adequacy, and the business conduct of insurers, including marketing and sales practices and claims handling. In addition, statutes and regulations usually require the licensing of insurers and their agents, the approval of policy forms and related materials and the approval of rates for certain lines of insurance. The types of insurance laws and regulations applicable to us or our insurance subsidiaries are described below.

Insurance Holding Company Regulation

All states in which our insurance subsidiaries conduct insurance business have enacted legislation that requires each insurance company in a holding company system, except captive insurance companies, to register with the insurance regulatory authority of its state of domicile and to furnish that regulatory authority financial and other information concerning the operations of, and the interrelationships and transactions among, companies within its holding company system that may materially affect the operations, management or financial condition of the insurers within the system. These laws and regulations also regulate transactions between insurance companies and their parents and affiliates. Generally, these laws and regulations require that all transactions within a holding company system between an insurer and its affiliates be fair and reasonable and that the insurer’s statutory surplus following any transaction with an affiliate be both reasonable in relation to its outstanding liabilities and adequate to its financial needs. Statutory surplus is the excess of admitted assets over statutory liabilities. For certain types of agreements and transactions between an insurer and its affiliates, these laws and regulations require prior notification to, and non-disapproval or approval by, the insurance regulatory authority of the insurer’s state of domicile.

Policy Forms

Our insurance subsidiaries' policy forms are subject to regulation in every state in which such subsidiaries are licensed to transact insurance business. In most states, policy forms must be filed prior to their use.

Dividend Limitations

As a holding company with no significant business operations of its own, Symetra depends on dividends or other distributions from its subsidiaries as the principal source of cash to meet its obligations, including the payment of interest on and repayment of principal of any debt obligations and payment of dividends to stockholders and stock repurchases. The payment of dividends or other distributions to Symetra by its insurance subsidiaries is regulated by the insurance laws and regulations of their respective states of domicile. In the state of Washington, the state of domicile of Symetra's principal insurance subsidiary, Symetra Life Insurance Company, an insurance company subsidiary may not pay an "extraordinary" dividend or distribution until 30 days after the insurance commissioner has received sufficient notice of the intended payment and has not objected or has approved the payment within the 30-day period. An "extraordinary" dividend or distribution is defined under Washington law as a dividend or distribution that, together with other dividends and distributions made within the preceding twelve months, exceeds the greater of:

- 10% of the insurer's statutory surplus as of the immediately prior year end; or
- the statutory net gain from the insurer's operations for the prior year.

State laws and regulations also prohibit an insurer from declaring or paying a dividend except out of its statutory surplus or require the insurer to obtain regulatory approval before it may do so. In addition, insurance regulators may prohibit the payment of ordinary dividends or other payments by our insurance subsidiaries to Symetra (such as a payment under a tax sharing agreement or for employee or other services) if they determine that such payment could be adverse to our policyholders or contractholders.

Market Conduct Regulation

The laws and regulations of U.S. jurisdictions include numerous provisions governing the marketplace activities of insurers, including provisions governing the form and content of disclosure to consumers, product illustrations, advertising, product replacement, suitability, sales and underwriting practices, complaint handling and claims handling. State jurisdictions generally enforce these provisions through periodic market conduct examinations.

Statutory Examinations

As part of their regulatory oversight process, state insurance departments conduct periodic detailed examinations of the books, records, accounts and business practices of insurers domiciled in their jurisdictions. These examinations generally are conducted in cooperation with the insurance departments of several other states under guidelines promulgated by the NAIC. In the three-year period ended December 31, 2008 and through September 30, 2009, we have not received any material adverse findings resulting from any insurance department examinations of our insurance subsidiaries.

Guaranty Associations and Similar Arrangements

Most states require life insurers licensed to write insurance within the state to participate in guaranty associations, which are organized to pay contractual benefits owed pursuant to insurance policies of insurers who become impaired or insolvent. These associations levy assessments, up to prescribed limits, on all member insurers in a particular state on the basis of the proportionate share of the premiums written by member insurers in the lines of business in which the impaired, insolvent or failed insurer is engaged. Some states permit member insurers to recover assessments paid through full or partial premium tax offsets.

We had net aggregate assessments (refunds) levied against or received by our insurance subsidiaries totaling \$(1.6) million, \$0.1 million, \$0.2 million and \$0.2 million for the nine months ended September 30, 2009 and for the years ended December 31, 2008, 2007 and 2006, respectively. Included in the net amount above are refunds totaling \$2.2 million received during the nine months ended September 30, 2009, primarily from two states related to assessments we paid prior to 1998. Although the amount and timing of future assessments are not predictable, we have established reserves for guaranty fund assessments that we consider adequate for assessments with respect to insurers that currently are subject to insolvency proceedings.

Change of Control

The laws and regulations of the states in which our insurance subsidiaries are domiciled require that a person obtain the approval of the insurance commissioner of the insurance company's jurisdiction of domicile prior to acquiring control of the insurer. Generally, such laws provide that control over an insurer is presumed to exist if any person, directly or indirectly, owns, controls, holds with the power to vote, or holds proxies representing 10% or more of the voting securities of the insurer. In considering an application to acquire control of an insurer, the insurance commissioner generally will consider such factors as the experience, competence and financial strength of the applicant, the integrity of the applicant's board of directors and executive officers, the acquiror's plans for the management and operation of the insurer, and any anti-competitive results that may arise from the acquisition. In addition, a person seeking to acquire control of an insurance company is required in some states to make filings prior to completing an acquisition if the acquiror and the target insurance company and their affiliates have sufficiently large market shares in particular lines of insurance in those states. Approval of an acquisition may not be required in these states, but the state insurance departments could take action to impose conditions on an acquisition that could delay or prevent its consummation. These laws may discourage potential acquisition proposals and may delay, deter or prevent a change of control involving us, including through transactions, and in particular unsolicited transactions, that some or all of our stockholders might consider to be desirable.

Policy and Contract Reserve Sufficiency Analysis

Under the laws and regulations of their states of domicile, our life insurance subsidiaries are required to conduct annual analyses of the sufficiency of their life and health insurance and annuity statutory reserves. In addition, other jurisdictions in which these subsidiaries are licensed may have certain reserve requirements that differ from those of their domiciliary jurisdictions. In each case, a qualified actuary must submit an opinion that states that the aggregate statutory reserves, when considered in light of the assets held with respect to such reserves, make good and sufficient provision for the associated contractual obligations and related expenses of the insurer. If such an opinion cannot be provided, the affected insurer must set up additional reserves by moving funds from surplus. Our life insurance subsidiaries submit these opinions annually to applicable insurance regulatory authorities.

Surplus and Capital Requirements

Insurance regulators have the discretionary authority, in connection with the ongoing licensing of our insurance subsidiaries, to limit or prohibit the ability of an insurer to issue new policies if, in the regulators' judgment, the insurer is not maintaining a minimum amount of surplus or is in hazardous financial condition. Insurance regulators may also limit the ability of an insurer to issue new life insurance policies and annuity contracts above an amount based upon the face amount and premiums of policies of a similar type issued in the prior year. We do not believe that the current or anticipated levels of statutory surplus of our insurance subsidiaries present a material risk that any such regulator would limit the amount of new policies that our insurance subsidiaries may issue.

Risk-based Capital

The NAIC has established risk-based capital standards for life insurance companies as well as a model act with the intention that these standards be applied at the state level. The model act provides that life insurance companies must submit an annual risk-based capital report to state regulators reporting their risk-

based capital based upon four categories of risk: asset risk, insurance risk, interest rate risk and business risk. For each category, the capital requirement is determined by applying factors to various asset, premium and reserve items, with the factor being higher for those items with greater underlying risk and lower for less risky items. The formula is intended to be used by insurance regulators as an early warning tool to identify possible weakly capitalized companies for purposes of initiating further regulatory action.

If an insurer's risk-based capital falls below specified levels, the insurer would be subject to different degrees of regulatory action depending upon the level. These actions range from requiring the insurer to propose actions to correct the capital deficiency to placing the insurer under regulatory control. As of September 30, 2009, the risk-based capital of each of our life insurance subsidiaries exceeded the level of risk-based capital that would require any of them to take or become subject to any corrective action.

Statutory Accounting Principles

Statutory accounting principles, or SAP, is a basis of accounting developed by state insurance regulators to monitor and regulate the solvency of insurance companies. In developing SAP, insurance regulators were primarily concerned with assuring an insurer's ability to pay all its current and future obligations to policyholders. As a result, statutory accounting focuses on conservatively valuing the assets and liabilities of insurers, generally in accordance with standards specified by the insurer's domiciliary state. Uniform statutory accounting practices are established by the NAIC and generally adopted by regulators in the various states. These accounting principles and related regulations determine, among other things, the amounts our insurance subsidiaries may pay to us as dividends. The values for assets, liabilities and equity reflected in financial statements prepared in accordance with U.S. GAAP may be different from those reflected in financial statements prepared under SAP.

Regulation of Investments

Each of our insurance subsidiaries is subject to laws and regulations that require diversification of its investment portfolio and limit the amount of investments in certain asset categories, such as below investment grade fixed maturities, real estate, equity investments and derivatives. Failure to comply with these laws and regulations would cause investments exceeding regulatory limitations to be treated as non-admitted assets for purposes of measuring surplus, and, in some instances, would require divestiture of such non-complying investments. We believe the investments held by our insurance subsidiaries comply with these laws and regulations.

Federal Regulation

Our variable life insurance and variable annuity products generally are "securities" within the meaning of federal and state securities laws. As a result, they are registered under the Securities Act of 1933 (or are exempt from registration) and are subject to regulation by the SEC, FINRA and state securities authorities. Federal and state securities regulation similar to that discussed below under "— Other Laws and Regulations — Securities Regulation" affect investment advice, sales and related activities with respect to these products.

Although the federal government does not comprehensively regulate the business of insurance, federal legislation and administrative policies in several other areas, including taxation, privacy regulation, financial services regulation and pension and welfare benefits regulation, can also significantly affect the insurance industry.

From time to time, federal measures are proposed that may significantly affect the insurance business, including direct federal regulation of insurance through an optional federal charter, enhanced federal oversight of insurance through a Federal Insurance Office, comprehensive health care reform, limitations on antitrust immunity, tax incentives for lifetime annuity payouts, simplification bills affecting tax-advantaged or tax-exempt savings and retirement vehicles, and proposals to modify or make permanent the estate tax repeal enacted in 2001. We cannot predict whether these or other proposals will be adopted, or what impact, if any, such proposals may have on our business.

Changes in Tax Laws

Congress, from time to time, considers legislation that could make our products less attractive to consumers, including legislation that would reduce or eliminate the benefits derived from the tax deferred nature of life insurance and annuity products.

In addition, changes in tax laws could increase our tax liability or increase our reporting obligations. For example, in May 2009, President Obama released additional information about the tax proposals contained in his Fiscal Year 2010 Budget (the "Budget"). There are several proposals included in the Budget that are significant for life insurance companies. Those proposals include modifying the dividends-received deduction for life insurance company separate accounts; requiring information reporting for private separate accounts of life insurance companies; imposing new reporting requirements and transfer-for-value rules on purchasers of certain life insurance contracts; expanding the interest expense disallowance for corporate-owned life insurance; requiring information reporting on payments to corporations; and increasing information return penalties. In addition, certain recent proposals for healthcare reform have included potential tax ramifications, including, among other things, a windfall profits tax on health insurers. These proposals not only could increase our tax liabilities but also could reduce the attractiveness of certain products we sell. These proposals may not be enacted or may be modified by Congress prior to enactment.

Furthermore, the federal estate tax, which has undergone a gradual repeal since 2001 that will continue to be phased in through 2010, is scheduled to revert to pre-2001 law as of January 1, 2011. The repeal of and continuing uncertainty regarding the federal estate tax may adversely affect sales and surrenders of some of our estate planning products.

Other Laws and Regulations

Securities Regulation

Certain of our subsidiaries and certain policies and contracts offered by them, are subject to various levels of regulation under the federal securities laws administered by the SEC. One of our subsidiaries is an investment advisor registered under the Investment Advisers Act of 1940. Certain of its employees are licensed as investment advisory representatives in the states where those employees have clients. Some of our insurance company separate accounts are registered under the Investment Company Act of 1940. Some annuity contracts and insurance policies issued by some of our subsidiaries are funded by separate accounts, the interests in which are registered under the Securities Act of 1933 and the Investment Company Act of 1940. Certain of our subsidiaries are registered and regulated as broker-dealers under the Securities Exchange Act of 1934 and are members of, and subject to regulation by, the FINRA, as well as by various state and local regulators. The registered representatives of our broker-dealers are also regulated by the SEC and FINRA and are also subject to applicable state and local laws.

These laws and regulations are primarily intended to protect investors in the securities markets and generally grant supervisory agencies broad administrative powers, including the power to limit or restrict the conduct of business for failure to comply with such laws and regulations. In such event, the possible sanctions that may be imposed include suspension of individual employees, suspension or limitation of sales of our products, limitations on the activities in which the investment adviser or broker-dealer may engage, suspension or revocation of the investment adviser or broker-dealer registration, censure or fines. We may also be subject to similar laws and regulations in the states in which we provide investment advisory services, offer the products described above, or conduct other securities-related activities.

Certain of our subsidiaries also sponsor and manage investment vehicles and issue annuities that rely on certain exemptions from registration under the Investment Company Act of 1940 and the Securities Act of 1933. Nevertheless, certain provisions of the Investment Company Act of 1940 and the Securities Act of 1933 apply to these investment vehicles and the securities issued by such vehicles. The Investment Company Act of 1940, the Investment Advisers Act of 1940 and the Securities Act of 1933, including the rules promulgated thereunder, are subject to change which may affect our subsidiaries that sponsor and manage such investment

vehicles. Our costs may increase or we may exit markets to the extent certain of our vehicles and annuities are required to comply with increased regulation and liability under the securities laws.

ERISA and Internal Revenue Code Considerations

We provide certain products and services to certain employee benefits plans that are subject to ERISA or the Internal Revenue Code. As such, our activities are subject to the restrictions imposed by ERISA and the Internal Revenue Code, including the requirement under ERISA that fiduciaries must perform their duties solely in the interests of ERISA plan participants and beneficiaries and the requirement under ERISA and the Internal Revenue Code that fiduciaries may not cause a covered plan to engage in certain prohibited transactions with persons who have certain relationships with respect to such plans. The applicable provisions of ERISA and the Internal Revenue Code are subject to enforcement by the U.S. Department of Labor, the IRS and the Pension Benefit Guaranty Corporation.

USA Patriot Act

The USA Patriot Act of 2001, or the Patriot Act, which was renewed for an additional four years in 2006, contains anti-money laundering and financial transparency laws and mandates the implementation of various new regulations applicable to broker-dealers and other financial services companies including insurance companies. The Patriot Act seeks to promote cooperation among financial institutions, regulators and law enforcement entities in identifying parties that may be involved in terrorism or money laundering. The increased obligations of financial institutions to identify their customers, watch for and report suspicious transactions, respond to requests for information by regulatory authorities and law enforcement agencies, and share information with other financial institutions, require the implementation and maintenance of internal practices, procedures and controls. We believe that we have implemented, and that we maintain, appropriate internal practices, procedures and controls to enable us to comply with the provisions of the Patriot Act.

Privacy of Consumer Information

U.S. federal and state laws and regulations require financial institutions, including insurance companies, to protect the security and confidentiality of consumer financial information and to notify consumers about their policies and practices relating to their collection and disclosure of consumer information and their policies relating to protecting the security and confidentiality of that information. Similarly, federal and state laws and regulations also govern the disclosure and security of consumer health information. In particular, regulations promulgated by the U.S. Department of Health and Human Services regulate the disclosure and use of protected health information by health insurers and others, the physical and procedural safeguards employed to protect the security of that information and the electronic transmission of such information. Congress and state legislatures are expected to consider additional legislation relating to privacy and other aspects of consumer information.

MANAGEMENT

Directors and Executive Officers

Set forth below is a list of the directors and principal executive officers of Symetra as of September 30, 2009. The positions listed are of Symetra unless otherwise indicated.

<u>Name</u>	<u>Age</u>	<u>Positions</u>
Lowndes A. Smith	70	Director, Chairman of the Board
Lois W. Grady	64	Director, Vice Chairman of the Board
Randall H. Talbot	56	Director, President and Chief Executive Officer
Margaret A. Meister	44	Executive Vice President and Chief Financial Officer
Jennifer V. Davies	51	Senior Vice President — Enterprise Development
Michael W. Fry	48	Senior Vice President — Group Division, Symetra Life Insurance Company
Richard J. Lindsay	53	Senior Vice President — Life & Annuities Division, Symetra Life Insurance Company
Patrick B. McCormick	52	Senior Vice President — Distribution, Symetra Life Insurance Company
George C. Pagos	59	Senior Vice President, General Counsel and Secretary
Tommie D. Brooks	39	Vice President and Chief Actuary — Symetra Life Insurance Company
Christine A. Katzmar Holmes	50	Vice President — Human Resources and Administration
Troy J. Olson-Blair	54	Vice President — Information Technology
David T. Foy	43	Director
Sander M. Levy	47	Director
Robert R. Lusardi	52	Director
David I. Schamis	35	Director

Lowndes A. Smith has been a director of Symetra since June 2007 and has served as Chairman of the Board since May 2009. Mr. Smith has served as Managing Partner of Whittington Gray Associates since 2003. Mr. Smith formerly served as Vice Chairman of The Hartford Financial Services Group, Inc. (“The Hartford”) and President and CEO of Hartford Life Insurance Company until his retirement in 2002. He joined The Hartford in 1968. Mr. Smith also serves as Chairman of OneBeacon Insurance Group, Ltd. and is a director of White Mountains Insurance Group, Ltd. and 76 investment companies in the mutual funds of The Hartford. He received his B.S. degree from Babson College.

Lois W. Grady has been a director of Symetra since August 2004 and has served as Vice Chairman of the Board since May 2009. Ms. Grady served as Executive Vice President and Director of Investment Products Services of Hartford Life, Inc. from 2002 until her retirement in April 2004 and as Senior Vice President and Director of Investment Products Services of Hartford Life, Inc. from 1998 through 2002. She began her career with Hartford Life in 1983. She is also a director of OneBeacon Insurance Group, Ltd. Ms. Grady received her B.S. degree from Southern Connecticut State University.

Randall H. Talbot has been a director, Chief Executive Officer and President of Symetra since August 2004 and director and President of Symetra Life Insurance Company since joining in February 1998. He is also an officer and director of various affiliates of Symetra. From 1988 to 1998, he was Chief Executive Officer and President of Talbot Financial Corporation. Mr. Talbot is also a director of Concur Technologies, Inc. He received his B.S. degree from Arizona State University.

Margaret A. Meister has been Executive Vice President and Chief Financial Officer of Symetra since February 2006 and Executive Vice President and Chief Financial Officer of Symetra Life Insurance Company since March 2006. She is also a director of Symetra Life Insurance Company as well as an officer and director of various affiliates of Symetra. Ms. Meister is a fellow of the Society of Actuaries. She joined Symetra Life

Insurance Company in 1988 and served in a variety of positions, including Chief Actuary and Vice President, prior to being promoted to her current position. Ms. Meister received her B.A. degree from Whitman College.

Jennifer V. Davies has been Senior Vice President of Symetra since June 2007 and of Symetra Life Insurance Company since August 2004 and is responsible for Enterprise Development. She is also a director of Symetra Life Insurance Company as well as an officer and director of various affiliates of Symetra. Ms. Davies joined Symetra Life Insurance Company in 1992, and served in a variety of positions, including Vice President, prior to being promoted to her current position. Ms. Davies was employed by Sons of Norway from 1986 to 1992, and ITT/Hartford Life Insurance Company from 1982 to 1986. Ms. Davies received her B.A. degree from the University of Minnesota and her M.A. degree from the University of Virginia.

Michael W. Fry has been Senior Vice President of Symetra Life Insurance Company since May 2008 and is responsible for the operations of its Group Division. He also serves as an officer and director of various Symetra affiliates. Prior to his current position, Mr. Fry served as Vice President of Symetra Life Insurance Company from February 2003 until May 2008. Prior to joining Symetra in August 2002, Mr. Fry was Vice President of Swiss Re's Group Division. Mr. Fry graduated from Indiana University with a degree in Accounting.

Richard J. Lindsay has been Senior Vice President of Symetra Life Insurance Company since August 2006 and is responsible for the operations of its Life & Annuities Division. He also serves as an officer and director of other various Symetra affiliates. Prior to joining Symetra Life Insurance Company, Mr. Lindsay had worked for AIG VALIC since 1998, where his last position was as an Executive Vice President of AIG VALIC and as President of VALIC Financial Advisors, an affiliated broker-dealer. Prior to joining AIG VALIC, Mr. Lindsay spent 11 years with CoreStates Financial Corp. Mr. Lindsay received his B.A. degree from Brown University, his M.B.A. degree from Wharton School of the University of Pennsylvania, and his J.D. degree from Temple University.

Patrick B. McCormick has been Senior Vice President of Symetra Life Insurance Company since June 1999 and is responsible for Distribution. Mr. McCormick joined Symetra Life Insurance Company in 1995, and served in a variety of positions, including Vice President, prior to being promoted to his current position. He is also an officer and director of other various affiliates of Symetra.

George C. Pagos has been Senior Vice President of Symetra and Symetra Life Insurance Company since September 2007 and General Counsel and Secretary of Symetra and Symetra Life Insurance Company since August 2004. He is also a director of Symetra Life Insurance Company as well as an officer and director of various affiliates of Symetra. Mr. Pagos joined Symetra Life Insurance Company in 1976 and served in a variety of positions, including Vice President, prior to being promoted to his current position. Mr. Pagos received his B.A. degree from George Washington University and his J.D. degree from the University of Maryland.

Tommie D. Brooks has been Vice President of Symetra since March 2007 and Vice President and Chief Actuary of Symetra Life Insurance Company since March 2007. Mr. Brooks joined Symetra Life Insurance Company in 1992, and served in a variety of managerial positions throughout the Company. Mr. Brooks attained the Fellow of the Society of Actuaries in 1998 and earned his B.S. in Math and Actuarial Sciences from Central Washington University.

Christine A. Katzmar Holmes has been Vice President of Symetra since August 2004 and is responsible for Human Resources, Service Operations and Security. Ms. Katzmar Holmes joined Symetra Life Insurance Company in 2001 as Vice President. From 1991 to 2001, she was with Safeco Insurance Company, where she held a variety of positions, including Human Resources Director. She is also an officer of various affiliates of Symetra. Ms. Katzmar Holmes received her B.S. degree from Miami University, Ohio.

Troy J. Olson-Blair has been Vice President of Symetra since June 2007 and is responsible for Information Technology. She has been Vice President of Symetra Life Insurance Company since 2000 and also served as Chief Information Officer since 2004. She has been responsible for Information Technology since joining the Company. Prior to Symetra, Ms. Olson-Blair held a variety of technical and managerial positions with Safeco Insurance Company that spanned twenty years; her last position was AVP and director for IT

Operations. Ms. Olson-Blair's background includes application development, voice and data communications, networking, web services and ITIL service level management.

David T. Foy has been a director of Symetra since March 2004 and served as Chairman of the Board from August 2004 until May 2009. He has been Executive Vice President and Chief Financial Officer of White Mountains Insurance Group, Ltd. since 2003. Previously, he was Senior Vice President and Chief Financial Officer of Hartford Life, Inc., which he joined in 1993. From 1989 to 1993, Mr. Foy was with Milliman and Robertson, an actuarial consulting firm. He is also a director of OneBeacon Insurance Group, Ltd. He received his B.S. degree from the Rochester Institute of Technology.

Sander M. Levy has been a director of Symetra since August 2004. He has been Managing Director of Vestar Capital Partners, a private equity firm, since 1988. He was previously a member of the Management Buyout Group of The First Boston Corporation. He received his B.S. degree from the Wharton School of the University of Pennsylvania, and his M.B.A. degree from Columbia Business School. He is also a director of Validus Holdings, Ltd, Duff & Phelps Corporation and Wilton Re Holdings Limited.

Robert R. Lusardi has been a director of Symetra since August 2005. He has been President and Chief Executive Officer of White Mountains Financial Services LLC since February 2005. Prior to joining White Mountains, Mr. Lusardi was an Executive Vice President of XL Capital Ltd. from 1998 to 2005 and was a Managing Director at Lehman Brothers, where he was employed from 1980 to 1998. He is also a director of two NYSE listed companies, OneBeacon Insurance Group, Ltd. and Primus Guaranty, Ltd. He received his B.A. and M.A. degrees from Oxford University, and his M.B.A. from Harvard University.

David I. Schamis has been a director of Symetra since August 2004. He has been Managing Director of J.C. Flowers & Co. LLC since 2000. Previously, he was with Salomon Smith Barney from 1995 to 2000. He received his B.A. degree from Yale University. Mr. Schamis also serves as the Chairman of the Board of Crump Group, Inc., and is a director of Fox-Pitt Kelton LLC, Affirmative Insurance Holdings, Inc. and MF Global, Ltd.

Composition of the Board of Directors

Our business and affairs are managed under the direction of our board of directors. Our board of directors currently consists of seven members, four of whom we believe are independent directors under currently applicable listing standards of the NYSE. The four independent directors are Messrs. Levy, Schamis and Smith and Ms. Grady.

Our board of directors is divided into three classes of directors who serve in staggered three-year terms, as follows:

- Class I directors are Messrs. Lusardi and Schamis, and their terms will expire at the annual meeting of stockholders to be held in 2011;
- Class II directors are Messrs. Levy and Smith, and their terms will expire at the annual meeting of stockholders to be held in 2012; and
- Class III directors are Messrs. Foy and Talbot and Ms. Grady, and their terms will expire at the annual meeting of stockholders to be held in 2010.

At each annual meeting of our stockholders, the successors to the directors whose terms expire at each such meeting will be elected to serve until the third annual meeting after their election or until their successor has been elected. As a result, only one class of directors will be elected at each annual meeting of our stockholders, with the other classes serving for the remainder of their respective three-year terms.

Committees of the Board of Directors

Upon completion of this offering, our board of directors will conduct its business through four standing committees: the audit committee, the compensation committee, the finance committee and the nominating and corporate governance committee. In addition, from time to time, special committees may be

established under the direction of the board of directors when necessary to address specific issues. Our audit committee, our compensation committee and our nominating and corporate governance committee will be required to be composed of a majority of independent directors within 90 days following the completion of this offering. Our audit committee, our compensation committee and our nominating and corporate governance committee will be required to be composed entirely of independent directors within one year following the completion of this offering.

Audit Committee

Upon completion of this offering, we will have an audit committee that will have responsibilities that meet all NYSE and SEC requirements.

The audit committee will have the power to investigate any matter brought to its attention within the scope of its duties and to retain counsel for this purpose where appropriate.

Upon the completion of this offering, our audit committee will consist of Mr. Foy, Mr. Levy, Mr. Schamis and Mr. Smith. Within a year of the completion of this offering, all members of the audit committee will be independent directors according to the rules and regulations of the SEC and the NYSE and at least one member will be an “audit committee financial expert,” as such term is defined in Item 407 of Regulation S-K.

Our board of directors has adopted a written charter for the audit committee to be effective upon the completion of this offering, which will be available on our website as of the date of this offering.

Compensation Committee

Upon completion of this offering, we will have a compensation committee that will have responsibilities that meet all NYSE requirements.

Upon the completion of this offering, our compensation committee will consist of Mr. Foy, Ms. Grady and Mr. Smith. Within a year of completion of this offering, all members of the compensation committee will be independent directors according to the rules and regulations of the NYSE.

Our board of directors has adopted a written charter for the compensation committee to be effective upon the completion of this offering, which will be available on our website as of the date of this offering.

Nominating and Corporate Governance Committee

Upon completion of this offering, we will have a nominating and corporate governance committee that will have responsibilities that meet all NYSE requirements.

Upon completion of this offering, our nominating and corporate governance committee will consist of Mr. Foy, Mr. Levy and Mr. Smith. Within a year of completion of this offering, all members of the nominating and corporate governance committee will be independent directors according to the rules and regulations of the NYSE.

Our board of directors has adopted a written charter for the corporate governance and nominating committee to be effective upon the completion of this offering, which will be available on our website as of the date of this offering.

Finance Committee

Upon completion of this offering, we will have a finance committee that will have responsibilities as outlined in its charter.

Upon completion of the offering, our finance committee will consist of Mr. Foy, Mr. Levy and Mr. Smith. The majority of the members of the finance committee will be independent directors according to the rules and regulations of the NYSE.

Our board of directors has adopted a written charter for the finance committee, which will be available on our website as of the date of this offering.

Compensation Committee Interlocks and Insider Participation

Upon completion of this offering, our board of directors will have a compensation committee as described above. None of our executive officers will serve as a member of our compensation committee, and none of them have served, or will be permitted to serve, on the compensation committee (or any other committee serving a similar function) of any entity of which an executive officer is expected to serve as a member of our compensation committee.

Code of Business Conduct and Corporate Governance Guidelines

Our board of directors has adopted a code of business and financial conduct applicable to our directors, officers and employees, to be effective upon the completion of this offering, as well as corporate governance guidelines, each in accordance with applicable rules and regulations of the SEC and the NYSE. The code of business conduct and the corporate governance guidelines will be available on our website as of the date of this offering.

Compensation Discussion and Analysis

Named Executive Officers

The following Compensation Discussion and Analysis describes the compensation earned by, awarded to or paid to our Chief Executive Officer, our Chief Financial Officer and our three other most highly paid executive officers in 2008 as determined under the rules of the SEC, collectively referred to as the Named Executive Officers and listed below:

- *Randall H. Talbot*, President and Chief Executive Officer
- *Margaret A. Meister*, Executive Vice President and Chief Financial Officer
- *Roger F. Harbin*, Executive Vice President and former Chief Operating Officer (Mr. Harbin ceased providing services as an executive officer as of January 1, 2009)
- *Richard J. Lindsay*, Senior Vice President, Life & Annuities Division, Symetra Life Insurance Company
- *Patrick B. McCormick*, Senior Vice President, Distribution, Symetra Life Insurance Company

Compensation Philosophy

Our overall executive compensation program is designed to align the financial interests of our executives with those of our stockholders. We focus on pay-for-performance (both individual and company performance) by providing incentives that emphasize long-term value creation, thereby putting a large portion of our executives' pay at risk. Based on this philosophy, the compensation committee has maintained base salaries that may be lower than those paid by other financial services companies and life insurers and has chosen not to provide pensions or other perquisites, choosing instead to grant the largest portion of compensation as long-term incentive compensation which is based on the growth of intrinsic business value per share.

Pay-for-performance. A majority of our executive officers' compensation is directly linked to our short- and long-term financial goals, thereby providing incentives for both short- and long-term results. Our Annual Incentive Bonus Plan rewards performance relative to short-term results based on a combination of meeting company performance goals and individual performance goals. The Symetra Financial Corporation Performance Share Plan (the "Performance Share Plan") rewards long-term performance relative to financial goals set on three-year cycles.

Pay at risk. The pay at risk approach of our incentive compensation is intended to align with the executive officer's impact on company performance over the short-and long-term. All executive officers have a significant amount of their total annual compensation at risk through company performance-based incentives.

Competitive opportunities. As we grow and strive to reach competitive financial goals, our need for experienced executive talent will continue. Our compensation opportunities must be competitive to allow us to attract and retain talented executives in our field.

Compensation Process

The compensation committee, according to its charter, is responsible for approving all compensation for our Named Executive Officers as well as our other executive officers and for administering the Performance Share Plan with respect to all participants.

The compensation committee relies on Randall H. Talbot, our Chief Executive Officer, and Christine A. Katzmar Holmes, our Vice President of Human Resources, to recommend compensation programs and awards for executive officers, subject to compensation committee approval, and to administer approved programs for all employees. Mr. Talbot and Ms. Katzmar Holmes attend compensation committee meetings and, at the committee's request, present management's analysis and recommendations regarding compensation actions including our base salaries, Annual Incentive Bonus Plan, Performance Share Plan and Equity Plan.

Compensation actions are typically considered at the first meeting of the compensation committee of each year after financial results for the prior year are available. In the meeting, Mr. Talbot also presents a self-evaluation outlining his performance to assist the compensation committee in determining his total compensation for the year. The compensation committee then holds a private session to discuss and determine Mr. Talbot's total compensation.

The compensation committee is composed of members with extensive business experience who have, based on their experience, set compensation levels and performance targets at what they believe to be appropriate levels.

Elements of Compensation

We currently compensate our executives through a combination of base salary, annual incentive compensation or, in the case of our sales executive, sales incentive compensation, and long-term incentive compensation.

Base salary. Our philosophy is to make base salary a relatively smaller portion of the overall compensation package of our executive officers relative to what we believe to be common in the industry. While executive performance is annually reviewed, base salaries for executives are not regularly adjusted. Our practice of not adjusting base salaries based on performance is consistent with our philosophy that the majority of compensation should be variable based on our actual long-term and short-term performance and that of the executive.

Annual incentive compensation. We pay annual incentive cash awards to our Named Executive Officers, other than Mr. McCormick, through the Annual Incentive Bonus Plan in March of each year for performance in the prior calendar year. The Annual Incentive Bonus Plan awards are based on our fulfillment of performance goals set at the beginning of the year and the executive's individual role in that goal fulfillment.

The compensation committee determines the performance goals and approves the target aggregate bonus pool for the Annual Incentive Bonus Plan each year. The actual aggregate bonus pool for the Annual Incentive Bonus Plan is determined by the sum of all participants' target awards and can range from 0% to 200% of this target, based on our fulfillment of performance goals. The Annual Incentive Bonus Plan establishes the metric used to determine the actual aggregate bonus pool as the growth in our intrinsic business value per share, which is the average of the growth of both our GAAP book value per share and enterprise value per share during the plan year. For 2008, the growth target was 13%. If the average growth was 10% or

lower, the plan would not be funded. If the average growth fell between 10% and 13%, the aggregate bonus pool would be less than 100% of the target. If the average growth met or exceeded 13%, the aggregate bonus pool would grow proportionately up to a maximum of 200% of the target if average growth met or exceeded 16%.

After the aggregate bonus pool for the Annual Incentive Bonus Plan is established, each executive is allocated a portion of the pool based on his or her individual target and individual performance. The individual target bonus for the CEO and CFO is equal to 50% of his or her base salary while the individual target bonus for Mr. Lindsay is 35% of base salary. The 2008 individual target bonus for our former COO was 50% of his base salary. After reviewing the performance of each executive, Mr. Talbot recommends to the compensation committee a percentage of that executive's individual target to be paid for the performance year based on such executive's individual performance compared to goals or expectations set by such executive and Mr. Talbot. Mr. Talbot's recommended annual incentive bonus is subject to the total funding level for the Annual Incentive Bonus Plan and the average percentage of target bonuses paid to the executive team.

In 2008, the growth in our intrinsic business value per share was 3.16%. However, to recognize our company's solid operating performance despite the significant downturn in the financial markets, the board of directors, in its discretion outside of the Annual Incentive Bonus Plan, approved an aggregate bonus pool for bonuses paid in March 2009 that was equal to 65% of the target bonus pool under the Annual Incentive Bonus Plan. The board of directors reviewed several factors in making the determination for this discretionary bonus pool including a comparison of the Company's 2008 operating ROAE (which was 9.2%) in relation to the operating ROAE as reported by our competitors in the life insurance industry, including MetLife, Prudential, Genworth and Delphi Financial. Also taken into account was that no merit increases would be paid to employees in 2009. The board of directors determined that a 65% funding level of the bonus pool would be appropriate since it would be a reduction from the 85% funding level of the 2007 bonus pool, when our operating ROAE was 11.2%. The board of directors determined that this discretionary bonus pool would be apportioned amongst the participants in the Annual Incentive Bonus Plan in the same manner as it would have been pursuant to the Annual Incentive Bonus Plan.

Since the discretionary aggregate bonus pool for 2008 was funded at 65% of the target, the executives, based on their individual performance, were eligible to receive 65% of the amount of target bonuses for which they would have been eligible under the Annual Incentive Bonus Plan. The compensation committee then made the final determination of the amount to be received by each executive. Mr. Talbot's 2008 goals were a growth in intrinsic business value of 13%, to increase new business production year over year, to control non-distribution operating expenses to the expense plan level of \$175.4 million and to provide leadership. The growth in intrinsic business value fell short at 9.34%, but new business grew over 2007 and actual non-distribution operating expenses were \$170.5 million. The compensation committee determined that Mr. Talbot should receive 100% of 65% of his individual target based on his individual performance particularly in leading the Company through the difficult economic time and posting record sales. Ms. Meister's 2008 goals included a growth in intrinsic business value of 13%, to balance pricing of our products, to control expenses to plan and to provide financial leadership. Mr. Talbot recommended 115% for her Annual Incentive Bonus due to her outstanding leadership in navigating the Company through the financial downturn, and she received 115% of 65% of her individual target. Mr. Harbin's 2008 goals were a growth in intrinsic business value of 13%, to provide enterprise risk management and to improve business efficiency. Mr. Talbot recommended 85% for Mr. Harbin's Annual Incentive Bonus because, by the end of 2008, Mr. Harbin had transitioned his COO duties to others. Mr. Harbin received 85% of 65% of his individual target. Mr. Lindsay's 2008 goals included to achieve significant sales growth and to develop and implement product management in the division. In order to recognize the breadth of his responsibilities as head of the Life & Annuities Division and the achievement of his goals, Mr. Talbot recommended 100% for his Annual Incentive Bonus. Mr. Lindsay received 100% of 65% of his individual target.

Combining our overall company performance and individual performance in determining the amount to be received by each executive ensures that the interests of each executive are aligned with our goals for financial success and that each executive is rewarded for individual performance. In 2008, the Annual Incentive Bonus was designed to constitute 5%, 11%, 8% and 11% of total target compensation for

Mr. Talbot, Ms. Meister, Mr. Harbin and Mr. Lindsay, respectively. The Annual Incentive Bonus for 2008 actually constituted 6%, 13%, 8% and 11% of total compensation earned in 2008 for Mr. Talbot, Ms. Meister, Mr. Harbin and Mr. Lindsay, respectively.

Sales incentive compensation. All sales employees, including Mr. McCormick, participate in a sales incentive program. The targets for Mr. McCormick's Sales Incentive Plan are based on Sales and Distribution's financial plan and are designed to motivate him to develop new distribution relationships and expand existing relationships. Mr. McCormick earns a percentage of sales for each product line for new net sales volumes. The percentages decrease after a prescribed sales-volume threshold is met. The percentages and thresholds differ from product to product within each product line. The range of percentages that applies before a sales threshold is met is 0.00001%-0.005% and the range of sales thresholds is \$20,000,000-\$1,000,000,000. The range of percentages that applies after a sales threshold is met is 0.000005%-0.001%. The products to which this plan applies are individual life products, fixed and variable annuities, income annuities and bundled share products.

The CEO and the Vice President of Human Resources have discretion to make modifications to the Sales Incentive Plan. Mr. McCormick's 2008 Sales Incentive Plan included a minimum threshold regarding the Company's pre-tax GAAP profit that was not met in 2008. The minimum threshold was \$100.0 million and the actual was \$13.0 million. However, the CEO and Vice President of Human Resources took into consideration that 2008 was a record sales year, even though profits of the Company as a whole fell below the threshold for payment under Mr. McCormick's Sales Incentive Plan, and approved a plan modification to pay the earned incentive compensation. Mr. McCormick's sales incentive target was 33% of his total target compensation for 2008. His actual sales incentive earned was 32% of his total compensation.

Long-Term Incentive Compensation

The Performance Share Plan. We primarily provide long-term incentives to our Named Executive Officers and other executive officers through the Performance Share Plan. This long-term incentive compensation is in the form of unit-based performance awards. Awards are granted annually. Each award period is typically three years, therefore overlapping other award periods. At the time of grant, each target performance unit has the financial value of \$100.00. Thereafter, each target performance unit has a notional value of \$100.00 x (1 + aggregate percentage growth per share). At the end of the award period, the compensation committee determines the level of attainment of the performance target and assigns a performance percentage of 0% to 200% of target based on that determination. The matured performance units are paid in cash in an amount equal to the then notional value of the target shares multiplied by the performance percentage.

For the 2007-2009 and 2008-2010 cycles under the Performance Share Plan, the performance target is 13% compound annualized growth in our intrinsic business value per share with a threshold performance target of 10% and a maximum performance target of 16%. Growth in our intrinsic business value per share equals the average of the compound annualized growth rates during the award period of the GAAP book value per share and the enterprise value per share, excluding unrealized gains or losses other than unrealized gains or losses on equities held as investments.

For the 2009-2011 cycle under the Performance Share Plan, the performance target is 13% modified operating return on equity averaged over the award period measured by modified operating income divided by beginning of year GAAP book value with a threshold performance target of 8% and a maximum performance target of 18%. Modified operating income equals net income minus realized gains/(losses) minus hedge funds investment income plus 30 year "A" Bond investment income substituted for equities/hedge fund performance (valued quarterly). The metrics used to calculate the performance target were changed for the 2009-2011 cycle under the Performance Share Plan in order to focus management on achieving core earnings goals that are within their control and to mitigate the volatile effects of upward and downward movements on equities and hedge funds.

The performance percentage ranges from 0% to 200% for all currently running performance cycles, although the board of directors retains the discretion to make an award outside the Performance Share Plan if

the threshold is not met. For the 2007-2009 and the 2008-2010 cycles, if the compound annualized growth is 10% or lower, the performance percentage will be 0%. If the compound annualized growth is 16% or higher, the maximum performance percentage of 200% applies. For annualized percentage growth between 10% and 16%, the performance percentage will be determined on the basis of straight line interpolation. It is anticipated that the threshold performance targets will not be met for the 2007-2009 and 2008-2010 cycles. The Compensation Committee has the discretion to modify the terms of awards granted, and anticipates that after the end of the award periods for these cycles, it will approve a discretionary payout based on the growth in book value over each cycle's three-year period using a performance percentage in the range of 60%-90% for the 2007-2009 cycle and 70%-110% for the 2008-2010 cycle, assuming the Company's performance follows the modified operating return on equity forecast.

For the 2009-2011 cycle, if the modified operating return on equity is 8% or lower, the performance percentage will be 0%. If the modified operating return on equity is 18% or higher, the maximum performance percentage of 200% applies. For modified operating return on equity between 8% and 18%, the performance percentage will be determined on the basis of straight line interpolation.

For the 2006-2008 cycle under the Performance Share Plan, the performance targets and threshold were not met. The actual compound annualized growth over the three year cycle was 9.34%. However, the board of directors used its discretion to make an award outside of the Performance Share Plan and approved a 50% payout. In making the determination to provide the discretionary payout, the Compensation Committee looked at different methodologies to modify the terms of the awards including a review of the Company's operating results in relation to competitors and determined that changing the performance percentage to 50% appropriately rewarded management for its success in increasing revenue during a challenging economic year.

The "Grant of Plan-Based Awards in 2008" table on page 147 sets forth the grants made under the Performance Share Plan to each Named Executive Officer in 2008. For the Performance Share Plan, our CEO's recommendations and our compensation committee's determinations with respect to the size of awards to participants are subjective, and no proportional or other mathematical formula is applied, nor are any specific factors considered. Our CEO receives the largest grant because he is responsible for our company's overall business and financial performance. Our CFO's awards have increased each year to reflect her increased level of responsibility. The former COO's award is reflective of his duties as COO at the time of his grant. The Senior Vice President, Life & Annuities receives a significant grant because Mr. Lindsay is accountable for several product line results. Our Senior Vice President, Distribution, receives a relatively smaller grant because his sales incentive plan, which is also performance based, already constitutes a significant component of his overall compensation.

The target grants for the 2008-2010 cycle under the Performance Share Plan constituted 85%, 76%, 80%, 57% and 45% of target total compensation for Mr. Talbot, Ms. Meister, Mr. Harbin, Mr. Lindsay and Mr. McCormick, respectively. Although awards of performance shares were not specifically set at these percentages, the Performance Share Plan is designed such that our Named Executive Officers have a substantial proportion of their target total compensation linked to the achievement of company performance targets.

The Equity Plan. We maintain an Equity Plan to provide long-term incentives to our Named Executive Officers and other employees, our non-employee directors and any consultants. Prior to 2009, we did not make grants under the Equity Plan. Our compensation committee administers the Equity Plan and determines which individuals are eligible to receive awards, the number of shares or units to be granted, the exercise or purchase price for awards, the vesting schedule for each award and the maximum term of each award. Awards may consist of stock options, stock appreciation rights, restricted stock, restricted stock units, performance shares/units and other stock-based awards. On August 24, 2009, pursuant to the Equity Plan, our CEO and CFO received grants for 75,270 and 7,890 shares of restricted stock, respectively, that are scheduled to vest on December 31, 2011, subject to their continued employment through such date. These grants of restricted stock to our CEO and CFO were made to align the interests of these executives directly with the interests of our stockholders.

Employment/severance/change-in-control arrangements. We have no employment agreements with our executive officers. All of our executive officers are "at will" employees. In the event of a termination of

an executive officer's employment by us without cause or by the executive due to a constructive termination, in either case within 12 months (in the case of the Equity Plan) or within 24 months (in the case of the Performance Share Plan) of a change in control, executives receive certain payments and accelerated vesting under our Performance Share Plan and our Equity Plan as described in more detail beginning on page 151. We provide for this change-in-control benefit as an incentive and retention mechanism that provides security to our executives in the event that we experience a change in ownership.

Retirement benefits. All of our employees, including our Named Executive Officers, may participate in our qualified 401(k) plan, which includes a safe harbor employer match. The safe harbor employer match is equal to 100% of the employee contributions up to the first 6% of eligible compensation. We have no defined benefit pension plans, non-qualified deferred compensation plans or retiree medical plans.

Perquisites. Our executive officers receive the same benefits that are available to all employees. Benefits such as medical and dental insurance, life insurance, short- and long-term disability, vacation and sick leave, tuition reimbursement and professional education funding, charitable gift matching, employee referral program and relocation assistance are available to all employees. All employees are also eligible for several discount programs including fitness club memberships, computers/software, wireless programs, office supplies, rental cars and hotels for personal use.

Tax and Accounting Implications of Executive Compensation Programs

After the consummation of this offering, Section 162(m) of the Internal Revenue Code would limit the deductibility of the compensation of our Named Executive Officers to \$1,000,000 per individual to the extent that such compensation is not "performance-based" as defined in Section 162(m). We intend to rely on an exemption from Internal Revenue Code Section 162(m) for compensation plans adopted prior to a company's initial public offering. This transition exemption for our compensation plans will no longer be available to us after the date of our annual meeting that occurs after the third calendar year following the year of our initial public offering, or if we materially modify the plan earlier. We will continue to consider the implications of Internal Revenue Code Section 162(m) and the limits of deductibility of compensation in excess of \$1,000,000 as we design our compensation programs going forward.

Summary Compensation Table

The following table presents compensation earned during 2008 by the Company's CEO, CFO and its three most highly compensated executive officers other than the CEO and CFO (the "Named Executive Officers").

Name and Principal Position	Year	Salary (\$)	Bonus \$(1)	Non-Equity Incentive Plan Compensation (\$)	All Other Compensation \$(2)	Total Compensation (\$)
Randall H. Talbot President and Chief Executive Officer	2008	525,000	2,131,403	—	14,461	2,670,864
Margaret A. Meister Executive Vice President and Chief Financial Officer	2008	295,962	535,451	—	14,173	845,586
Roger F. Harbin(3) Executive Vice President and former Chief Operating Officer	2008	400,000	927,491	—	14,304	1,341,795
Richard J. Lindsay Senior Vice President, Life & Annuities	2008	285,000	293,595	—	14,159	592,754
Patrick B. McCormick Senior Vice President, Sales and Distribution	2008	200,000	354,837	—	14,225	569,062

- (1) Represents the discretionary amounts awarded for the 2008 Annual Incentive Bonuses and the 2006-2008 cycle under the Performance Share Plan paid in March 2009. Mr. Talbot received \$170,625 for his Annual Incentive Bonus and \$1,960,778 for his 2006-2008 Performance Share Plan. Ms. Meister received \$110,616 for her Annual Incentive Bonus and \$424,835 for the 2006-2008 cycle under the Performance Share Plan. Mr. Harbin received \$110,500 for the Annual Incentive Bonus and \$818,991 for the 2006-2008 cycle under the Performance Share Plan. Mr. Lindsay received \$64,838 for his Annual Incentive Bonus and \$228,757 for the 2006-2008 cycle under the Performance Share Plan. Mr. McCormick received \$179,738 for the 2006-2008 cycle under the Performance Share Plan and \$175,099 for his sales incentive compensation.
- (2) Represents (i) employer contributions to the Symetra Financial Retirement Savings Plan equal to \$13,800 for each of our Named Executive Officers and (ii) employer-paid life insurance premiums with respect to each Named Executive Officer.
- (3) Mr. Harbin ceased providing services as an executive officer as of January 1, 2009.

Grant of Plan-Based Awards in 2008

The following table summarizes the estimated future payouts under grants made by us to the Named Executive Officers in 2008 under our incentive plans:

Name	Non-Equity Incentive Plan(1)	Cycle	Number of Units Granted	Threshold (\$)	Target (\$)	Maximum (\$)
Randall H. Talbot	Annual Incentive Plan	2008	n/a	8,750	262,500	525,000
	Performance Share Plan	2008-2010	30,000	133,463	4,328,691	9,365,376
Margaret A. Meister	Annual Incentive Plan	2008	n/a	4,933	147,981	295,962
	Performance Share Plan	2008-2010	10,000	44,488	1,442,897	3,121,792
Roger F. Harbin	Annual Incentive Plan	2008	n/a	6,667	200,000	400,000
	Performance Share Plan	2008-2010	10,000	44,488	1,442,897	3,121,792
Richard J. Lindsay	Annual Incentive Plan	2008	n/a	3,325	99,750	199,500
	Performance Share Plan	2008-2010	3,500	15,571	505,014	1,092,627
Patrick B. McCormick	Sales Incentive Plan	2008	n/a	n/a	284,890	n/a
	Performance Share Plan	2008-2010	2,750	12,234	396,797	858,493

- (1) On March 5, 2008, the 2008 targets of the Annual Incentive Plan were approved for Mr. Talbot, Ms. Meister, Mr. Harbin and Mr. Lindsay. Mr. McCormick's 2008 Sales Incentive Plan was approved by Mr. Talbot on December 20, 2007. On March 5, 2008, all Named Executive Officers were granted shares in the 2008-2010 cycle under the Performance Share Plan. Each share is initially valued at \$100.00.

Employee Benefit Plans

The following is a summary of our primary employee benefit plans:

Annual Incentive Bonus Plan

Annual incentive cash awards are paid to our Named Executive Officers, other than Mr. McCormick, pursuant to the Annual Incentive Bonus Plan. A description of the material terms of the Annual Incentive Bonus Plan, and the payouts received by our Named Executive Officers with respect to 2008, is on page 142 of "— Elements of Compensation."

Sales Incentive Plan

Our sales employees, including Mr. McCormick, receive short-term incentive compensation through the Sales Incentive Plan. A description of the material terms of the Sales Incentive Plan, and the payout received by Mr. McCormick with respect to 2008, is on page 144 of “— Elements of Compensation.”

Performance Share Plan

We provide our Named Executive Officers with long-term incentive compensation primarily through grants pursuant to the Performance Share Plan. A description of the material terms of the Performance Share Plan, the payouts received by our Named Executive Officers with respect to the 2006-2008 performance cycle, and the terms of the awards outstanding pursuant to the 2007-2009, 2008-2010 and 2009-2011 performance cycles, are on page 144 of “— Elements of Compensation.”

Equity Plan

Background. The purpose of the Symetra Financial Corporation Equity Plan (the “Equity Plan”) is to advance the Company’s and our stockholders’ interests by providing long-term incentives to our employees, directors and consultants. The Equity Plan became effective in 2007 and has a ten-year term. Prior to 2009, we did not make grants under the Equity Plan, and long-term incentive compensation remains primarily provided by the Performance Share Plan.

Administration. Our compensation committee administers the Equity Plan, and determines which individuals are eligible to receive awards, the type of awards and number of shares or units to be granted, the exercise or purchase price for awards, the vesting schedule for each award and the maximum term of each award (subject to the limits set forth in the Equity Plan). The compensation committee has authority to interpret the Equity Plan, and any determination by the compensation committee will be final.

Share Reserve. We have reserved 7,830,000 shares of our common stock for issuance under the Equity Plan, of which 7,746,840 remain available for issuance. This reserve, and all limits referenced below, is subject to adjustment in the event of stock splits or similar capitalization events.

Eligibility. The individuals eligible to participate in the Equity Plan include our officers and other employees, our non-employee directors and any consultants.

Limit on Awards. During any calendar year, the maximum aggregate number of shares subject to awards granted to any individual shall be 435,000.

Equity Awards. The Equity Plan permits us to grant the following types of awards:

- *Restricted Stock.* A restricted stock award is a grant of shares or an offer by us to sell shares of our common stock subject to a risk of forfeiture and/or a right of repurchase by us upon the termination of employment of the participant on such terms (including price and timing) as may be determined by the compensation committee. This risk of forfeiture and/or right of repurchase may lapse according to vesting conditions, which may include performance conditions, a time-based schedule or a combination thereof, to be determined in each case by the compensation committee. In the event of death or disability of a holder of restricted stock subject to vesting other than monthly vesting, the risk of forfeiture and/or our right to repurchase such shares shall lapse with respect to a pro rata portion of the restricted shares equal to the percentage of the vesting period that has elapsed. The compensation committee also has the discretion to waive all or a portion of the risk of forfeiture and/or our right to repurchase shares of restricted stock in the event of a participant’s voluntary resignation or retirement. In the event of a change of control followed by termination without cause or constructive termination of the participant within twelve months, the restrictions on such participant’s restricted stock will lapse.
- *Stock Options.* The Equity Plan provides for the grant of incentive stock options (commonly referred to as ISOs) to employees and non-qualified stock options (commonly referred to as NSOs) to employees, directors and consultants. The compensation committee determines the

terms of options, provided that ISOs are subject to statutory limitations. The compensation committee determines the exercise price for a stock option, within the terms and conditions of the Equity Plan and applicable law, provided that the exercise price of an ISO may not be less than 100% (or 110% in the case of a recipient who is a ten percent stockholder) of the fair market value of our common stock on the date of grant. ISOs exercisable for no more than 435,000 shares may be issued to a participant in any one year.

Options granted under the Equity Plan will vest at the rate specified by the compensation committee, with the vesting schedule for each stock option to be set forth in the stock option agreement for such option grant. Generally, the committee determines the term of stock options granted under the Equity Plan, up to a maximum term of ten years.

After termination of an optionee's employment, the optionee may exercise the vested portion of each option for the period of time stated in the option agreement to which such option relates. The compensation committee also has the discretion to permit exercise of the unvested portion of an option in the event of voluntary resignation or retirement. Generally, if termination is due to disability, the vested portion of each option will remain exercisable for three years following the date of disability, and in the event of death of an optionee, the vested portion of each option will remain exercisable by such optionee's estate for one year. In all other cases, the vested portion of each option will generally remain exercisable for three months following termination of employment. However, an option may not be exercised later than its expiration date.

Notwithstanding the above, in the event of a change of control of Symetra, followed by termination without cause or constructive termination (as such terms are defined in the Equity Plan) of an optionee within twelve months of the change of control, such optionee's stock options will become 100% vested and exercisable for up to 30 days following such termination.

- *Stock Appreciation Rights.* Stock appreciation rights provide for a payment, or payments, in cash or shares of common stock, to the participant based upon the difference between the fair market value of our common stock on the date of exercise and the stated exercise price. The exercise price of a stock appreciation right may not be less than 100% of the fair market value of our common stock on the date of grant of the stock appreciation right. Stock appreciation rights are otherwise generally subject to the same terms and limitations as described above for stock options, including vesting acceleration upon termination following a change of control.
- *Restricted Stock Units.* Restricted stock units represent the right to receive, without payment to the Company, an amount of shares of our common stock equal to the number of shares underlying the restricted stock units multiplied by the fair market value of a share on the date of vesting of the restricted stock units. The compensation committee may, at its discretion, impose vesting conditions, which may include performance conditions, a time-based vesting schedule or a combination thereof, on the exercise of such units. A participant's restricted stock units generally terminate in the event the participant's employment terminates prior to payment with respect to the units. However, in the event of death or disability of a holder of restricted stock units that are subject to vesting other than monthly vesting, the holder will receive payment for a pro rata percentage of the unvested units equal to the percentage of the vesting period that has elapsed. The compensation committee also has the discretion to make payment with respect to all or a portion of the unvested restricted stock units held by a participant in the event of such participant's voluntary resignation or retirement. In the event of a change of control followed by termination without cause or constructive termination of the participant within twelve months, such participant's restricted stock units that were outstanding on the date of termination will be cancelled and such participant will receive a cash payment equal to the product of the number of restricted stock units and the fair market value of a share of our common stock on the date of termination.
- *Performance Shares/Units.* A performance share award entitles a participant to receive all or part of the value of a specified number of hypothetical shares if specified performance

objectives, as determined by the compensation committee, are satisfied during a specified award period. The payout under a performance share award is the product of (1) the target number of performance shares subject to award, (2) the performance percentage and (3) the fair market value of a share on the date the award is paid or becomes payable to the participant.

Performance units are similar to performance shares, except that the value is based on a fixed dollar value or formula specified by the committee, rather than the fair market value of a share on the date the award is paid or payable (as with performance shares). The maximum value of performance units that may be earned by a participant for any single award period of one year or longer may not exceed \$25 million.

At the end of the award period for performance shares or performance units, the compensation committee assigns a performance percentage that is between 0% and 200% depending on the extent to which the applicable performance objectives were met during the award period. Performance shares and units may be settled in cash, shares of our common stock, other securities, other awards, other property or any combination thereof, as determined by the compensation committee.

A participant's performance shares or units are cancelled if the participant's employment is terminated prior to end of the award period. However, if a participant dies or becomes disabled during the performance period, such award is paid to such participant (or such participant's estate) on a pro-rata basis. In the event of a change of control followed by termination without cause or constructive termination of the participant within twelve months, the participant's performance share/unit award shall be paid out on a pro rata basis according to the percentage of months during the award period that have elapsed, with a performance percentage of 100%.

- *Other Stock-Based Awards.* The compensation committee also has the discretion to issue other equity-based awards under the Equity Plan, including fully-vested shares of common stock.

Awards Not Transferable. Awards under the Equity Plan are generally non-transferable, except to a participant's estate in the event of the participant's death.

Adjustments. The compensation committee is authorized to make adjustments to the terms and conditions of awards in recognition of certain unusual or nonrecurring events, including but not limited to extraordinary dividends, stock splits, mergers or a change in control of Symetra. In such events, the committee has the discretion to do what it determines is appropriate or desirable, including providing for the substitution or assumption of awards, accelerating the vesting of or the lapse of restrictions on awards, terminating the awards or making a cash payment in consideration for the cancellation of the awards.

Amendment and Termination. The Equity Plan may be amended or terminated at any time upon approval of our board of directors, provided that no amendment or termination will adversely affect outstanding awards. The Equity Plan will terminate on the earlier of the termination of the Equity Plan by our board of directors or ten years from the effective date of the Equity Plan.

Employee Stock Purchase Plan

Background. Our employee stock purchase plan is designed to enable eligible employees to periodically purchase shares of our common stock at a discount. Purchases are accomplished through participation during discrete offering periods. Our employee stock purchase plan is intended to qualify as an employee stock purchase plan under section 423 of the Internal Revenue Code of 1986, as amended. Our board of directors adopted our employee stock purchase plan in October 2007.

Share Reserve. We have initially reserved 870,000 shares of our common stock for issuance under our employee stock purchase plan.

Administration. Our compensation committee administers our employee stock purchase plan. Our employees generally are eligible to participate in our employee stock purchase plan if they are employed on a salaried basis by us, or a subsidiary of ours that we designate, for 20 or more hours per week and more than

five months in a calendar year. Employees who are 5% stockholders, or would become 5% stockholders as a result of their participation in our employee stock purchase plan, are ineligible to participate in our employee stock purchase plan. We may impose additional restrictions on eligibility as well.

Under our employee stock purchase plan, eligible employees may acquire shares of our common stock by accumulating funds through payroll deductions. Our eligible employees may select a rate of payroll deduction up to 15% of their cash compensation (or such lower limit as determined by the compensation committee). We also have the right to amend or terminate our employee stock purchase plan, except that, subject to certain exceptions, no such action may adversely affect any outstanding rights to purchase stock under the plan. Our employee stock purchase plan will remain in effect until terminated by our compensation committee.

Purchase Rights. When an offering period commences, our employees who meet the eligibility requirements for participation in that offering period and who elect to participate are granted a non-transferable option to purchase shares in that offering period. An employee's participation automatically ends upon termination of employment for any reason. An employee may withdraw from the plan at any time at least five business days prior to a purchase date, and in such event shall receive a refund of all of such employee's payroll deductions deposited to date into the plan.

No offering period will commence until this offering is complete. Each offering period will be for approximately six months (commencing on the first trading day on or immediately after February 15 and August 15 of each year and terminating on the trading day on or immediately preceding the next August 14 or February 14, respectively). The duration and timing of offering periods may be changed by the compensation committee without stockholder approval if such change is announced prior to the scheduled beginning of the offering period to be effected thereafter.

No participant will have the right to purchase our shares at a rate which, when aggregated with purchase rights under all our employee stock purchase plans that are also outstanding in the same calendar year(s), has a fair market value of more than \$25,000, determined as of the first trading day of the applicable offering period, for each calendar year in which such right is outstanding. The purchase price for shares of our common stock purchased under our employee stock purchase plan will be 85% of the closing trading price per share of our common stock as reported by the NYSE on the last date of each purchase period.

Change in Control. In the event of a change in control of Symetra, the acquiring entity shall assume the outstanding purchase rights. In the event the acquiring entity refuses to do so, the purchase and offering periods then in progress shall terminate prior to the date of closing of the change of control transaction.

401(k) Plan

We offer Section 401(k) plan to all employees who meet specified eligibility requirements. Eligible employees may contribute up to 100% of their eligible compensation, subject to limitations established under Section 401(k). We match participant contributions dollar-for-dollar, up to 6% of their compensation. Participants are immediately vested in their contributions.

Potential Payments Upon Termination or Change in Control

We have no employment agreements with our Named Executive Officers that would provide payments upon termination of employment.

Annual Incentive Bonus Plan

The Annual Incentive Bonus Plan requires that an executive be an active employee on December 31 of the plan year, and remain continuously employed by the Company through the award payout date, in order to be eligible to receive a bonus award. Exceptions to this include death, disability, retirement at age 65 or older or position elimination. In these cases, the bonus will be based on eligible earnings paid through the executive's last day of work within the plan year and is modified by the funding level of the aggregate bonus pool.

Sales Incentive Plan

Mr. McCormick's Sales Incentive Plan provides that if he leaves his position for any reason, he will be paid for production earned through the end of the last full month of employment.

Performance Share Plan

The Performance Share Plan provides that, except for the change in control provision described below, the executive would immediately forfeit all outstanding awards upon termination of employment prior to the end of the applicable award period. The board of directors, at its discretion, may provide that if an executive dies, retires, is disabled or is granted a leave of absence, or if the executive is otherwise terminated in a manner reasonably judged to be not seriously detrimental to our company, then all or a portion of the executive's award, as determined by the board, may be paid to the executive (or beneficiary).

The Performance Share Plan includes a "double trigger" change in control provision which provides that if a participant's employment is terminated without cause or constructively terminated within 24 months after a change in control of our company, each award held by the participant prior to the change in control is cancelled and the participant is entitled to receive an award payment equal to the product of (a) the then financial value of 100% of the performance shares and (b) the performance percentage, which is based on the level of attainment of the performance goal as of the last day of the calendar quarter ending prior to the date of the termination event. Alternatively, following the change in control, if the participant remains continuously employed through the end of the award period, then the participant will receive those awards for which the participant would have been paid had the change in control not occurred. For purposes of the Performance Share Plan, a change in control occurs when any person or group, other than White Mountains or Berkshire Hathaway, an underwriter or an employee benefit plan of the Company, becomes the beneficial owner of 35% or more of the Company's outstanding common stock.

Under the Performance Share Plan, a "constructive termination" is defined as a termination of the participant's employment at the initiative of the participant following a material decrease in salary or a material diminution in the participant's authority, duties or responsibilities.

Restricted Stock Agreements

Restricted Stock Agreements with Mr. Talbot and Ms. Meister provide that the restricted stock will vest on December 31, 2011, subject to their continued employment through such date. In the event of the executive's voluntary termination or termination with cause (as defined in the Equity Plan), all of the unvested shares will be forfeited. If the executive's employment is terminated by us without cause or due to the executive's death or disability, the following amounts of restricted stock will become vested: if such termination is on or after December 31, 2009 but prior to December 31, 2010, one-third of the restricted stock will vest. If such termination is on or after December 31, 2010 but prior to December 31, 2011, two-thirds of the restricted stock will vest.

In the event of a change in control followed by termination without cause or constructive termination (as defined in the Equity Plan) of the executive within twelve months, the restrictions on all of the executive's restricted stock will lapse.

Potential Payments Upon Termination

The following table shows the potential payments that would be made by us to each of the Named Executive Officers assuming that each executive's employment was terminated due to death, disability,

retirement at age 65 or older or position elimination on December 31, 2008 whether or not a change in control has occurred.

Executive	2008 Annual Incentive Bonus Plan \$(1)	2007-2009 Performance Share Plan \$(2)	2008-2010 Performance Share Plan \$(2)	Total (\$)
Randall H. Talbot	170,625	0	0	170,625
Margaret A. Meister	96,188	0	0	96,188
Roger F. Harbin	130,000	0	0	130,000
Richard J. Lindsay	64,838	0	0	64,838
Patrick B. McCormick	175,099	0	0	175,099

- (1) Reflects the amount payable under the 2008 Annual Incentive Bonus Plan, except with respect to Mr. McCormick, who would instead receive payment under his Sales Incentive Plan. This amount is payable in the event of death, disability, retirement at age 65 or older or elimination of position, whether or not a change in control of the Company has occurred. This figure represents 100% of the executive's individual target modified by the funding level of the aggregate bonus pool. In March 2009, the board of directors approved the funding of the aggregate bonus pool at 65% of the target level, even though the Company performance goal was not met.
- (2) No payment would have been made in respect of performance units because performance goals were not met in 2008, which affected the 2007-2009 and 2008-2010 Performance Share Plans as of December 31, 2008. The board of directors, at its discretion, may elect to award all or a portion of the grant to an executive in the event of such executive's death, retirement, disability or leave of absence, or in the event of termination in a manner not determined to be seriously detrimental to the Company.

Compensation of Directors

The following table presents compensation paid to our board of directors for the year ended December 31, 2008:

Name	Fees Earned or Paid in Cash (\$)	Total (\$)
David T. Foy(1)	64,000	64,000
Lois W. Grady(2)	41,750	41,750
Sander M. Levy(3)	51,900	51,900
Robert R. Lusardi(4)	28,000	28,000
David I. Schamis(5)	36,900	36,900
Lowndes A. Smith(6)	31,800	31,800
Randall H. Talbot(7)	—	—

- (1) Includes chairman of the board retainer, annual retainer, and board, audit committee and compensation committee meeting fees. Mr. Foy served as chairman of the board until May 2009.
- (2) Includes chairman of the compensation committee retainer, annual retainer and board and compensation committee meeting fees. Ms. Grady also serves on the First Symetra National Life Insurance Company of New York board of directors and audit committee.
- (3) Includes chairman of the audit committee retainer, annual retainer and board and audit committee meeting fees. Mr. Levy also serves on the First Symetra National Life Insurance Company of New York board of directors and audit committee. All compensation is paid to Vestar Capital Partners.

- (4) Includes annual retainer and board meeting fees.
- (5) Includes annual retainer, and board and audit committee meeting fees. Mr. Schamis also serves on the First Symetra National Life Insurance Company of New York board of directors and audit committee. All compensation is paid to J.C. Flowers & Co. LLC.
- (6) Includes annual retainer and board and compensation committee meeting fees. Mr. Smith has served as chairman of the board since May 2009. Mr. Smith also serves on the First Symetra National Life Insurance Company of New York board of directors.
- (7) Mr. Talbot is our employee and receives no additional retainer or fee for board participation.

Upon completion of the offering, our directors who are not employees of the Company will be entitled to the following compensation for service on our board of directors and board committees:

- Chairman of the board additional annual retainer: \$270,000
- Vice chairman of the board additional annual retainer: \$40,000
- Board member annual retainer: \$75,000
- Audit committee chairman additional annual retainer: \$40,000
- Audit committee member annual retainer: \$10,000
- Compensation committee chairman annual retainer: \$25,000
- Finance committee chairman annual retainer: \$25,000
- Nominating and corporate governance committee chairman annual retainer: \$15,000
- Board meeting participation: \$2,000
- Committee meeting participation: \$2,000

In addition, members of the board of directors of First Symetra National Life Insurance Co. of New York receive an annual retainer of \$500, and fees of \$100 per board meeting and \$50 per committee meeting attended.

We reimburse our directors for first class travel, hotel accommodations, meals, and other necessary expenses.

CERTAIN RELATIONSHIPS AND RELATED TRANSACTIONS

The following is a summary of each transaction or series of similar transactions since January 1, 2006 to which we were or are a party in which the amount involved exceeded or exceeds \$120,000 and in which any of our directors or executive officers, any holder of 5% of our capital stock or any member of the immediate family of any of the foregoing persons had or will have a direct or indirect material interest.

Investment Management Agreement with White Mountains Advisors LLC

A majority of our investments are managed by WM Advisors, a wholly owned subsidiary of White Mountains Insurance Group, Ltd. White Mountains Insurance Group, Ltd. beneficially owns 26,887,872 shares of our common stock, which includes warrants exercisable for 9,487,872 shares. Mr. David T. Foy, one of our directors, serves as Executive Vice President and Chief Financial Officer of White Mountains Insurance Group, Ltd. Mr. Lowndes A. Smith, chairman of our board of directors, serves as a director of White Mountains Insurance Group, Ltd. Mr. Robert R. Lusardi, one of our directors, serves as President and Chief Executive Officer of White Mountains Financial Services, LLC, an affiliate of White Mountains Insurance Group, Ltd. The total fees incurred with respect to WM Advisors under our existing investment management agreements, or IMAs, with them for the nine months ended September 30, 2009 and for the years ended December 31, 2008, 2007 and 2006, respectively, were \$10.4 million, \$14.6 million, \$15.3 million and \$20.2 million. Following satisfaction of applicable prior notice/approval requirements of insurance regulatory authorities, we and certain of our subsidiaries intend to enter into an amended investment management agreement, or the WMA Agreement, on substantially the same terms as our existing IMAs with WM Advisors pursuant to which WM Advisors will continue to supervise and direct the fixed income and alternative investment portion of our investment portfolio in accordance with our investment philosophy described under “Business — Investments.”

Under the WMA Agreement and consistent with the existing IMAs, WM Advisors will have full discretion and authority to make all investment decisions in respect of the fixed income and alternative investment portion of our investment portfolio on our behalf and at our sole risk, and to do anything which WM Advisors deems is required, appropriate or advisable in connection with the foregoing.

The assets of our portfolio will be held in one or more separately identifiable accounts in the custody of a bank or similar entity designated by us and acceptable to WM Advisors. We will be responsible for custodial arrangements and the payment of all custodial charges and fees.

We will agree to pay annual investment management fees generally based on the month-end market/book values held under custody as set forth in the table below (which are substantially the same as the fees under our existing IMAs):

	Value	Annual Fee
Investment grade fixed maturities:		
Up to \$1 billion	Book	10.0 basis points (0.1% or 0.001)
\$1 billion — \$2 billion	Book	8.5 basis points
\$2 billion — \$5 billion	Book	7.5 basis points
Greater than \$5 billion	Book	2.5 basis points
High yield debt	Market	25.0 basis points
Equities	Market	100.0 basis points
Fully funded hedge funds, private equity funds and other deferred fundings:		
First two years of fund's life	Committed	100.0 basis points
Thereafter	Market	100.0 basis points
Affordable Housing Credit Funds:		
First year of fund's life	Committed	100.0 basis points
Thereafter	Market	10.0 basis points

We will pay WM Advisors a quarterly fee for portfolio management services computed at the annual rate of one-half basis point (0.005%) of the aggregate value of the net assets of the aggregate investment account, which includes equities and commercial mortgage loans in addition to the items managed by WM Advisors.

WM Advisors will provide reports containing a detailed listing of invested assets and transactions in our investment portfolio, as well as various other analytical reports as outlined by Symetra, at least quarterly. We will review periodically the performance of and the fees paid to WM Advisors under the WMA Agreement.

The WMA Agreement will provide for an initial fixed term of one year, which will be extendible by us for an additional year (a second year) and, if so extended, for a second additional year (a third year). Following the end of the initial term and any extensions, the WMA Agreement may be terminated by either party upon 60 days' written notice.

WM Advisors also provides investment advisory services to White Mountains Insurance Group, Ltd., its subsidiaries and a number of its affiliates.

Investment Management Agreement with Prospector Partners, LLC

Prospector is a registered investment adviser managing assets for corporations, foundations, endowments and high net worth individuals. Mr. John D. Gillespie, the founder and Managing Member of Prospector, is a director of White Mountains Insurance Group, Ltd. As discussed above, White Mountains Insurance Group, Ltd. beneficially owns shares of our common stock and warrants and our chairman serves as a director and two of our directors serve as officers of White Mountains entities. Historically, Prospector managed most of the publicly traded common equity and convertible securities in our portfolio through a sub-advisory agreement with WM Advisors. As of September 30, 2009, Prospector served as a discretionary advisor to WM Advisors under the sub-advisory agreement with respect to approximately \$0.2 billion of specified assets in our combined insurance and non-insurance portfolios. For the nine months ended September 30, 2009 and during the years ended December 31, 2008, 2007 and 2006, respectively, we incurred \$1.2 million, \$1.9 million, \$2.1 million and \$1.8 million in fees with respect to the Prospector portfolio. These fees are included in the WM Advisor fees mentioned above.

Following satisfaction of applicable prior notice/approval requirements of insurance regulatory authorities, we intend to enter into a separate investment management agreement with Prospector, or the Prospector Agreement, pursuant to which Prospector will agree to supervise and direct the publicly traded common equity and convertible securities portion of our investment portfolio in accordance with its investment strategy described under "Business — Investments." Under the Prospector Agreement, Prospector will have discretion and authority with respect to the portfolio it manages for us that is substantially similar to WM Advisors' discretion and authority under the WMA Agreement. The assets of our portfolio will be held in one or more separately identifiable accounts in the custody of a bank or similar entity designated by us and acceptable to Prospector. We will be responsible for custodial arrangements and the payment of all custodial charges and fees.

Under the Prospector Agreement, we will agree to pay annual investment management fees based on aggregate net assets under management according to the following schedule:

Assets Under Management	Annual Fee
Up to \$200 million	100.0 basis points
\$200 million to \$400 million	50.0 basis points
Greater than \$400 million	25.0 basis points

The Prospector Agreement will have an initial fixed term of three years, which will be extendible by us for an additional year (a fourth year) at or prior to the end of the second year of the term and, if so extended, for a second additional year (a fifth year) at or prior to the end of the third year of the term. The Prospector Agreement will be terminable by us only (i) for cause (including material non-performance by Prospector), (ii) if either John D. Gillespie or Richard P. Howard are no longer affiliated with Prospector or (iii) if there is a change in control of Prospector. Following the end of the initial term and any extensions, the

Prospector Agreement may be terminated by either party on 60 days' written notice. We will review periodically the performance of and the fees paid to Prospector under the Prospector Agreement.

Relationships and Transactions with White Mountains Insurance Group, Ltd. and its Affiliates

We are party to certain shareholders agreements, dated as of March 8, 2004, March 19, 2004 and April 16, 2004, with our stockholders. The shareholders agreements will terminate on the consummation of this offering other than certain provisions, including provisions relating to tag-along rights, transfer restrictions, registration rights, confidentiality and competition. Regarding tag-along rights, for one year following this offering, if one or more stockholders party to a shareholders agreement propose to transfer 10% or more of our then outstanding common stock, they must afford each other stockholder party to such shareholders agreement the opportunity to participate proportionally in the transfer. Regarding transfer restrictions, for one year following this offering, warrant transfers are generally restricted and for 18 months following this offering, any stockholder party to a shareholders agreement wishing to transfer shares of our common stock or warrants must generally require the transferee to agree to be bound by the terms of the shareholders agreement. Regarding registration rights, for ten years following this offering, stockholders party to a shareholders agreement holding in the aggregate 10% of all registrable securities (as defined in the shareholders agreements) then held by stockholders party to a shareholders agreement may request that we effect the registration of such securities through an underwritten public offering or the filing of a shelf registration statement or permit the sale of such securities already included in an effective shelf registration statement pursuant to an underwritten public offering, subject to certain limitations. During this ten-year period, if we register common shares in connection with an offering, stockholders party to a shareholders agreement will be given an opportunity to include their registrable securities, subject to certain limitations. With respect to confidentiality provisions, the shareholders agreements provide that, for an indefinite period of time, the stockholders party to a shareholders agreement will keep confidential any non-public information made available to them during the due diligence process of any prior offering of our common stock. The shareholders agreements provide that, for an indefinite period of time, we will indemnify the holders of registrable securities and any underwriters for losses or damages arising out of material misstatements or omissions in the relevant registration statement or prospectus or violations of law in connection with the registration of registrable securities, and further provide that the holders of registrable securities and any underwriters will indemnify us for losses or damages arising out of material misstatements or omissions in the relevant registration statement or prospectus that was made in reliance on written information furnished by such holders or underwriters. The shareholders agreements also provide that the stockholders may freely engage in, or invest in, businesses that are competitive with ours and that there are no obligations for any stockholder to refer any business opportunities to us. In addition, following this offering and so long as White Mountains Insurance Group, Ltd. holds at least 20% of our outstanding common stock, assuming exercise of any outstanding warrants, each stockholder party to a shareholders agreement is required to vote its shares for two board members designated by White Mountains Insurance Group, Ltd., which will be reduced to one nominee so long as White Mountains Insurance Group, Ltd. holds at least 10%, but less than 20%, of our outstanding common stock.

Symetra Life Insurance Company entered into an accident and health reinsurance agreement with a related party, White Mountains Re America, a subsidiary of White Mountains Insurance Group, Ltd. Berkshire Hathaway, Inc. and White Mountains Group, Ltd. each beneficially own 26,887,872 shares of our common stock, which includes warrants exercisable for 9,487,872 shares. As discussed above, our chairman serves as a director and two of our directors serve as officers of White Mountains entities. This reinsurance agreement is on substantially the same terms as agreements entered into with other third parties. For the nine months ended September 30, 2009 and the year ended December 31, 2008, we recorded ceded premiums of \$1.1 million and \$2.1 million, respectively, and recovered ceded losses of \$2.5 million and \$1.1 million, respectively.

Relationships and Transactions with Others

The following transactions involve the operations of our subsidiary, Symetra Life Insurance Company, and were entered into in the ordinary course of business.

Symetra Life Insurance Company entered into a coinsurance reinsurance agreement with Wilton Reassurance Company, or Wilton Re. This agreement is on substantially the same terms as agreements entered into with other third parties. For the nine months ended September 30, 2009 and for the years ended December 31, 2008, 2007 and 2006, we recorded ceded premiums of \$1.4 million, \$1.8 million, \$1.7 million and \$1.4 million, respectively, and recovered ceded losses of \$0.3 million, \$0.9 million, \$0.3 million and \$0.2 million, respectively. Vestar Capital Partners, which holds 6,089,999 shares of our common stock, has an investment interest in Wilton Re. Mr. Sander M. Levy, one of our directors and our audit committee chairman, serves on the board of directors of Wilton Re. Mr. Levy is not directly involved in the business dealings between the two companies but disclosed the relationship to our audit committee, which ratified the relationship.

Symetra Life Insurance Company is a party to several coinsurance reinsurance agreements with General Re Life Corporation. General Re Life Corporation is the North American life and health reinsurance company of General Re Corporation, a subsidiary of Berkshire Hathaway Inc. As discussed above, Berkshire Hathaway, Inc. beneficially owns shares of our common stock and warrants. These agreements are on substantially the same terms as agreements entered into with other third parties. For the nine months ended September 30, 2009 and the years ended December 31, 2008, 2007 and 2006, we recorded ceded premiums of \$0.3 million, \$0.5 million, \$0.4 million and \$0.1 million, respectively. No ceded losses have been recovered under these agreements.

Symetra Life Insurance Company issued an insurance policy for both specific and aggregate excess loss coverage to Essent Healthcare with an effective date of January 1, 2008 with substantially the same terms as those provided to other third parties. Vestar Capital Partners, which holds 6,089,999 shares of our common stock, has an investment in Essent Healthcare. Premiums received for the nine months ended September 30, 2009 and the year ended December 31, 2008 were \$0.1 million and \$0.1 million, respectively. We recorded losses of \$0.1 million and \$0.6 million, for the nine months ended September 30, 2009 and for the year ended December 31, 2008, respectively.

Symetra Life Insurance Company issued an insurance policy for specific excess loss coverage to Nebraska Furniture Mart with an effective date of January 1, 2009 with substantially the same terms as those provided to other third parties. Nebraska Furniture Mart is a subsidiary of Berkshire Hathaway, Inc. As discussed above, Berkshire Hathaway, Inc. beneficially owns shares of our common stock and warrants. For the nine months ended September 30, 2009 we received premiums of \$0.5 million and recorded losses of \$0.1 million.

Symetra Life Insurance Company issued an insurance policy for specific excess loss coverage to Moody's Corporation, with an effective date of January 1, 2008 with substantially the same terms as those provided to other third parties. The policy was terminated as of December 31, 2008. Berkshire Hathaway Inc., has an investment in Moody's Corporation. As discussed above, Berkshire Hathaway, Inc. beneficially owns shares of our common stock and warrants. We recorded premiums of \$0.3 million for the year ended December 31, 2008.

Symetra Life Insurance Company issued medical stop-loss and group life insurance policies with a related party, MidAmerican Energy Holdings Company, an affiliate of Berkshire Hathaway Inc., beginning January 1, 2006 with substantially the same terms as those provided to other third parties. As discussed above, Berkshire Hathaway, Inc. beneficially owns shares of our common stock and warrants. The policy was terminated as of December 31, 2006. Premiums received from MidAmerican Energy Holdings Company for the year ended December 31, 2006 were \$2.7 million and ceded losses for the years ended December 31, 2007 and 2006 were \$0.6 million and \$1.0 million, respectively.

Symetra Life Insurance Company held \$3.6 million, \$3.1 million, \$6.5 million, and \$5.6 million in fair value of Class B common stock in Berkshire Hathaway, Inc. as of September 30, 2009 and December 31, 2008, 2007, and 2006, respectively. As discussed above, Berkshire Hathaway, Inc. beneficially owns shares of our common stock and warrants. For the nine months ended September 30, 2009, we had purchases of \$0.4 million and no sales related to our holdings in Berkshire Hathaway, Inc. For the years ending December 31, 2008, 2007, and 2006, we had purchases of \$2.1 million, \$0.0 million, and \$2.2 million, respectively, and sales of \$3.1 million, \$0.4 million, and \$0.0 million, respectively, related to our holdings in Berkshire Hathaway, Inc.

One of our subsidiaries, Symetra Assigned Benefits Service Company (SABSCO), in the ordinary course of business, accepted the assignment of periodic payment obligations from related parties OneBeacon Insurance Group (OB) and United States Liability Insurance Company (USLI). OB and USLI are affiliated companies of White Mountains Insurance Group, Ltd. and Berkshire Hathaway Inc., respectively. As discussed above, White Mountains Group, Ltd. and Berkshire Hathaway, Inc. each beneficially own shares of our common stock and warrants and our chairman serves as a director and two of our directors serve as officers of White Mountains entities. These assignments were on substantially the same terms as those provided to other third parties. For the nine months ended September 30, 2009 and the years ended December 31, 2008, 2007 and 2006, SABSCO purchased \$1.1 million, \$0.1 million, \$0.6 million and \$0.4 million, respectively, in structured settlement annuities from Symetra Life to fund these obligations for OB and purchased \$0.3 million in structured settlement annuities from Symetra Life to fund these obligations for USLI for the year ended December 31, 2007.

Indemnification Agreements with our Directors and Officers

Our certificate of incorporation and bylaws provide that we shall indemnify our directors and officers to the fullest extent permitted by law. In addition, as permitted by the laws of the State of Delaware, we have entered into indemnification agreements with each of our directors and officers. Under the terms of our indemnification agreements, we are required to indemnify each of our directors and officers, to the fullest extent permitted by the laws of the State of Delaware, against any and all (a) costs and expenses (including attorneys' and experts' fees, expenses and charges) actually and reasonably paid or incurred in connection with investigating, defending, being a witness in or participating in, or preparing to investigate, defend, be a witness in or participate in, and (b) damages, losses, liabilities, judgments, fines, penalties and amounts paid in settlement relating to, resulting from or arising out of, in the case of either (a) or (b), any threatened, pending or completed action, suit or proceeding, or any inquiry or investigation that such person determines might lead to the institution of any such action, suit or proceeding, by reason of the fact that (y) such person is or was a director, officer, employee or agent of the Company and/or a subsidiary of the Company or (z) such person is or was serving at our request as a director, officer, employee or agent of another corporation, partnership, non-profit organization, joint venture, trust or other enterprise. The indemnification agreements also require us, if so requested, to advance within 20 business days any and all costs and expenses to the director or officer which such person determines reasonably likely to be payable, provided that such person will return any such advance which remains unspent at the final conclusion of the claim to which the advance related. Our bylaws also require that such person return any such advance if it is ultimately determined that such person is not entitled to indemnification by us as authorized by the laws of the State of Delaware.

We are not required to provide indemnification under our indemnification agreements for certain matters, including: (1) indemnification beyond that permitted by the laws of the State of Delaware; (2) indemnification in connection with certain proceedings or claims initiated or brought voluntarily by the director or officer; (3) indemnification for settlements the director or officer enters into without the Company's written consent; (4) indemnification related to disgorgement of profits under Section 16(b) of the Securities Exchange Act of 1934; (5) indemnification where a final decision by a court having jurisdiction in the matter shall determine that such indemnification is not lawful; or (6) indemnification for liabilities for which the director or officer has received payment under any insurance policy as may exist for such person's benefit, our articles of incorporation or bylaws or any other contract or otherwise. The indemnification agreements require us, to the extent that our board of directors determines it to be economically reasonable, to maintain directors' and officers' liability insurance.

Procedures for Approval of Related Party Transactions

Prior to this offering, we did not have a written policy relating to the approval of related party transactions. Any such transactions were approved by our board of directors or audit committee in accordance with applicable law.

In connection with this offering, we will adopt a written policy relating to the approval of related party transactions. We will review all relationships and transactions in which we and our directors and executive officers or their immediate family members are participants to determine whether such persons have a direct or indirect material interest. Our legal staff will be primarily responsible for the development and implementation of processes and controls to obtain information from our directors and executive officers with respect to related party transactions and for determining, based on the facts and circumstances, whether we or a related person have a direct or indirect material interest in the transaction.

In addition, our audit committee will review and approve or ratify any related party transaction reaching a certain threshold of significance. As set forth in the audit committee's charter to be effective upon completion of this offering, in the course of its review and approval or ratification of a related party transaction, the committee will consider:

- the nature of the related person's interest in the transaction;
- the material terms of the transaction, including, without limitation, the amount and type of transaction;
- the importance of the transaction to the related person;
- the importance of the transaction to us;
- whether the transaction would impair the judgment of a director or executive officer to act in the best interest of the Company; and
- any other matters the audit committee deems appropriate.

Any member of the audit committee who is a related person with respect to a transaction under review will not be permitted to participate in the deliberations or vote respecting approval or ratification of the transaction. However, such director may be counted in determining the presence of a quorum at a meeting of the committee that considers the transaction.

PRINCIPAL AND SELLING STOCKHOLDERS

The following table sets forth, as of September 30, 2009, information regarding the beneficial ownership of our common stock by:

- each person known by us to beneficially own more than 5% of the outstanding shares of our common stock;
- each Selling Stockholder;
- each of our current directors;
- each of our named executive officers; and
- our directors and executive officers as a group.

Beneficial ownership is determined in accordance with the SEC rules and includes voting or investment power with respect to the securities. Shares of common stock subject to options and warrants that are currently exercisable or exercisable within 60 days are deemed to be outstanding and beneficially owned by the person holding such options and warrants. Such shares, however, are not deemed to be outstanding for the purposes of computing the percentage ownership of any other person.

Percentage of beneficial ownership is based on 92,729,455 shares of our common stock outstanding as of September 30, 2009. Unless otherwise indicated, the address for all beneficial owners is c/o Symetra Financial Corporation, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004.

	Shares of Common Stock Beneficially Owned Prior to the Offering		Shares Offered		Shares Beneficially Owned After Offering			
			Assuming No Exercise of Over-Allotment Options	Assuming Full Exercise of Over-Allotment Options	Assuming No Exercise of Over-Allotment Options		Assuming Full Exercise of Over-Allotment Options	
	Number	%	Number	Number	Number	%	Number	%
Beneficial Owner of 5% or More:								
Berkshire Hathaway Inc	26,887,872(1)(2)	26.3%						
White Mountains Insurance Group, Ltd	26,887,872(1)(3)	26.3						
Franklin Mutual Advisers, LLC	19,875,000(4)	11.7						
Caxton Associates, L.L.C.	6,090,000(5)	6.6						
OZ Master Fund, Ltd.	6,090,000(6)	6.6						
Vestar Capital Partners	6,089,999(7)	6.6						
Highfields Capital Management LP	6,089,998(8)	6.6						
Other Selling Stockholders:								
Directors and Executive Officers:								
David T. Foy	26,887,872(1)(9)	26.3%						
Randall H. Talbot	140,520(10)	*						
Roger F. Harbin	21,750	*						
Richard J. Lindsay								
Patrick B. McCormick								
Margaret A. Meister	7,890(11)	*						
Lois W. Grady								
Sander M. Levy	6,089,999(12)	6.6						
Robert R. Lusardi	26,887,872(1)(13)	26.3						
David I. Schamis	2,175,000(14)	2.3						
Lowndes A. Smith								
Directors and executive officers as a group (16 persons)	35,323,031	34.6						

* Represents ownership of less than 1%

footnotes continued on following page

- (1) Includes warrants exercisable for 9,487,872 shares.
- (2) Represents shares held by General Reinsurance Corporation (“Gen Re”), a subsidiary of General Re Corporation (“General Re”). General Re is a subsidiary of Berkshire Hathaway Inc. (“Berkshire”). As General Re and Berkshire are each in the chain of ownership of Gen Re, each of Berkshire and General Re may be deemed to both beneficially own and have a pecuniary interest in all shares of the Company’s common stock owned by Gen Re. Warren E. Buffett, as the controlling stockholder of Berkshire, may be deemed to beneficially own, but only to the extent he has a pecuniary interest in, the shares of the Company’s common stock owned by Gen Re. Mr. Buffett disclaims beneficial ownership of the reported securities except to the extent of his pecuniary interest therein. The address of Berkshire is 3555 Farnam Street, Omaha, NE 68131.
- (3) Represents shares held by White Mountains Holdings (NL) B.V. White Mountains Holdings (NL) B.V. (“WMNL”) is a subsidiary of White Mountains Insurance Group, Ltd. (“White Mountains”). White Mountains may be deemed to both beneficially own and have a pecuniary interest in all shares of the Company’s common stock owned by WMNL. The address of White Mountains is 80 South Main Street, Hanover, NH 03755.
- (4) Represents 1,183,200 shares held by Franklin Mutual Beacon Fund, 445,440 shares held by Franklin Mutual Recovery Fund, 255,780 shares held by Mutual Beacon Fund (Canada), 1,020,510 shares held by Mutual Financial Services Fund, 3,434,760 shares held by Mutual Quest Fund, 84,390 shares held by Mutual Recovery Fund, Ltd. and 4,450,920 shares held by Mutual Beacon Fund (collectively, “the Franklin Funds”). The Franklin Funds are investment advisory clients of Franklin Mutual Advisers, LLC (“FMA”). None of the Franklin Funds owns more than 5% of the Company’s common stock. Pursuant to investment advisory agreements with each of the Franklin Funds, FMA has sole voting and investment power over all the securities owned by the Franklin Funds, including the shares of the Company’s common stock. Peter Langerman, chairman, president and chief executive officer of FMA, has overall responsibility for exercising voting and investment control over the Franklin Funds’ shares of the Company’s common stock. For purposes of the reporting requirements of the Exchange Act, FMA and Peter Langerman are deemed to be beneficial owners of the shares; however, FMA and Peter Langerman each expressly disclaim beneficial ownership of the shares of the Company’s common stock because neither Mr. Langerman nor FMA has any right to any economic benefits in, nor any interest in, dividends or proceeds from the sale of shares of the Company’s common stock. The address of FMA is 101 John F. Kennedy Parkway, Short Hills, NJ 07078.
- (5) Represents shares held by CxLife, LLC. Caxton Associates, L.L.C. is the manager of CxLife, LLC. Bruce S. Kovner is the Chairman of Caxton Associates, L.L.C. and the sole shareholder of Caxton Corporation, the manager and majority owner of Caxton Associates, L.L.C. As a result of the foregoing, Mr. Kovner may be deemed to beneficially own the shares of the Company’s common stock. The address of Caxton Associates, L.L.C. is 500 Park Avenue, New York, NY 10022. The address of Caxton Corporation is 731 Alexander Road, Building 2, Princeton, NJ 08540.
- (6) Represents shares held by OZ Management LP. Daniel S. Och, as Chief Executive Officer of Och-Ziff Capital Management LLC, the sole shareholder of Och-Ziff Holding Corporation, the general partner of OZ Management LP and the Investment Manager of OZ Master Fund, Ltd., may be deemed to have voting and/or investment control of the shares of the Company’s common stock held by OZ Master Fund, Ltd. Mr. Och disclaims beneficial ownership of the shares of the Company’s common stock, except to the extent of any direct pecuniary interest therein. The address of OZ Management LP is 9 West 57th Street, 39th Floor, New York, NY 10019.
- (7) Represents 128,424 shares held by Vestar Symetra LLC and 5,961,575 shares held by Vestar Capital Partners IV, LP, entities which are affiliated with or managed by Vestar Capital Partners. Sander M. Levy, one of the Company’s directors, is a managing director of Vestar Capital Partners. Mr. Levy disclaims beneficial ownership in the shares of the Company’s common stock except to the extent of any pecuniary interest therein. The address of Vestar Capital Partners is 245 Park Avenue, 41st Floor, New York, NY 10167.

footnotes continued on following page

- (8) Represents 553,876 shares held by Highfields Capital I LP (“Highfields I”), 1,306,426 shares held by Highfields Capital II LP (“Highfields II”) and 4,229,696 shares held by Highfields Capital III L.P. (“Highfields III” and together with Highfields I and Highfields II, the “Highfields Funds”). Highfields Capital Management LP (“Highfields Capital Management”) serves as the investment manager to each of the Highfields Funds. Highfields GP LLC (“Highfields GP”) is the general partner of Highfields Capital Management. Highfields Associates LLC (“Highfields Associates”) is the general partner of each of the Highfields Funds. Jonathon S. Jacobson and Richard L. Grubman are Senior Managing Members of Highfields Associates and Managing Members of Highfields GP. Each of Highfields I, Highfields II, Highfields III, Highfields Capital Management, Highfields GP, Highfields Associates, Mr. Jacobson and Mr. Grubman disclaims beneficial ownership of any securities owned beneficially or of record by any person or persons other than itself or himself. The address of each of Highfields I, Highfields II, Highfields Capital Management, Highfields GP, Highfields Associates, Mr. Jacobson and Mr. Grubman is c/o Highfields Capital Management LP, John Hancock Tower, 200 Clarendon Street, 59th Floor, Boston, Massachusetts 02116. The address of Highfields III is c/o Goldman Sachs (Cayman) Trust, Limited, Suite 3307, Gardenia Court, 45 Market Street, Camana Bay, P.O. Box 906, Grand Cayman KY1-1101, Cayman Islands.
- (9) Represents shares owned by affiliates of White Mountains Insurance Group, Ltd., of which Mr. Foy is an executive officer. Mr. Foy disclaims beneficial ownership of all such shares.
- (10) Includes 75,270 shares of restricted stock.
- (11) Represents shares of restricted stock.
- (12) Represents shares owned by affiliates of Vestar Capital Partners, of which Mr. Levy is a Managing Director. Mr. Levy disclaims beneficial ownership of all such shares.
- (13) Represents shares owned by affiliates of White Mountains Insurance Group, Ltd., of which Mr. Lusardi is an executive officer. Mr. Lusardi disclaims beneficial ownership of all such shares.
- (14) Represents shares owned by affiliates of J.C. Flowers & Co. LLC, of which Mr. Schamis is a Managing Director. Mr. Schamis disclaims beneficial ownership of all such shares.

DESCRIPTION OF CAPITAL STOCK

The following information reflects our certificate of incorporation and bylaws as these documents will be in effect upon completion of this offering. Our certificate of incorporation and bylaws will be filed as exhibits to the registration statement of which this prospectus forms a part. The summaries of these documents are qualified in their entirety by reference to the full text of the documents.

General

Our authorized capital stock consists of 750,000,000 shares of common stock, \$0.01 par value per share and 10,000,000 shares of preferred stock, \$0.01 par value per share. As of September 30, 2009, there were 92,729,455 shares of our common stock issued and outstanding held by 58 stockholders of record and no shares of preferred stock outstanding.

Immediately prior to this offering, there has been no public market for our common stock. Although we have applied to list our common stock on the NYSE, we cannot assure you that a market for our common stock will develop or if it develops that it will be sustained.

Common Stock

Voting Rights

Each share of our common stock entitles the holder to one vote with respect to each matter presented to our stockholders. Our common stock votes as a single class. The approval of matters brought before the stockholders requires the affirmative vote of the holders of a majority of the shares of common stock represented and voting, except where otherwise required by law or by our certificate of incorporation or bylaws. Pursuant to our certificate of incorporation, an increase or decrease in the number of authorized shares of our common stock or preferred stock requires the affirmative vote of the holders of a majority in voting power of our stock entitled to vote thereon. Holders of our common stock will not have cumulative voting rights.

Dividends

Holders of common stock and warrant holders will share equally in any dividend declared by our board of directors, subject to the rights of the holders of any outstanding preferred stock, on a one-for-one basis.

Liquidation Rights

In the event of any voluntary or involuntary liquidation, dissolution or winding up of our affairs, holders of our common stock would be entitled to share ratably in our assets that are legally available for distribution to stockholders after payment of liabilities. If we have any preferred stock outstanding at such time, holders of the preferred stock may be entitled to distributions and/or liquidation preferences. In either such case, we must pay the applicable distribution to the holders of our preferred stock before we may pay distributions to the holders of our common stock.

Other Rights

Our stockholders have no preemptive or other rights to subscribe for additional shares. All holders of our common stock are entitled to share equally on a share-for-share basis in any assets available for distribution to common stockholders upon our liquidation, dissolution or winding up. All outstanding shares are, and all shares offered by this prospectus will be, when sold, validly issued, fully paid and nonassessable.

Warrants

We currently have outstanding warrants to purchase 18,975,744 shares of our common stock at an exercise price of \$11.49 per share. If our warrants were exercised on a cashless basis, we would have had 4,616,824, 0, 0 and 8,278,736 additional shares of common stock outstanding for the nine months ended September 30, 2009 and 2008, and for the years ended December 31, 2008 and 2007, respectively.

The exercise price and number of shares of common stock for each warrant are subject to anti-dilution adjustments in respect of certain events. If certain of these events occur, the warrant holders will

receive the right to receive the full intrinsic value of the warrants instead of the stock acquirable and receivable upon exercise. In the event we pay cash or stock dividends or other distributions to our common stockholders, the warrant holders will also receive such dividends or distributions on a one-to-one basis.

Preferred Stock

Our board of directors is authorized, subject to the limits imposed by the Delaware General Corporation Law, or DGCL, to issue to up to 10,000,000 shares of preferred stock in one or more series, to establish from time to time the number of shares to be included in each series, and to fix the rights, preferences, privileges, qualifications, limitations and restrictions of the shares of each wholly unissued series. Our board of directors is also authorized to increase or decrease the number of shares of any series, but not below the number of shares of that series then outstanding, without any further vote or action by our stockholders.

Our board of directors may authorize the issuance of preferred stock with voting or conversion rights that affect adversely the voting power or other rights of our common stockholders. The issuance of preferred stock, while providing flexibility in connection with possible acquisitions and other corporate purposes, could have the effect of delaying, deferring or preventing a change in control, causing the market price of our common stock to decline, or impairing the voting and other rights of the holders of our common stock. We have no current plans to issue any shares of preferred stock.

Certain Anti-Takeover Provisions of our Charter and Bylaws and the Delaware Law

Upon completion of this offering, we will have the following provisions in our certificate of incorporation and bylaws that could deter, delay or prevent a third party from acquiring us, even if doing so would benefit our stockholders.

Undesignated Preferred Stock

The ability to authorize undesignated preferred stock makes it possible for our board of directors to issue preferred stock with super voting, special approval, dividend or other rights or preferences on a discriminatory basis that could impede the success of any attempt to acquire us. These and other provisions may have the effect of deferring, delaying or discouraging hostile takeovers or changes in control or management of our company.

Classified Board of Directors

Our certificate of incorporation provides that our board of directors is divided into three classes. Each class of directors serves three-year terms.

Requirements for Advance Notification of Stockholder Meetings, Nominations and Proposals

Our bylaws provide that special meetings of the stockholders may be called only upon the request of the majority of the board of directors or upon request of the president. Our bylaws prohibit the conduct of any business at a special meeting other than as specified in the notice for such meeting.

Our bylaws establish advance notice procedures with respect to stockholder proposals for annual meetings and the nomination of candidates for election as directors, other than nominations made by or at the direction of the board of directors or a committee of the board of directors. In order for any matter to be “properly brought” before a meeting, a stockholder will have to comply with advance notice requirements and provide us with certain information. Additionally, vacancies and newly created directorships may be filled only by a vote of a majority of the directors then in office, even though less than a quorum, and not by the stockholders. Our bylaws allow the chairman of a meeting of the stockholders to adopt rules and regulations for the conduct of meetings that may have the effect of precluding the conduct of certain business at a meeting if the rules and regulations are not followed. These provisions may also defer, delay or discourage a potential acquiror from conducting a solicitation of proxies to elect the acquiror’s own slate of directors or otherwise attempting to obtain control of us.

No Stockholder Action by Written Consent

Pursuant to Section 228 of the DGCL, any action required to be taken at any annual or special meeting of the stockholders may be taken without a meeting, without prior notice and without a vote if a consent or consents in writing, setting forth the action so taken, is signed by the holders of outstanding stock having not less than the minimum number of votes that would be necessary to authorize or take such action at a meeting at which all shares of our stock entitled to vote thereon were present and voted, unless our certificate of incorporation provides otherwise. Our certificate of incorporation provides that any action required or permitted to be taken by our stockholders may be effected at a duly called annual or special meeting of our stockholders and may not be effected by written consent.

Certain Other Provisions of our Charter and Bylaws and the Delaware Law

Board of Directors

Our certificate of incorporation provides that the number of directors will be fixed in the manner provided in our bylaws. Our bylaws provide that the number of directors will be fixed from time to time solely pursuant to a resolution adopted by the board of directors. Our board of directors currently has seven members who serve staggered terms as described above.

Limitations of Liability and Indemnification of Officers and Directors

The DGCL authorizes corporations to limit or eliminate the personal liability of directors to corporations and their stockholders for monetary damages for breaches of directors' fiduciary duties. Our certificate of incorporation includes a provision that eliminates the personal liability of directors for monetary damages for actions taken as a director to the fullest extent authorized by the DGCL. The DGCL does not permit exculpation for liability:

- for breach of duty of loyalty;
- for acts or omissions not in good faith or involving intentional misconduct or knowing violation of law;
- under Section 174 of the DGCL (unlawful dividends); or
- for transactions from which the director derived improper personal benefit.

Our certificate of incorporation and bylaws provide that we shall indemnify our directors and officers to the fullest extent permitted by law and, as described under "Certain Relationships and Related Transactions," we have entered into indemnification agreements with each of our directors and officers. We are also expressly authorized to carry directors' and officers' insurance providing indemnification for our directors, officers and certain employees and agents for some liabilities. We believe that these indemnification provisions and insurance are useful to attract and retain qualified directors and executive officers.

The limitation of liability and indemnification provisions in our certificate of incorporation, bylaws and indemnification agreements may discourage stockholders from bringing a lawsuit against directors for breach of their fiduciary duty. These provisions may also have the effect of reducing the likelihood of derivative litigation against directors and officers, even though such an action, if successful, might otherwise benefit us and our stockholders. In addition, your investment may be adversely affected to the extent we pay the costs of settlement and damage awards against directors and officers pursuant to these indemnification provisions.

There is currently no pending material litigation or proceeding involving any of our directors, officers or employees for which indemnification is sought.

Transfer Agent and Registrar

The transfer agent and registrar of our common stock is Mellon Investor Services LLC.

New York Stock Exchange Listing

We have applied to have our common stock listed on the NYSE under the symbol "SYA."

DESCRIPTION OF CERTAIN INDEBTEDNESS

6.125% Senior Notes due 2016

In March 2006, we issued \$300.0 million aggregate principal amount of 6.125% senior notes due 2016, at a price of \$298.7 million in proceeds prior to commissions and discounts for the initial purchasers and offering expenses. Interest on the senior notes is payable semi-annually on April 1 and October 1 of each year.

The senior notes are unsecured senior obligations and are equal in right of payment to all existing and future unsecured senior indebtedness. The senior notes are redeemable at our option at any time, in whole or in part, at a redemption price equal to the greater of (i) 100% of the principal amount of the senior notes or (ii) the sum of the present values of the remaining scheduled payments of principal and interest on the notes (exclusive of interest accrued to the date of redemption), discounted to the redemption date on a semiannual basis (assuming a 360-day year consisting of twelve 30-day months) at the U.S. Treasury rate plus 25 basis points, plus, in each case accrued and unpaid interest thereon to the date of redemption.

The indenture for the senior notes contains covenants that, among other things, limit the ability of our subsidiaries to:

- create liens;
- enter into certain sale and leaseback transactions; and
- enter into certain mergers and acquisitions.

The senior notes do not contain any financial covenants or any provisions restricting us from purchasing or redeeming capital stock, paying dividends or entering into a highly leveraged transaction, reorganization, restructuring, merger or similar transaction. In addition, we are not required to repurchase, redeem or modify the terms of any of the notes upon a change of control or other event involving us.

The indenture for the senior notes provides for events of default that, if any of them occurs, would permit or require the principal of, premium, if any, interest and any other monetary obligations on the senior notes to become or to be declared to be immediately due and payable. These events of default include default in the payment of interest or principal, default in the performance of covenants under the indenture and default under the terms of any instrument evidencing or securing indebtedness of us that results in the acceleration of the payment of such indebtedness or constitutes the failure to pay the principal of such indebtedness when due, in each case where the total amount of such indebtedness has an outstanding aggregate principal amount greater than \$25.0 million.

Capital Efficient Notes due 2067

On October 10, 2007, we issued \$150.0 million aggregate principal amount of CENs. The CENs were purchased by a syndicate of initial purchasers, led by J.P. Morgan Securities Inc. and Lehman Brothers Inc., and were eligible for resale to qualified institutional buyers pursuant to Rule 144A under the Securities Act or to non-U.S. persons pursuant to Regulation S under the Securities Act.

The CENs bear interest at a fixed annual rate of 8.300% to but not including October 15, 2017, and at a floating annual rate equal to three-month LIBOR plus 4.177% thereafter. We may elect to defer the payment of interest for up to ten years. The CENs have a scheduled maturity date of October 15, 2037, provided that we raise sufficient funds from the sale of qualifying capital securities. Qualifying capital securities refers generally to securities or combinations of securities issued by us or our subsidiaries (other than common stock, warrants, mandatorily convertible preferred stock, debt exchangeable for common equity and debt exchangeable for preferred

equity) that, in the determination of our board of directors, meet certain criteria relating to, among other things, ranking upon liquidation, dissolution or winding up, a long dated maturity, being subject to a replacement capital covenant similar to the covenant applicable to the CENts, having a no-payment provision, having a mandatory trigger provision, having an optional deferral provision and being non-cumulative. For a complete definition of qualifying capital securities, please see the indenture for the CENts. If we do not raise sufficient funds, we are obligated to use commercially reasonable efforts to sell enough qualifying capital securities to permit repayment of the CENts in full on each interest payment date thereafter. On October 15, 2067, we must pay any remaining amounts due under the CENts, whether or not we have sold sufficient qualifying capital securities.

We may redeem the CENts, in whole or in part, at any time before October 15, 2017, at a redemption price equal to the greater of 100% of the principal amount or a make-whole price as set forth in the CENts, in either case plus accrued and unpaid interest, including deferred interest. However, if a special event occurs, we may redeem the CENts, in whole but not in part, at a redemption price equal to the greater of 100% of the principal amount or a special event make-whole price as set forth in the CENts, in either case plus accrued and unpaid interest, including deferred interest. We may redeem the CENts after October 15, 2017 on each interest payment date thereafter, at a price equal to 100% of the principal amount of the CENts plus accrued and unpaid interest, including deferred interest.

In connection with the CENts offering, we entered into a covenant in favor of the holders of our \$300.0 million principal amount senior notes, pursuant to which we may not repay or redeem the CENts prior to October 15, 2047 unless the repayment or redemption does not exceed a maximum amount determined by reference to the proceeds received from the offering of replacement capital securities. Replacement capital securities means our common stock, warrants, mandatorily convertible preferred stock, debt exchangeable for common equity, debt exchangeable for preferred equity and qualifying capital securities.

Revolving Credit Facilities

Long-Term Facility

On August 16, 2007, we entered into a \$200.0 million senior unsecured revolving credit agreement with a syndicate of lending institutions led by Bank of America, N.A. The credit facility matures on August 16, 2012. The revolving credit facility is available to provide support for working capital, capital expenditures and other general corporate purposes, including permitted acquisitions, issuance of letters of credits, refinancing and payment of fees in connection with this facility. This new credit facility replaced our prior \$70.0 million revolving credit facility.

The facility enables us to obtain letters of credit of up to \$50.0 million and short-term loans of up to \$10.0 million, which would count against the \$200.0 million limit. We can increase the \$200.0 million limit by up to an additional \$100.0 million, upon the agreement of any lender to lend such additional amount, without the consent of the other lenders. On February 12, 2009, Bank of America, N.A. issued a notice of default to Lehman Commercial Paper, Inc., one of the lending institutions in the syndicate with a commitment of \$20 million, effectively limiting our ability to borrow under the revolving credit facility to \$180.0 million at that time. On October 7, 2009, Lehman Commercial Paper, Inc. assigned its interest in the revolving credit facility to Barclays Bank PLC, effectively restoring capacity in the facility to \$200.0 million.

Loans under the credit facility bear interest, at our election, at a spread above LIBOR, or at a base rate. The initial spread above the LIBOR rate is 36 basis points, and may vary from 19 to 60 basis points depending on our credit rating. The base rate is equal to the higher of 50 basis points above the federal funds rate, and the Bank of America prime rate. Interest under LIBOR-based loans is payable periodically, with the period at the election of the Company (but at most annually). Interest under base rate loans is payable quarterly. In addition, we are obligated to pay a facility fee of between six and 15 basis points, depending on our credit rating, quarterly over the term of the facility, as well as letter of credit and other fees as applicable.

Under the terms of the credit agreement, we are required to maintain certain financial ratios. In particular, each of our material insurance subsidiaries must maintain a risk-based capital ratio of at least 200%, measured at the end of each year, and our debt-to-capitalization ratio may not exceed 37.5%, measured at the end of each quarter. In addition, we have agreed to other covenants restricting the ability of our subsidiaries to incur additional indebtedness, our ability to create liens and our ability to change our fiscal year and to enter into new lines of business, as well as other customary affirmative covenants.

To be eligible for borrowing funds under this facility, the representations and warranties that we make in the credit agreement must continue to be true in all material respects, and we must not be in default under the facility, including failure to comply with the covenants described above.

As of September 30, 2009, we had no borrowings outstanding under this facility.

SHARES ELIGIBLE FOR FUTURE SALE

Before this offering, there has been no public market for our common stock. We cannot predict the effect, if any, that market sales of shares or the availability of shares will have on the market price of our common stock. Sales of substantial amounts of common stock in the public market, or the perception that such sales could occur, could cause the prevailing market price to decrease or to be lower than it might be in the absence of those sales or perceptions.

Sales of Restricted Securities

Upon the closing of this offering, we will have outstanding approximately _____ shares of common stock. We have no shares of common stock held in treasury. All of the shares of our common stock sold in this offering will be freely tradeable without restriction under the Securities Act of 1933, as amended (the “Securities Act”), except for any shares that may be acquired by an affiliate of us, as the term “affiliate” is defined in Rule 144 under the Securities Act. Persons who may be deemed to be affiliates generally include individuals or entities that control, are controlled by, or are under common control with, us and may include our directors and officers as well as our significant stockholders. Following the expiration of the lock-up agreements described below, the remaining _____ shares outstanding held by current stockholders of the Company will be available for sale pursuant to Rule 144, subject to compliance with the requirements and limitations under Rule 144, all as further described below.

Rule 144

Generally, under Rule 144 as currently in effect, beginning 90 days after the date of this prospectus, a person (or persons whose shares are aggregated) who has beneficially owned “restricted” shares for at least six months, will be entitled to sell within any three-month period, a number of shares that does not exceed the greater of:

- 1% of the then outstanding shares of common stock, which will equal approximately _____ shares of common stock immediately after this offering; and
- the average weekly trading volume of the common stock on the open market during the four calendar weeks preceding the filing of notice with respect to such sale.

Sales under Rule 144 are also subject to manner of sale provisions and notice requirements and the availability of current public information about our company.

In addition, under Rule 144, a person who is not currently an affiliate of ours, and who is not deemed to have been one of our affiliates for purposes of the Securities Act at any time during the 90 days preceding a sale and who has beneficially owned the shares proposed to be sold for at least six months, including the holding period of any prior owner other than our affiliates, is entitled to sell such shares without restriction, provided that until the shares have been held for at least one year, they may only be sold subject to the availability of current public information about us.

Lock-Up Arrangements

In connection with this offering, each of our executive officers, directors and stockholders have agreed to enter into lock-up agreements described under “Underwriting” that restrict the sale of shares of our common stock and securities convertible into or exchangeable or exercisable for common stock for up to 180 days after the date of this prospectus, subject to an extension in certain circumstances. Following the expiration of the lock-up period, our stockholders will have the right, subject to certain conditions, to require us to register the sale of their remaining shares of our common stock under federal securities laws. By exercising their registration rights, and selling a large number of shares, our stockholders could cause the prevailing market price of our common stock to decline.

Warrants

We currently have outstanding warrants to purchase 18,975,744 shares of our common stock at an exercise price of \$11.49 per share. The warrants permit the holders to exercise either by paying the full exercise price in cash, or by means of a cashless exercise, whereby the holders would surrender a right to receive that number of shares having a value equal to the exercise price of the warrants. In the event the holders pay the exercise price in cash, the shares will be subject to the holding period and other requirements of Rule 144. In the event of a cashless exercise, the shares will be deemed to have been acquired at the time of issuance of the warrants, in which case the holding period will be met and the shares will be eligible for resale subject to compliance with the other requirements of Rule 144 and the lock-up agreements described above.

Registration Statements

Following the completion of this offering, we intend to file one or more registration statements on Form S-8 under the Securities Act to register the shares of our common stock that are issuable pursuant to the Equity Plan and the 2008 Employee Stock Purchase Plan. Such registration statements will become effective immediately upon filing, and shares covered by such registration statements will be eligible for sale in the public market immediately after the effective date, upon expiration of the lock-up agreements, and subject to vesting of such shares and to Rule 144 volume limitations applicable to affiliates.

MATERIAL UNITED STATES FEDERAL TAX CONSEQUENCES TO NON-U.S. STOCKHOLDERS

This is a general summary of material U.S. federal income and estate tax considerations with respect to your acquisition, ownership and disposition of common stock if you purchase your common stock in this offering, you will hold the common stock as a capital asset and you are a beneficial owner of shares other than:

- an individual citizen or resident of the United States;
- a corporation or other entity taxable as a corporation created or organized in, or under the laws of, the United States or any political subdivision of the United States;
- a partnership or other entity taxable as a partnership for U.S. federal income tax purposes;
- an estate, the income of which is subject to U.S. federal income taxation regardless of its source;
- a trust, if a court within the United States is able to exercise primary supervision over the administration of the trust and one or more U.S. persons have the authority to control all substantial decisions of the trust; or
- a trust that has a valid election in place to be treated as a U.S. person.

This summary does not address all of the U.S. federal income and estate tax considerations that may be relevant to you in light of your particular circumstances or if you are a beneficial owner subject to special treatment under U.S. income tax laws (such as a “controlled foreign corporation,” “passive foreign investment company,” company that accumulates earnings to avoid U.S. federal income tax, foreign tax-exempt organization, financial institution, broker or dealer in securities, insurance company, regulated investment company, real estate investment trust, financial asset securitization investment trust, person who holds common stock as part of a hedging or conversion transaction or as part of a short-sale or straddle, or former U.S. citizen or resident). This summary does not discuss any aspect of U.S. federal alternative minimum tax, state, local or non-U.S. taxation. This summary is based on current provisions of the U.S. Internal Revenue Code of 1986, as amended (“Code”), Treasury regulations, judicial opinions, published positions of the United States Internal Revenue Service (“IRS”) and all other applicable authorities as of the date hereof, all of which are subject to change, possibly with retroactive effect.

If a partnership holds our common stock, the tax treatment of a partner will generally depend on the status of the partner and the activities of the partnership. If you are a partner of a partnership holding our common stock, you should consult your tax advisor.

THIS DISCUSSION IS PROVIDED FOR GENERAL INFORMATION ONLY AND DOES NOT CONSTITUTE LEGAL AND/OR TAX ADVICE TO ANY PROSPECTIVE PURCHASER OF OUR COMMON STOCK. WE URGE PROSPECTIVE NON-U.S. STOCKHOLDERS TO CONSULT THEIR TAX ADVISORS REGARDING THE UNITED STATES FEDERAL, STATE, LOCAL AND NON-UNITED STATES INCOME AND OTHER TAX CONSIDERATIONS OF ACQUIRING, HOLDING AND DISPOSING OF SHARES OF COMMON STOCK.

Dividends

In general, any distributions we make to you with respect to your shares of common stock that constitute dividends for U.S. federal income tax purposes will be subject to U.S. withholding tax at a rate of 30% of the gross amount, unless you are eligible for a reduced rate of withholding tax under an applicable income tax treaty and you provide proper certification of your eligibility for such reduced rate (generally, on an IRS Form W-8BEN). A distribution will constitute a dividend for U.S. federal income tax purposes to the extent of our current or accumulated earnings and profits as determined under the Code. Any distribution not constituting a dividend will be treated first as reducing your basis in your shares of common stock and, to the extent it exceeds your basis, as capital gain.

Dividends we pay to you that are effectively connected with your conduct of a trade or business within the United States (and, if certain income tax treaties apply, are attributable to a U.S. permanent establishment maintained by you) generally will not be subject to U.S. withholding tax if you comply with applicable certification and disclosure requirements. Instead, such dividends generally will be subject to U.S. federal income tax, net of certain deductions, at the same graduated individual or corporate rates applicable to U.S. persons. If you are a corporation, effectively connected income may also be subject to a “branch profits tax” at a rate of 30% (or such lower rate as may be specified by an applicable income tax treaty). Dividends that are effectively connected with your conduct of a trade or business but that under an applicable income tax treaty are not attributable to a U.S. permanent establishment maintained by you may be eligible for a reduced rate of U.S. withholding tax under such treaty, provided you comply with certification and disclosure requirements necessary to obtain treaty benefits.

Sale or Other Disposition of Common Stock

You generally will not be subject to U.S. federal income tax on any gain realized upon the sale or other disposition of your shares of common stock unless:

- the gain is effectively connected with your conduct of a trade or business within the United States (and, under certain income tax treaties, is attributable to a U.S. permanent establishment you maintain);
- you are an individual, you are present in the United States for 183 days or more in the taxable year of disposition and you meet other conditions, and you are not eligible for relief under an applicable income tax treaty; or
- we are or have been a “United States real property holding corporation” for U.S. federal income tax purposes (which we believe we are not and have never been, and do not anticipate we will become) and, in the event that our common stock is regularly traded on an established securities market, you hold or have held, directly or indirectly, at any time within the shorter of the five-year period preceding disposition or your holding period for your shares of common stock, more than 5% of our common stock.

Gain that is effectively connected with your conduct of a trade or business within the United States generally will be subject to U.S. federal income tax, net of certain deductions, at the same rates applicable to U.S. persons. If you are a corporation, the branch profits tax (described above) also may apply to such effectively connected gain. If the gain from the sale or disposition of your shares is effectively connected with your conduct of a trade or business in the United States but under an applicable income tax treaty is not attributable to a permanent establishment you maintain in the United States, your gain may be exempt from U.S. tax under the treaty. If you are described in the second bullet point above, you generally will be subject to U.S. tax at a rate of 30% on the gain realized, although the gain may be offset by some U.S. source capital losses realized during the same taxable year.

Information Reporting and Backup Withholding

We must report annually to the IRS the amount of dividends or other distributions we pay to you on your shares of common stock and the amount of tax we withhold on these distributions regardless of whether withholding is required. The IRS may make copies of the information returns reporting those distributions and amounts withheld available to the tax authorities in the country in which you reside pursuant to the provisions of an applicable income tax treaty or exchange of information treaty.

Under certain circumstances, the United States imposes backup withholding on dividends and certain other types of payments to U.S. persons. You will not be subject to backup withholding on dividends you receive on your shares of common stock if you provide proper certification of your status as a non-U.S. person or you are a corporation or one of several types of entities and organizations that qualify for exemption (an “exempt recipient”).

Information reporting and backup withholding generally are not required with respect to the amount of any proceeds from the sale of your shares of common stock outside the United States through a foreign office of a foreign broker that does not have certain specified connections to the United States. However, if you sell your shares of common stock through a U.S. broker or the U.S. office of a foreign broker, the broker will be required to report the amount of proceeds paid to you to the IRS and also perform backup withholding on that amount unless you provide appropriate certification to the broker of your status as a non-U.S. person or you are an exempt recipient. Information reporting will also apply if you sell your shares of common stock through a foreign broker deriving more than a specified percentage of its income from U.S. sources or having certain other connections to the United States, unless such broker has documenting evidence in its records that you are a non-U.S. person and certain other conditions are met or you are an exempt recipient.

Any amounts withheld with respect to your shares of common stock under the backup withholding rules will be refunded to you or credited against your U.S. federal income tax liability, if any, by the IRS if the required information is furnished in a timely manner.

Estate Tax

Common stock owned or treated as owned by an individual who is not a citizen or resident (as defined for U.S. federal estate tax purposes) of the United States at the time of his or her death will be included in the individual's gross estate for U.S. federal estate tax purposes and therefore may be subject to U.S. federal estate tax unless an applicable treaty provides otherwise.

UNDERWRITING

We and the Selling Stockholders intend to offer the shares in the United States and Canada through the underwriters. Merrill Lynch, Pierce, Fenner & Smith Incorporated, J.P. Morgan Securities Inc., Goldman, Sachs & Co. and Barclays Capital Inc. are acting as joint book-running managers and as representatives of each of the underwriters named below. Subject to the terms and conditions described in an underwriting agreement among us, the Selling Stockholders and the underwriters, we and the Selling Stockholders have agreed to sell to the underwriters, and each of the underwriters has agreed, severally and not jointly, to purchase from us and the Selling Stockholders, the number of shares of common stock listed opposite its name below.

Underwriter	Number of Shares
Merrill Lynch, Pierce, Fenner & Smith Incorporated	
J.P. Morgan Securities Inc.	
Goldman, Sachs & Co.	
Barclays Capital Inc.	
Total	

Subject to the terms and conditions set forth in the underwriting agreement, the underwriters have agreed, severally and not jointly, to purchase all of the shares sold under the underwriting agreement if any of these shares are purchased. If an underwriter defaults, the underwriting agreement provides that the purchase commitments of the nondefaulting underwriters may be increased or the underwriting agreement may be terminated.

The underwriters are offering the shares, subject to prior sale, when, as and if issued to and accepted by them, subject to approval of legal matters by their counsel, including the validity of the shares, and other conditions contained in the underwriting agreement, such as the receipt by the underwriters of officer's certificates and legal opinions. The underwriters reserve the right to withdraw, cancel or modify offers to the public and to reject orders in whole or in part.

Commissions and Discounts

The representatives have advised us and the Selling Stockholders that the underwriters propose initially to offer the shares to the public at the initial public offering price on the cover page of this prospectus and to dealers at that price less a concession not in excess of \$ per share. The underwriters may allow, and the dealers may reallow, a discount not in excess of \$ per share to other dealers. After the initial public offering, the public offering price, concession and discount may be changed.

The following table shows the public offering price, underwriting discount and proceeds before expenses to us and the Selling Stockholders. The information assumes either no exercise or full exercise by the underwriters of their over-allotment options.

	Per Share	Without Option	With Option
Public offering price	\$	\$	\$
Underwriting discount	\$	\$	\$
Proceeds, before expenses, to the Company	\$	\$	\$
Proceeds, before expenses, to the Selling Stockholders	\$	\$	\$

The expenses of this offering, not including the underwriting discount, are estimated at \$ million and are payable by us.

Over-allotment Options

The Company and the Selling Stockholders have granted options to the underwriters to purchase a total of up to additional shares at the public offering price, less the underwriting discount. The underwriters may exercise these options for 30 days from the date of this prospectus solely to cover any over-

allotments. If the underwriters exercise these options, each will be obligated, subject to conditions contained in the underwriting agreement, to purchase a number of additional shares proportionate to that underwriter's initial amount reflected in the above table.

Indemnification

We and the Selling Stockholders have agreed to indemnify the several underwriters against certain liabilities, including certain liabilities under the Security Act, or to contribute to payments that the underwriters may be required to make for these liabilities.

No Sales of Similar Securities

We and each of our executive officers, directors and stockholders have agreed, with certain exceptions described below, not to sell or transfer any common stock or securities convertible into, exchangeable for, exercisable for or repayable with common stock, for 180 days after the date of this prospectus without first obtaining the written consent of the representatives. Specifically, we and these other individuals and entities have agreed not to directly or indirectly:

- offer, pledge, sell or contract to sell any common stock;
- sell any option or contract to purchase any common stock;
- purchase any option or contract to sell any common stock;
- grant any option, right or warrant for the sale of any common stock;
- lend or otherwise dispose of or transfer any common stock;
- request or demand that we file a registration statement related to the common stock; or
- enter into any swap or other agreement that transfers, in whole or in part, the economic consequence of ownership of any common stock whether any such swap or transaction is to be settled by delivery of shares or other securities, in cash or otherwise.

This lock-up provision also applies to common stock owned now or acquired later by the person executing the agreement or for which the person executing the agreement later acquires the power of disposition.

This lock-up provision is subject to certain exceptions. As applicable to us, these exceptions, which are subject to certain limitations, include: the issuance of any shares of common stock upon the exercise of a warrant or the conversion of a security outstanding on the date of the underwriting agreement; grants, offers, sales or issuances of shares of common stock or securities convertible into shares of common stock pursuant to an employee benefit plan; and offers, sales and issuances of up to 10% of the shares of common stock outstanding at the time of the issuance as consideration for acquisitions of businesses, provided that the recipient of such common stock agrees to be bound by the lock-up provision. As applicable to our executive officers, directors and stockholders, these exceptions, which are subject to certain limitations, include: transfers of shares of common stock by bona fide gift, will or intestacy; transfers of shares of common stock by an individual to any trust for the benefit of the individual or the individual's immediate family; distributions of shares of common stock by a trust to its beneficiaries; distributions of shares of common stock by a corporation, partnership or a limited liability company to its shareholders, subsidiaries, partners, members or affiliates; the establishment of a trading plan that complies with Rule 10b5-1 under the Exchange Act, provided that the lock-up provision will apply to any sales pursuant to such trading plan; and the exercise of stock options granted pursuant to the Company's stock option or incentive plans disclosed in this prospectus, provided that the lock-up provision will apply to any shares of common stock issued upon such exercise.

Notwithstanding the foregoing, if: (1) during the last 17 days of the 180-day lock-up period, we issue an earnings release or material news or a material event relating to us occurs; or (2) prior to the expiration of the 180-day lock-up period, we announce that we will release earnings results or become aware that material news or a material event will occur during the 16-day period beginning on the last day of the 180-day lock-up period, then the restrictions imposed by this lock-up provision shall continue to apply until the expiration of

the 18-day period beginning on the issuance of the earnings release or the occurrence of the material news or material event, as applicable, unless the representatives waive, in writing, such extension.

New York Stock Exchange Listing

We expect the shares to be approved for listing on the NYSE under the symbol “SYA.” In order to meet the requirements for listing on that exchange, the underwriters have undertaken to sell a minimum number of shares to a minimum number of beneficial owners as required by that exchange. Before this offering, there has been no public market for our common stock. The initial public offering price will be determined through negotiations among us, the Selling Stockholders and the representatives. In addition to prevailing market conditions, the factors to be considered in determining the initial public offering price are as follows:

- the valuation multiples of publicly traded companies that the representatives believe to be comparable to us;
- our financial information;
- the history of, and the prospects for, our company and the industry in which we compete;
- an assessment of our management, its past and present operations, and the prospects for, and timing of, our future revenues;
- the present state of our development; and
- the above factors in relation to market values and various valuation measures of other companies engaged in activities similar to ours.

An active trading market for the shares may not develop. It is also possible that after this offering the shares will not trade in the public market at or above the initial public offering price.

The underwriters do not expect to sell more than 5% of the shares in the aggregate to accounts over which they exercise discretionary authority.

Price Stabilization, Short Positions and Penalty Bids

Until the distribution of the shares is completed, SEC rules may limit underwriters and selling group members from bidding for and purchasing our common stock. However, the representatives may engage in transactions that stabilize the price of the common stock, such as bids or purchases to peg, fix or maintain that price. If the representatives elect to engage in such transactions, they may discontinue them at any time without notice.

In connection with this offering, the underwriters may purchase and sell our common stock in the open market. These transactions may include short sales, purchases on the open market to cover positions created by short sales and stabilizing transactions. Short sales involve the sale by the underwriters of a greater number of shares than they are required to purchase in the offering. “Covered” short sales are sales made in an amount not greater than the underwriters’ over-allotment options described above. The underwriters may close out any covered short position by either exercising their over-allotment options or purchasing shares in the open market. In determining the source of shares to close out the covered short position, the underwriters will consider, among other things, the price of shares available for purchase in the open market as compared to the price at which they may purchase shares through the over-allotment options. “Naked” short sales are sales in excess of the over-allotment options. The underwriters must close out any naked short position by purchasing shares in the open market. A naked short position is more likely to be created if the underwriters are concerned that there may be downward pressure on the price of our common stock in the open market after pricing that could adversely affect investors who purchase in the offering. Stabilizing transactions consist of various bids for or purchases of shares of common stock made by the underwriters in the open market prior to the completion of this offering.

The underwriters may also impose a penalty bid. This occurs when a particular underwriter repays to the underwriters a portion of the underwriting discount received by it because the representatives have repurchased shares sold by or for the account of such underwriter in stabilizing or short covering transactions.

Similar to other purchase transactions, the underwriters' purchases to cover the syndicate short sales may have the effect of raising or maintaining the market price of our common stock or preventing or retarding a decline in the market price of our common stock. As a result, the price of our common stock may be higher than the price that might otherwise exist in the open market. The underwriters may conduct these transactions on the NYSE, in the over-the-counter market or otherwise.

Neither we nor any of the underwriters make any representation or prediction as to the direction or magnitude of any effect that the transactions described above may have on the price of the common stock. In addition, neither we nor any of the underwriters make any representation that the representatives will engage in these transactions or that these transactions, once commenced, will not be discontinued without notice.

Electronic Offer, Sale and Distribution of Shares

In connection with this offering, certain of the underwriters, their affiliates or securities dealers may distribute prospectuses by electronic means, such as e-mail. In addition, the underwriters or their affiliates may facilitate Internet distribution for this offering to certain of their Internet subscription customers. In those cases, prospective investors may view offering terms online and, depending upon the particular underwriter, prospective investors may be allowed to place orders online. The underwriters may allocate a limited number of shares for sale to their online brokerage customers. An electronic prospectus is available on the Internet web sites of certain of the underwriters and their affiliates. Other than the prospectus in electronic format, the information on the web sites of the underwriters and their affiliates is not part of this prospectus and should not be relied upon by investors.

Other Relationships

Some of the underwriters and their affiliates have engaged in, and may in the future engage in, investment banking and other commercial banking and other dealings in the ordinary course of business with us, our affiliates, and White Mountains Insurance Group, Ltd. They have received, or may in the future receive, customary fees and commissions for these transactions.

For example, J.P. Morgan Securities Inc. and Banc of America Securities LLC (an affiliate of Merrill Lynch, Pierce, Fenner & Smith Incorporated) were initial purchasers in connection with the offering of our 6.125% senior notes due 2016 and were initial purchasers in connection with the offering of our Capital Efficient Notes due 2067. JPMorgan Chase Bank, N.A., an affiliate of J.P. Morgan Securities Inc., was involved in the financing of the Acquisition. JPMorgan Chase Bank, N.A., Merrill Lynch Bank USA (an affiliate of Merrill Lynch, Pierce, Fenner & Smith Incorporated), an affiliate of Goldman, Sachs & Co. and Bank of America, N.A., an affiliate of Merrill Lynch, Pierce, Fenner & Smith Incorporated, are lenders under our revolving credit facility. Under such facility, Bank of America, N.A. also serves as administrative agent, swing line lender and issuing lender, Banc of America Securities LLC serves as sole lead arranger and sole book manager and JPMorgan Chase Bank, N.A. serves as syndication agent. We are party to an arm's length distribution relationship with Chase Insurance Agency, Inc. (an affiliate of J.P. Morgan Securities Inc.) in connection with the sale of our immediate annuity products. Howard L. Clark, Jr., Vice Chair of Barclays Capital Inc., is a director of White Mountains Insurance Group, Ltd.

Notice to Prospective Investors in the EEA

In relation to each Member State of the European Economic Area, or EEA, which has implemented the Prospectus Directive (each, a "Relevant Member State"), an offer to the public of any shares which are the subject of the offering contemplated by this prospectus may not be made in that Relevant Member State, except that an offer to the public in that Relevant Member State of any shares may be made at any time under

the following exemptions under the Prospectus Directive, if they have been implemented in that Relevant Member State:

- (a) to legal entities which are authorized or regulated to operate in the financial markets or, if not so authorized or regulated, whose corporate purpose is solely to invest in securities;
- (b) to any legal entity which has two or more of (1) an average of at least 250 employees during the last financial year, (2) a total balance sheet of more than €43,000,000 and (3) an annual net turnover of more than €50,000,000, as shown in its last annual or consolidated accounts;
- (c) by the underwriters to fewer than 100 natural or legal persons (other than “qualified investors” as defined in the Prospectus Directive) subject to obtaining the prior consent of the representatives for any such offer; or
- (d) in any other circumstances falling within Article 3(2) of the Prospectus Directive;

provided that no such offer of shares shall result in a requirement for the publication by us or any representative of a prospectus pursuant to Article 3 of the Prospectus Directive.

Any person making or intending to make any offer of shares within the EEA should only do so in circumstances in which no obligation arises for us or any of the underwriters to produce a prospectus for such offer. Neither we nor the underwriters have authorized, nor do they authorize, the making of any offer of shares through any financial intermediary, other than offers made by the underwriters which constitute the final offering of shares contemplated in this prospectus.

For the purposes of this provision, and the representation below, the expression an “offer to the public” in relation to any shares in any Relevant Member State means the communication in any form and by any means of sufficient information on the terms of the offer and any shares to be offered so as to enable an investor to decide to purchase any shares, as the same may be varied in that Relevant Member State by any measure implementing the Prospectus Directive in that Relevant Member State and the expression “Prospectus Directive” means Directive 2003/71/EC and includes any relevant implementing measure in each Relevant Member State.

Each person in a Relevant Member State who receives any communication in respect of, or who acquires any shares under, the offer of shares contemplated by this prospectus will be deemed to have represented, warranted and agreed to and with us and each underwriter that:

- (a) it is a “qualified investor” within the meaning of the law in that Relevant Member State implementing Article 2(1)(e) of the Prospectus Directive; and
- (b) in the case of any shares acquired by it as a financial intermediary, as that term is used in Article 3(2) of the Prospectus Directive, (i) the shares acquired by it in the offering have not been acquired on behalf of, nor have they been acquired with a view to their offer or resale to, persons in any Relevant Member State other than “qualified investors” (as defined in the Prospectus Directive), or in circumstances in which the prior consent of the representatives has been given to the offer or resale or (ii) where shares have been acquired by it on behalf of persons in any Relevant Member State other than qualified investors, the offer of those shares to it is not treated under the Prospectus Directive as having been made to such persons.

Notice to Prospective Investors in Switzerland

This document, as well as any other material relating to the shares which are the subject of the offering contemplated by this prospectus, do not constitute an issue prospectus pursuant to Article 652a of the Swiss Code of Obligations. The shares will not be listed on the SWX Swiss Exchange and, therefore, the documents relating to the shares, including, but not limited to, this document, do not claim to comply with the disclosure standards of the listing rules of SWX Swiss Exchange and corresponding prospectus schemes annexed to the listing rules of the SWX Swiss Exchange. The shares are being offered in Switzerland by way of a private placement (i.e., to a small number of selected investors only), without any public offer and only to

investors who do not purchase the shares with the intention to distribute them to the public. The investors will be individually approached by us from time to time. This document, as well as any other material relating to the shares, is personal and confidential and does not constitute an offer to any other person. This document may only be used by those investors to whom it has been handed out in connection with the offering described herein and may neither directly nor indirectly be distributed or made available to other persons without our express consent. It may not be used in connection with any other offer and shall in particular not be copied and/or distributed to the public in (or from) Switzerland.

Notice to Prospective Investors in the Dubai International Financial Centre

This document relates to an exempt offer in accordance with the Offered Securities Rules of the Dubai Financial Services Authority. This document is intended for distribution only to persons of a type specified in those rules. It must not be delivered to, or relied on by, any other person. The Dubai Financial Services Authority has no responsibility for reviewing or verifying any documents in connection with exempt offers. The Dubai Financial Services Authority has not approved this document nor taken steps to verify the information set out in it, and has no responsibility for it. The shares which are the subject of the offering contemplated by this prospectus may be illiquid and/or subject to restrictions on their resale. Prospective purchasers of the shares offered should conduct their own due diligence on the shares. If you do not understand the contents of this document you should consult an authorised financial adviser.

Notice to Prospective Investors in Hong Kong

This prospectus has not been approved by or registered with the Securities and Futures Commission of Hong Kong or the Registrar of Companies of Hong Kong. The shares will not be offered or sold in Hong Kong other than (a) to “professional investors” as defined in the Securities and Futures Ordinance (Cap. 571) of Hong Kong and any rules made under that Ordinance or (b) in other circumstances which do not result in the document being a “prospectus” as defined in the Companies Ordinance (Cap. 32) of Hong Kong or which do not constitute an offer to the public within the meaning of that Ordinance. No advertisement, invitation or document relating to the shares which is directed at, or the contents of which are likely to be accessed or read by, the public of Hong Kong (except if permitted to do so under the securities laws of Hong Kong) has been issued or will be issued in Hong Kong or elsewhere other than with respect to shares which are or are intended to be disposed of only to persons outside Hong Kong or only to “professional investors” as defined in the Securities and Futures Ordinance of Hong Kong and any rules made under that Ordinance.

Notice to Prospective Investors in Singapore

This prospectus has not been registered as a prospectus with the Monetary Authority of Singapore. Accordingly, this prospectus and any other document or material in connection with the offer or sale, or invitation for subscription or purchase, of the shares may not be circulated or distributed, nor may the shares be offered or sold, or be made the subject of an invitation for subscription or purchase, whether directly or indirectly, to persons in Singapore other than (i) to an institutional investor under Section 274 of the Securities and Futures Act (Chapter 289) (the “SFA”), (ii) to a relevant person, or any person pursuant to Section 275(1A), and in accordance with the conditions, specified in Section 275 of the SFA or (iii) otherwise pursuant to, and in accordance with the conditions of, any other applicable provision of the SFA. Where the shares are subscribed or purchased under Section 275 by a relevant person which is: (a) a corporation (which is not an accredited investor) the sole business of which is to hold investments and the entire share capital of which is owned by one or more individuals, each of whom is an accredited investor or (b) a trust (where the trustee is not an accredited investor) whose sole purpose is to hold investments and each beneficiary is an accredited investor, then shares, debentures and units of shares and debentures of that corporation or the beneficiaries’ rights and interest in that trust shall not be transferable for six months after that corporation or that trust has acquired the shares under Section 275 except: (i) to an institutional investor under Section 274 of the SFA or to a relevant person, or any person pursuant to Section 275(1A), and in accordance with the conditions specified in Section 275 of the SFA, (ii) where no consideration is given for the transfer or (iii) by operation of law.

Notice to Prospective Investors in Japan

The shares have not been and will not be registered under the Financial Instruments and Exchange Law of Japan (Law No. 25 of 1948, as amended) and, accordingly, will not be offered or sold, directly or indirectly, in Japan, or for the benefit of any Japanese Person or to others for re-offering or resale, directly or indirectly, in Japan or to any Japanese Person, except in compliance with all applicable laws, regulations and ministerial guidelines promulgated by relevant Japanese governmental or regulatory authorities in effect at the relevant time. For the purposes of this paragraph, “Japanese Person” shall mean any person resident in Japan, including any corporation or other entity organized under the laws of Japan.

LEGAL MATTERS

The validity of our common stock offered hereby will be passed upon for us by Cravath, Swaine & Moore LLP, New York, New York. The underwriters are being represented in connection with this offering by Simpson Thacher & Bartlett LLP, New York, New York. An investment vehicle comprised of several partners of Simpson Thacher & Bartlett LLP, members of their families, related persons and others owns interests representing less than 1% of the capital commitments of funds affiliated with Vestar that hold an interest in Symetra Financial Corporation.

EXPERTS

The consolidated financial statements and schedules of Symetra Financial Corporation at December 31, 2008 and 2007, and for each of the three years in the three-year period ended December 31, 2008, appearing in this prospectus and registration statement have been audited by Ernst & Young LLP, independent registered public accounting firm, as set forth in their report thereon appearing elsewhere herein, and are included in reliance upon such report given on the authority of such firm as experts in accounting and auditing.

WHERE YOU CAN FIND MORE INFORMATION

We have filed with the SEC a registration statement on Form S-1 under the Securities Act of 1933, as amended, with respect to the common stock we propose to sell in this offering. This prospectus, which constitutes part of the registration statement, does not contain all of the information set forth in the registration statement. For further information about us and the common stock we propose to sell in this offering, we refer you to the registration statement and the exhibits and schedules filed as a part of the registration statement. Statements contained in this prospectus as to the contents of any contract or other document filed as an exhibit to the registration statement are not necessarily complete. If a contract or document has been filed as an exhibit to the registration statement, we refer you to the copy of the contract or document that has been filed. The registration statement may be inspected without charge at the principal office of the SEC in Washington, D.C. and copies of all or any part of the registration statement may be inspected and copied at the public reference facilities maintained by the SEC at 100 F Street, N.E., Washington, D.C. 20549. Copies of such material can also be obtained at prescribed rates by mail from the Public Reference Section of the SEC at 100 F Street, N.E., Washington, D.C. 20549. The SEC’s toll-free number is 1-800-SEC-0330. In addition, the SEC maintains a website (<http://www.sec.gov>) that contains reports, proxy and information statements and other information regarding registrants that file electronically with the SEC. Prior to this offering, we were not required to file reports with the SEC.

Upon completion of this offering, we will become subject to the information and periodic reporting requirements of the Exchange Act. The periodic reports and other information that we file with the SEC will be available for inspection and copying at the SEC’s public reference facilities and on the website of the SEC referred to above.

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REPORT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM

The Board of Directors and Stockholders
Symetra Financial Corporation

We have audited the accompanying consolidated balance sheets of Symetra Financial Corporation (the Company) as of December 31, 2008 and 2007, and the related consolidated statements of income, changes in stockholders' equity, and cash flows for each of the three years in the period ended December 31, 2008. The financial statements are the responsibility of the Company's management. Our responsibility is to express an opinion on these financial statements based on our audits.

We conducted our audits in accordance with the standards of the Public Company Accounting Oversight Board (United States). Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. We were not engaged to perform an audit of the Company's internal control over financial reporting. Our audits included consideration of internal control over financial reporting as a basis for designing audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control over financial reporting. Accordingly, we express no such opinion. An audit also includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements, assessing the accounting principles used and significant estimates made by management, and evaluating the overall financial presentation. We believe that our audits provide a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the consolidated financial position of Symetra Financial Corporation at December 31, 2008 and 2007, and the consolidated results of its operations and its cash flows for each of the three years in the period ended December 31, 2008, in conformity with U.S. generally accepted accounting principles.

As discussed in Note 7 to the financial statements, in 2008 the Company changed its method of accounting for certain marketable equity securities, hedge funds and private equity funds.

/s/ Ernst & Young LLP

Seattle, Washington
March 6, 2009

CONSOLIDATED BALANCE SHEETS

	December 31,	
	2008	2007
	(In millions, except share and per share data)	
ASSETS		
Investments:		
Available-for-sale securities:		
Fixed maturities, at fair value (cost: \$16,528.4 and \$15,644.2, respectively)	\$14,887.6	\$15,599.9
Marketable equity securities, at fair value (cost: \$52.5 and \$174.7, respectively)	38.1	200.8
Trading securities:		
Marketable equity securities, trading, at fair value (cost: \$152.1 and \$0, respectively)	106.3	—
Mortgage loans, net	988.7	845.5
Policy loans	75.2	77.2
Short-term investments	9.4	10.9
Investments in limited partnerships (includes \$56.3 and \$70.3 measured at fair value, respectively)	138.3	158.8
Other invested assets	8.9	11.9
Total investments	16,252.5	16,905.0
Cash and cash equivalents	468.0	253.9
Accrued investment income	206.3	194.5
Accounts receivable and other receivables	61.7	57.4
Reinsurance recoverables	264.2	253.9
Deferred policy acquisition costs	247.5	132.9
Goodwill	24.3	22.3
Current income tax recoverable	21.1	4.5
Deferred income tax assets, net	785.8	203.1
Property, equipment, and leasehold improvements, net	18.9	23.3
Other assets	57.4	44.2
Securities lending collateral	105.7	283.3
Separate account assets	716.2	1,181.9
Total assets	<u>\$19,229.6</u>	<u>\$19,560.2</u>
LIABILITIES AND STOCKHOLDERS' EQUITY		
Funds held under deposit contracts	\$16,810.4	\$15,562.0
Future policy benefits	392.1	384.9
Policy and contract claims	133.1	110.9
Unearned premiums	11.9	11.5
Other policyholders' funds	117.3	56.8
Notes payable	448.8	448.6
Other liabilities	207.9	235.2
Securities lending payable	105.7	283.3
Separate account liabilities	716.2	1,181.9
Total liabilities	18,943.4	18,275.1
Commitments and contingencies (Note 17)		
Preferred stock, \$0.01 par value; 10,000,000 shares authorized; none issued	—	—
Common stock, \$0.01 par value; 750,000,000 shares authorized; 92,646,295 shares issued and outstanding as of December 31, 2008 and 2007	0.9	0.9
Additional paid-in capital	1,165.5	1,165.5
Retained earnings	172.4	131.2
Accumulated other comprehensive loss, net of taxes	(1,052.6)	(12.5)
Total stockholders' equity	286.2	1,285.1
Total liabilities and stockholders' equity	<u>\$19,229.6</u>	<u>\$19,560.2</u>

See accompanying notes.

CONSOLIDATED STATEMENTS OF INCOME

	Year Ended December 31, 2008	Year Ended December 31, 2007	Year Ended December 31, 2006
	(In millions, except per share data)		
Revenues:			
Premiums	\$ 584.8	\$ 530.5	\$ 525.7
Net investment income	956.5	973.6	984.9
Other revenues	67.8	68.7	56.1
Net realized investment gains (losses):			
Total other-than-temporary impairment losses on securities	(86.4)	(16.2)	(25.7)
Less: portion of losses recognized in other comprehensive income (loss)	—	—	—
Net impairment losses recognized in earnings	(86.4)	(16.2)	(25.7)
Other net realized investment gains (losses)	(71.6)	33.0	27.4
Total net realized investment gains (losses)	(158.0)	16.8	1.7
Total revenues	1,451.1	1,589.6	1,568.4
Benefits and expenses:			
Policyholder benefits and claims	348.5	267.1	264.3
Interest credited	766.1	752.3	765.9
Other underwriting and operating expenses	265.8	281.9	260.5
Interest expense	31.9	21.5	19.1
Amortization of deferred policy acquisition costs	25.8	18.0	14.6
Total benefits and expenses	1,438.1	1,340.8	1,324.4
Income from operations before income taxes	13.0	248.8	244.0
Provision (benefit) for income taxes:			
Current	23.8	62.8	92.4
Deferred	(32.9)	18.7	(7.9)
Total provision (benefit) for income taxes	(9.1)	81.5	84.5
Net income	\$ 22.1	\$ 167.3	\$ 159.5
Net income per common share:			
Basic	\$ 0.20	\$ 1.50	\$ 1.43
Diluted	\$ 0.20	\$ 1.50	\$ 1.43
Weighted-average number of common shares outstanding:			
Basic	111.622	111.622	111.622
Diluted	111.622	111.622	111.622
Cash dividends declared per common share	\$ —	\$ 1.79	\$ 0.90

See accompanying notes.

CONSOLIDATED STATEMENTS OF CHANGES IN STOCKHOLDERS' EQUITY

	Common Stock	Additional Paid-in Capital	Retained Earnings	Accumulated Other Comprehensive Income (Loss)	Total Stockholders' Equity
	(In millions)				
Balances at January 1, 2006	\$ 0.9	\$ 1,165.5	\$ 101.9	\$ 136.6	\$ 1,404.9
Comprehensive income, net of taxes:					
Net income	—	—	159.5	—	159.5
Other comprehensive income, net of taxes:					
Net unrealized losses on investment securities (net of taxes: \$(75.4))	—	—	—	(140.0)	(140.0)
Derivatives qualifying as cash flow hedges (net of taxes: \$1.6)	—	—	—	2.9	2.9
Total comprehensive income, net of taxes					22.4
Dividend distributions	—	—	(100.0)	—	(100.0)
Balances at December 31, 2006	<u>\$ 0.9</u>	<u>\$ 1,165.5</u>	<u>\$ 161.4</u>	<u>\$ (0.5)</u>	<u>\$ 1,327.3</u>
Balances at January 1, 2007	\$ 0.9	\$ 1,165.5	\$ 161.4	\$ (0.5)	\$ 1,327.3
Cumulative effect adjustment — new accounting guidance (net of taxes: \$(1.3))	—	—	2.5	(2.5)	—
Comprehensive income, net of taxes:					
Net income	—	—	167.3	—	167.3
Other comprehensive income, net of taxes:					
Net unrealized losses on investment securities (net of taxes: \$(2.5))	—	—	—	(4.6)	(4.6)
Derivatives qualifying as cash flow hedges (net of taxes: \$(2.6))	—	—	—	(4.9)	(4.9)
Total comprehensive income, net of taxes					157.8
Dividend distributions	—	—	(200.0)	—	(200.0)
Balances at December 31, 2007	<u>\$ 0.9</u>	<u>\$ 1,165.5</u>	<u>\$ 131.2</u>	<u>\$ (12.5)</u>	<u>\$ 1,285.1</u>
Balances at January 1, 2008	\$ 0.9	\$ 1,165.5	\$ 131.2	\$ (12.5)	\$ 1,285.1
Cumulative effect adjustment — new accounting guidance (net of taxes: \$(10.3))	—	—	19.1	(19.1)	—
Comprehensive income, net of taxes:					
Net income	—	—	22.1	—	22.1
Other comprehensive income, net of taxes:					
Net unrealized losses on investment securities (net of taxes: \$(549.8))	—	—	—	(1,021.0)	(1,021.0)
Total comprehensive loss, net of taxes					(998.9)
Balances at December 31, 2008	<u>\$ 0.9</u>	<u>\$ 1,165.5</u>	<u>\$ 172.4</u>	<u>\$ (1,052.6)</u>	<u>\$ 286.2</u>

See accompanying notes.

CONSOLIDATED STATEMENTS OF CASH FLOWS

	Year Ended December 31, 2008	Year Ended December 31, 2007	Year Ended December 31, 2006
	(In millions)		
Cash flows from operating activities			
Net income	\$ 22.1	\$ 167.3	\$ 159.5
Adjustments to reconcile net income to net cash provided by operating activities:			
Net realized investment (gains) and losses	158.0	(16.8)	(1.7)
Accretion of fixed maturity investments and mortgage loans	36.4	58.3	72.4
Accrued interest on bonds	(33.4)	(38.5)	(43.4)
Amortization and depreciation	14.6	13.6	12.0
Deferred income tax provision (benefit)	(32.9)	18.7	(7.9)
Interest credited on deposit contracts	766.1	752.3	765.9
Mortality and expense charges and administrative fees	(96.7)	(94.1)	(91.2)
Changes in:			
Accrued investment income	(11.8)	12.2	7.2
Deferred policy acquisition costs	(89.6)	(42.3)	(39.1)
Other receivables	(13.7)	17.2	(28.9)
Future policy benefits	7.2	8.5	4.9
Policy and contract claims	22.2	(8.6)	(16.1)
Accrued income taxes	(16.6)	(7.1)	28.8
Other assets and liabilities	1.2	(24.1)	(29.0)
Other, net	(0.1)	(2.8)	1.2
Total adjustments	710.9	646.5	635.1
Net cash provided by operating activities	733.0	813.8	794.6
Cash flows from investing activities			
Purchases of:			
Fixed maturities and marketable equity securities	(2,286.7)	(2,646.3)	(1,759.2)
Other invested assets and investments in limited partnerships	(33.5)	(62.6)	(12.5)
Issuances of mortgage loans	(224.5)	(150.0)	(122.0)
Issuances of policy loans	(16.2)	(17.8)	(19.6)
Maturities, calls, paydowns, and other	922.0	974.8	912.8
Securities lending collateral returned, net	174.4	159.9	151.0
Acquisitions, net of cash received	(9.2)	(22.0)	—
Sales of:			
Fixed maturities and marketable equity securities	371.8	2,123.8	1,676.6
Other invested assets and investments in limited partnerships	29.6	13.2	6.8
Repayments of mortgage loans	80.1	94.8	99.1
Repayments of policy loans	17.0	18.7	20.7
Net (increase) decrease in short-term investments	1.5	38.0	(41.5)
Purchases of property, equipment, and leasehold improvements	(2.0)	(2.2)	(3.2)
Other, net	(1.1)	—	(0.1)
Net cash provided by (used in) investing activities	(976.8)	522.3	908.9
Cash flows from financing activities			
Policyholder account balances:			
Deposits	\$ 1,970.8	\$ 820.0	\$ 660.5
Withdrawals	(1,322.0)	(1,884.3)	(2,016.0)
Securities lending collateral paid, net	(174.4)	(159.9)	(151.0)
Repayment of notes payable	—	—	(300.0)
Proceeds from notes payable	—	149.8	298.7
Dividend distributions	—	(200.0)	(100.0)
Other, net	(16.5)	(61.0)	46.5
Net cash provided by (used in) financing activities	457.9	(1,335.4)	(1,561.3)
Net increase in cash and cash equivalents	214.1	0.7	142.2
Cash and cash equivalents at beginning of period	253.9	253.2	111.0
Cash and cash equivalents at end of period	\$ 468.0	\$ 253.9	\$ 253.2
Supplemental disclosures of cash flow information			
Net cash paid during the year for:			
Interest	\$ 31.3	\$ 18.5	\$ 17.8
Income taxes	40.4	69.6	62.8
Non-cash transactions during the year:			
Investments in limited partnerships and capital obligations incurred	4.2	20.0	19.9

See accompanying notes.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
(All dollar amounts in millions, unless otherwise stated)

1. Organization and Description of Business

Symetra Financial Corporation is a Delaware corporation privately owned by an investor group led by White Mountains Insurance Group, Ltd. and Berkshire Hathaway Inc. The accompanying financial statements include on a consolidated basis the accounts of Symetra Financial Corporation and its subsidiaries, which are collectively referred to as “Symetra Financial” or “the Company.”

The Company’s subsidiaries offer group and individual insurance products and retirement products, including annuities marketed through professional agents and distributors in all states and the District of Columbia. The Company’s principal products include medical stop-loss insurance, fixed and variable deferred annuities, single premium immediate annuities and individual life insurance.

The Company’s primary operating subsidiaries and insurance subsidiaries are as follows:

- Symetra Life Insurance Company
- First Symetra National Life Insurance Company of New York
- Symetra National Life Insurance Company
- Symetra Securities, Inc.
- Symetra Investment Services, Inc.
- Symetra Assigned Benefits Service Company
- Clearscope Funding Corporation
- Medical Risk Managers Holdings, Inc. (MRM)

Common and Preferred Stock (in millions, except par value and share amounts)

The Company has 750,000,000 authorized shares of common stock, \$0.01 par value per share, and 10,000,000 authorized shares of preferred stock, \$0.01 par value per share. The Company’s Board of Directors has the authority to designate the preferred stock into series and to designate the voting powers, preferences and other rights of the shares of each series without further stockholder approval. In 2004, the Company issued warrants to its two lead investors. The warrants remained outstanding as of December 31, 2008, and are exercisable at any time until August 2, 2014, for 18,975,744 shares of common stock in the aggregate at an exercise price of \$11.49 per share.

On October 26, 2007, the Company executed a 7.7-for-1 stock dividend (substantially equivalent to an 8.7-for-1 stock split) that increased the shares of common stock outstanding from 10,649,000 to 92,646,295, and the shares subject to outstanding warrants from 2,181,120 to 18,975,744. The stock split, effected in the form of a dividend, has been reflected retroactively in these financial statements for all periods presented.

2. Summary of Significant Accounting Policies

Basis of Presentation and Use of Estimates

The consolidated financial statements have been prepared in conformity with U.S. generally accepted accounting principles (GAAP). The preparation of financial statements in conformity with GAAP requires the Company to make estimates and assumptions that may affect the amounts reported in the consolidated financial statements and accompanying notes.

The most significant estimates include those used to determine the following: valuation of investments; the identification of other-than-temporary impairments of investments; the balance, recoverability and amortization of deferred policy acquisition costs (DAC); the liabilities for funds held under deposit contracts, future policy benefits, and policy and contract claims; and income taxes. The recorded amounts

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS — (Continued)
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reflect management's best estimates, though actual results could differ from those estimates. Management believes the amounts provided are appropriate.

The consolidated financial statements include the accounts of Symetra Financial Corporation and its subsidiaries that are wholly owned, directly or indirectly. All significant intercompany transactions and balances have been eliminated.

Recognition of Insurance Revenue and Related Benefits

Premiums from group life and health insurance products are recognized as revenue when earned over the life of the policy. The Company reports a liability for the portion of premiums unearned on the consolidated balance sheets. Benefit claims are charged to operations as incurred. These policies are short-duration contracts.

Traditional individual life insurance products, primarily term and whole life insurance products, are long-duration contracts consisting principally of products with fixed and guaranteed premiums and benefits. Premiums from these products are recognized as revenue when due. Benefits and expenses are associated with earned premiums to result in the recognition of profits over the life of the policy. This association is accomplished by the provision for future policy benefits and the deferral and amortization of policy acquisition costs.

Deposits related to universal life-type, limited payment-type and investment-type products are credited to policyholder account balances and reflected as liabilities rather than as premium income when received. Revenues from these contracts consist of investment income on the policyholders' fund balances and amounts assessed during the period against policyholders' account balances for cost of insurance charges, policy administration charges, and surrender charges. The Company includes these cost of insurance charges in premiums. Policy administration charges and surrender charges are included in other revenues in the consolidated statements of income. Amounts that are charged to operations include interest credited and benefit claims incurred in excess of related policyholder account balances.

Variable product fees are charged to variable annuity and variable life policyholders' accounts based upon the daily net assets of the policyholders' account values and are recognized as other revenues when charged. Mortality and expense charges, policy administration charges, and surrender charges are included in other revenues in the consolidated statements of income.

Investments

Available-for-Sale Securities

The Company classifies its investments in fixed maturities and certain marketable equity securities as available-for-sale securities and carries them at fair value. Fixed maturities include bonds, mortgage-backed securities and redeemable preferred stock. Marketable equity securities primarily include nonredeemable preferred stock, which consist of investments in publicly traded companies and certain mutual funds.

The Company reports net unrealized investment gains (losses) related to its available-for-sale securities in accumulated other comprehensive income (loss) in stockholders' equity, net of related DAC and deferred income taxes.

The Company reports interest and dividends earned in net investment income. When the collectibility of interest income for fixed maturities is considered doubtful, any accrued but uncollectible interest is reversed against investment income in the current period. The Company then places the securities on nonaccrual status, and they are not restored to accrual status until all delinquent interest and principal are paid. For mortgage-backed securities, the Company recognizes income using a constant effective yield based on anticipated prepayments and the estimated economic life of the securities. Quarterly, the Company compares actual prepayments to anticipated prepayments and recalculates the effective yield to reflect actual payments to date plus anticipated future payments. The Company includes any resulting adjustment in net investment income.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS — (Continued)
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Trading Securities

On January 1, 2008, the Company adopted new accounting guidance that allowed the Company to elect fair value accounting for its investments in common stock. Prior to January 1, 2008 these investments were accounted for as available-for-sale securities. As a result, the impact of changes in the fair value of the Company's trading portfolio is recorded in net realized investment gains (losses) in the consolidated statements of income.

Investment Valuation

The Company uses quoted market prices or public market information to determine the fair value of its investments when such information is available. When such information is not available, as in the case of securities that are not publicly traded, the Company uses other valuation techniques. These 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. The Company's investment portfolio at December 31, 2008 and 2007 included \$632.2 and \$656.5, respectively, of fixed maturities and \$0 and \$21.1, respectively, of marketable equity securities that were not publicly traded, and values for these securities were determined using these other valuation techniques. See Note 7 for additional disclosures about fair value measurements.

The cost of securities sold is determined by the specific-identification method.

Other-Than-Temporary Impairments

Investments are considered to be impaired when a decline in fair value is judged to be other-than-temporary. The Company's review of investment securities includes both quantitative and qualitative criteria. Quantitative criteria include the length of time and amount that each security is in an unrealized loss position and, for fixed maturities, whether the issuer is in compliance with the terms and covenants of the security.

The Company's review of its fixed maturities and marketable equity securities (non-trading) for impairments includes an analysis of the total gross unrealized losses by three categories of securities: (i) securities where the estimated fair value has declined and remained below cost or amortized cost by less than 20%, (ii) securities where the estimated fair value has declined and remained below cost or amortized cost by 20% or more for less than six months and (iii) securities where the estimated fair value has declined and remained below cost or amortized cost by 20% or more for six months or longer. While all securities are monitored for impairment, the Company's experience indicates that the first category does not represent a significant risk of impairment and, often, fair values recover over time as the factors that caused the declines improve. The Company performs a qualitative analysis by issuer to identify securities in category (i) that should be further evaluated for OTTI.

If the value of any of the Company's investments falls into the second or third category, the Company analyzes the decrease to determine whether it is an other-than-temporary decline in value. To make this determination for each security, the Company considers:

- How long and by how much the fair value has been below its 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.
- The Company's intent and ability to hold the security long enough for it to recover its value, considering any long-range plans that may affect the Company's ability to hold securities.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS — (Continued)
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- Any downgrades of the security by a rating agency.
- Any reduction or elimination of dividends or nonpayment of scheduled interest payments.

Based on the analysis, the Company makes a judgment as to whether the loss is other-than-temporary. If the loss is other-than-temporary, the Company records an impairment charge within net realized investment gains (losses) in its consolidated statements of income in the period that the Company makes the determination. In addition, any impaired investment where the Company does not have the intent and ability to hold the security long enough for it to recover its value is recorded as an other-than-temporary impairment.

Mortgage Loans

The Company carries mortgage loans at outstanding principal balances, less a valuation allowance. The allowance for losses on mortgage loans provides for the risk of credit losses inherent in the lending process. The allowance includes a portfolio reserve for probable incurred but not specifically identified losses and loan specific reserves for non-performing loans. We define non-performing loans as a loan for which it is probable that amounts due according to the terms of the loan agreement will not be collected. As of December 31, 2008 and 2007 no loans were considered non-performing. The portfolio reserve for probable incurred but not specifically identified losses considers our past loan experience, the current credit composition of the portfolio and takes into account market considerations.

Policy Loans

Policy loans are carried at unpaid principal balances. Policy loans are secured and are not granted for amounts in excess of the accumulated cash surrender value of the policy or contract.

Short-Term Investments

Short-term investments consist of highly liquid debt instruments with original maturities of greater than three months and less than twelve months when purchased.

Investments in Limited Partnerships

Investments in limited partnerships consist of \$56.3 of investments in hedge funds and private equity funds, recorded at fair value under new fair value accounting guidance adopted January 1, 2008, and \$82.0 of investments in affordable housing projects and state tax credit funds recorded at amortized cost. The impact of changes in the fair value of hedge funds and private equity funds is recorded in net investment income in the consolidated statements of income. Prior to adoption of the new accounting guidance on January 1, 2008, hedge funds and private equity funds where the Company had a 3% or greater interest were accounted for under the equity method. Income (loss) from equity method investments is recorded in net investment income. See Note 7 for discussion of fair value and impact from the adoption of SFAS No. 159.

The Company has identified certain investments in limited partnerships that meet the definition of a variable interest entity (VIE). Based on the analysis of these interests, the Company does not meet the definition of “primary beneficiary” of any of these partnerships and therefore has not consolidated these entities. The maximum exposure to loss as a result of the Company’s involvement in its VIEs was \$181.4 and \$204.7 as of December 31, 2008 and 2007, respectively. The maximum exposure to loss includes commitments to provide future capital contributions as described in Note 17.

Cash and Cash Equivalents

Cash and cash equivalents consist of demand bank deposits and short-term highly liquid investments with original maturities of three months or less at the time of purchase. Cash equivalents are reported at cost, which approximates fair value, and were \$441.6 and \$242.7 as of December 31, 2008 and 2007, respectively.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS — (Continued)
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At December 31, 2008, \$366.9 of total cash equivalents was held at a single highly rated financial institution. At December 31, 2007, \$105.2 and \$81.7 were held with two highly rated financial institutions.

Derivative Financial Instruments

Derivative financial instruments are included in other invested assets at fair value on the Company's consolidated balance sheets. The Company's financial statement recognition of the change in fair value of a derivative depends on the intended use of the derivative and the extent to which it is effective as part of a hedging transaction. Derivatives that are highly effective and designated as either fair value or cash flow hedges receive hedge accounting treatment.

Derivatives that hedge variable rate assets or liabilities or forecasted transactions are designated as cash flow hedges.

For such derivatives, the Company recognizes the changes in the fair value of the derivative as a component of accumulated other comprehensive loss, net of deferred income taxes, until the hedged transaction affects current earnings. At the time current earnings are affected by the variability of cash flows, the related portion of deferred gains or losses on cash flow hedge derivatives is reclassified from accumulated other comprehensive loss and recorded in the consolidated statements of income.

When the changes in the fair value of such derivatives do not perfectly offset the changes in the fair value of the hedged transaction, the Company recognizes the ineffective portion in the consolidated statements of income. For hedge ineffectiveness and derivatives that do not qualify for hedge accounting treatment, the Company records the changes in the fair value of these derivatives in net realized investment gains (losses) in the consolidated statements of income.

The Company formally documents all relationships between the hedging instruments and hedged items, as well as risk-management objectives and strategies for undertaking various hedge transactions. The Company links all hedges that are designated as cash flow hedges to specific variable rate assets or liabilities or to forecasted transactions. The Company also assesses, both at the inception of the hedge and on an ongoing basis, whether the derivatives that are used in hedging transactions are highly effective in offsetting the changes in fair values or cash flows of hedged items. When it is determined that a derivative is not highly effective as a hedge, the Company discontinues hedge accounting on a prospective basis.

Reinsurance

The Company utilizes reinsurance agreements to manage its exposure to potential losses. The Company reinsures all or a portion of its risk to reinsurers for certain types of directly written business. In addition, the Company reinsures through pools to cover catastrophic losses. Reinsurance does not affect the Company's liability to its policyholders. Accordingly, the future policy benefit reserves and policy and contract claims liabilities are reported gross of any related reinsurance recoverables. The Company reports premiums, benefits, and settlement expenses net of reinsurance ceded on the consolidated statements of income. The Company accounts for reinsurance premiums, commissions, expense reimbursements, benefits and reserves related to reinsured business on bases consistent with those used in accounting for the original policies issued and the terms of the reinsurance contracts. The Company remains liable to its policyholders to the extent that counterparties to ceded reinsurance contracts do not meet their contractual obligations.

Deferred Policy Acquisition Costs

The Company defers as assets certain costs, principally commissions, distribution costs and other underwriting costs, that vary with and are primarily related to the production of business. The Company limits deferrals to the lesser of the acquisition costs contained in the Company's product pricing assumptions or actual costs incurred.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS — (Continued)
(All dollar amounts in millions, unless otherwise stated)

The Company amortizes acquisition costs for deferred and immediate annuity contracts and universal life insurance policies over the lives of the contracts or policies in proportion to the estimated future gross profits of each of these product lines. In this estimation process, the Company makes assumptions as to surrender rates, mortality experience, maintenance expenses, and investment performance. Actual profits can vary from the estimates and can thereby result in increases or decreases to DAC amortization rates. For interest-sensitive life products, the Company regularly evaluates its assumptions and, when necessary, revises the estimated gross profits of these contracts, resulting in adjustments to DAC amortization. When such estimates are revised, they are recorded in current earnings. The Company adjusts the unamortized balance of DAC for the impact on estimated future gross profits as if net unrealized investment gains and losses on securities had been realized as of the balance sheet date. The Company includes the impact of this adjustment, net of tax, in accumulated other comprehensive loss in Stockholders' Equity.

The Company amortizes acquisition costs for traditional individual life insurance policies over the premium paying period of the related policies, using assumptions consistent with those used in computing policy benefit liabilities. The Company amortizes acquisition costs for group medical policies over the policy period of one year.

The Company conducts regular recoverability analyses for deferred and immediate annuity contract, universal life contract, and traditional life contract DAC asset balances. The Company compares the current DAC asset balance with the estimated present value of future profitability of the underlying business. The DAC asset balances are considered recoverable if the present value of future profits is greater than the current DAC asset balance. As of December 31, 2008 and 2007, all of the DAC asset balances were considered recoverable.

For some products, policyholders can elect to modify product benefits, features, rights or coverage by exchanging a contract for a new contract or by amendment, endorsement or rider to a contract or by election of a feature or coverage within a contract. These transactions are known as internal replacements. If the modification substantially changes the contract, the DAC is immediately written off through income and any new deferrable costs associated with the replacement contract are deferred. If the modification does not substantially change the contract, the DAC is retained and amortized over the life of the modified contract and any acquisition costs associated with the related modification are expensed.

Goodwill

Goodwill, which represents the excess of the cost of businesses acquired over the fair value of the net assets, was primarily attributable to MRM in the Company's Group operating segment. Goodwill is not amortized but is tested for impairment at least annually using a fair value approach, which requires the use of estimates and judgment. No impairment was recorded for the years ended December 31, 2008, 2007 and 2006.

Property, Equipment and Leasehold Improvements

Property, equipment and leasehold improvements are stated at cost, less accumulated depreciation and amortization. Depreciation is determined using the straight-line method over the estimated useful lives of the assets. Estimated useful lives generally range from one to ten years for leasehold improvements and three to ten years for all other property and equipment. Leasehold improvements are amortized over the shorter of their economic useful lives or the term of the lease.

Leases

Certain operating leases of the Company provide for minimum annual payments that change over the life of the lease. The aggregate minimum annual payments are expensed on the straight-line basis over the minimum lease term. The Company recognizes a deferred rent liability for minimum step rents when the amount of rent expense exceeds the actual lease payments, and reduces the deferred rent liability when the

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS — (Continued)
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actual lease payments exceed the amount of straight-line rent expense. Rent holidays, rent incentives, and tenant improvement allowances are amortized on the straight-line basis over the initial term of the lease and any option period that is reasonably assured.

Deferred Sales Inducements

The Company defers sales inducements to contractholders for bonus interest and sales inducement interest on deferred annuities. The inducement interest entitles the contractholder to an incremental amount of interest to be credited to the account value over a 12- to 60-month period following the initial deposit, depending on the product. The incremental interest causes the initial credited rate to be higher than the contract's expected ongoing crediting rates for periods after the inducement. Deferred sales inducements to contractholders are reported as other assets and amortized into interest credited to policyholder account values using the same methodology and assumptions used to amortize DAC.

Separate Accounts

Separate account assets and liabilities reported on the accompanying consolidated balance sheets represent funds that the Company administers and invests to meet the specific fund allocations of the policyholders of variable annuity, life, and universal life contracts. The assets of each separate account are legally segregated and are not subject to claims that arise out of the Company's other business activities. Net investment income and net realized and unrealized investment gains and losses accrue directly to such policyholders who bear the investment risk, subject to guaranteed minimum death benefits (GMDB). For variable annuity contracts with GMDB, the Company contractually guarantees total deposits made to the contract, less any partial withdrawals, in the event of death. The Company offers three types of GMDB contracts consisting of return of premium and two versions of ratchet, which are evaluated every fifth and eighth year, respectively. The ratchet reset benefit is equal to the immediately preceding GMDB or is "stepped up" to the account value on the evaluation date, if higher.

The Company reinsures nearly all of the GMDB risk on its individual variable annuity contracts. Therefore, the net GMDB liability balance is not material. The Company does not include investment results accruing directly to the policyholder in its revenues. Fees charged to policyholders include mortality, policy administration, and surrender charges and are included in other revenues.

Funds Held Under Deposit Contracts

Liabilities for fixed deferred annuity contracts, guaranteed investment contracts, and universal life policies, including bank-owned life insurance (BOLI), are computed as deposits net of withdrawals made by the policyholder, plus amounts credited based on contract specifications, less contract fees and charges assessed, plus any additional interest. For single premium immediate annuities (SPIAs), including structured settlements, future benefits are either fully guaranteed or are contingent on the survivorship of the annuitant. Liabilities are based on discounted amounts of estimated future benefits. Contingent future benefits are discounted with current pricing mortality assumptions, which include provisions for longer life spans over time. The interest rate pattern used to calculate the reserves for SPIAs is set at issue. The interest rates within the pattern vary over time and start with interest rates that prevailed at the contract issue. The weighted-average implied interest rate on the existing block is currently 5.9% and will grade to an ultimate assumed level of 6.7% in about 17 years.

Future Policy Benefits

The Company computes liabilities for future policy benefits under traditional individual life and group life insurance policies on the level premium method, which uses a level premium assumption to fund reserves. The Company selects the level premiums so that the actuarial present value of future benefits equals the actuarial present value of future premiums. The Company sets the interest, mortality, and persistency

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS — (Continued)
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assumptions in the year of issue and includes a provision for adverse deviation. These liabilities are contingent upon the death of the insured while the policy is in force. The Company derives mortality assumptions from both company-specific and industry statistics. The Company discounts future benefits at interest rates that vary by year of policy issue, are set initially at a rate consistent with portfolio rates at the time of issue, and graded to a lower rate, such as the statutory valuation interest rate, over time. Assumptions are set at the time each product is introduced and are not updated for actual experience unless the total product liability amount is determined to be inadequate to cover future policy benefits. The provision for adverse deviation is intended to provide coverage for the risk that actual experience may be worse than locked-in best-estimate assumptions.

Policy and Contract Claims

Liabilities for policy and contract claims primarily represent liabilities for claims under group medical coverages and are established on the basis of reported losses (case basis method). The Company also provides for claims incurred but not reported (IBNR), based on expected loss ratios, claims paying completion patterns, and historical experience. The Company periodically reviews estimates for reported but unpaid claims and IBNR. Any necessary adjustments are reflected in current operating results. If expected loss ratios increase or expected claims paying completion patterns extend, the IBNR claim liability increases.

Income Taxes

Income taxes have been provided using the liability method. The provision for income taxes has two components: amounts currently payable or receivable and deferred income taxes. The deferred income taxes are calculated as the difference between the book and tax basis of the appropriate assets and liabilities and are measured using enacted tax rates. Deferred tax assets are recognized only to the extent that it is probable that future tax profits will be available. A valuation allowance is established where deferred tax assets cannot be recognized.

Adoption of New Accounting Pronouncements

SFAS No. 157, Fair Value Measurements

On January 1, 2008, the Company adopted Statement of Financial Accounting Standards (SFAS) No. 157, *Fair Value Measurements*. This statement defines fair value, establishes a framework for measuring fair value, and expands disclosures about fair value measurements. The adoption of SFAS No. 157 did not have a material impact on the Company's consolidated financial statements. Additionally, on January 1, 2008, the Company elected the partial adoption of SFAS No. 157 under the provisions of FASB Staff Position (FSP) FAS 157-2, which amends SFAS No. 157 to allow an entity to delay the application of the Statement until January 1, 2009 for certain non-financial assets and liabilities. Under the provisions of the FSP, the Company delayed the application of SFAS No. 157 for fair value measurements used in the impairment testing of goodwill and eligible non-financial assets and liabilities included within a business combination. In October 2008, the FASB issued FSP FAS 157-3, *Determining the Fair Value of a Financial Asset When the Market for That Asset Is Not Active*. The FSP provides clarification and guidance on how management's internal assumptions, observable market information, and market quotes are considered when applying SFAS No. 157 in inactive markets. The adoption of FSP FAS 157-3 did not have a material impact on the Company's consolidated financial statements. See Note 7 for additional disclosures about fair value measurements.

SFAS No. 159, Fair Value Options

On January 1, 2008, the Company adopted SFAS No. 159, *The Fair Value Option for Financial Assets and Financial Liabilities*. The Statement allows companies to make an election, on an individual instrument basis, to report financial assets and liabilities at fair value. The election must be made at the inception of a transaction and may not be reversed. The election may also be made for existing financial assets and liabilities

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS — (Continued)
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at the time of adoption. The Company elected the fair value option for certain of its investments in common stock, which are presented as trading securities, and its investments in hedge funds and private equity funds, regardless of ownership percentage, which are presented as investments in limited partnerships. See Note 7 for additional disclosure about the effects of this adoption and fair value measurements.

FIN No. 48, Accounting for Uncertainty in Income Taxes — An Interpretation of FASB Statement No. 109

In June 2006, the FASB issued FIN No. 48, *Accounting for Uncertainty in Income Taxes, an Interpretation of SFAS No. 109, Accounting for Income Taxes*. FIN No. 48 clarifies the accounting for uncertainty in income taxes recognized in an enterprise's financial statements in accordance with SFAS No. 109. FIN No. 48 prescribes a recognition threshold and measurement attribute for the financial statement recognition and measurement of a tax position taken or expected to be taken in a tax return. FIN No. 48 also provides guidance on de-recognition, classification, interest and penalties, accounting in interim periods, disclosure, and transition. The Company adopted the provisions of FIN No. 48 on January 1, 2007. The Company did not recognize a change in the liability for unrecognized tax benefits or an adjustment to retained earnings upon adoption.

SFAS No. 155, Accounting for Certain Hybrid Financial Instruments

On January 1, 2007, the Company adopted SFAS No. 155, *Accounting for Certain Hybrid Financial Instruments*. SFAS No. 155 amends certain paragraphs of SFAS No. 133, *Accounting for Derivative Instruments and Hedging Activities*, and SFAS No. 140, *Accounting for Transfers and Servicing of Financial Assets and Extinguishments of Liabilities*. SFAS No. 155 also resolves issues addressed in SFAS No. 133 Implementation Issue No. D1, *Application of Statement 133 to Beneficial Interests in Securitized Financial Assets*. In summary, SFAS No. 155 eliminates the requirement to bifurcate financial instruments with embedded derivatives if the holder of the instrument elects to account for the entire instrument on a fair value basis. Changes in fair value are recorded as realized gains (losses). The fair value election may be applied upon adoption of the statement for hybrid instruments that had been bifurcated under SFAS No. 133 prior to adoption.

Upon adoption of SFAS No. 155, the Company recorded an adjustment of \$2.5 in gross gains, net of tax, to reclassify net unrealized gains on investments to beginning retained earnings to reflect the cumulative effective of adoption. At December 31, 2007 and 2008, the Company had \$75.2 and \$50.5, respectively, of convertible securities recorded at fair value in fixed maturities.

Accounting Pronouncements Not Yet Adopted

SFAS No. 160, Noncontrolling Interests in Consolidated Financial Statements

In December 2007, the FASB issued SFAS No. 160, *Noncontrolling Interests in Consolidated Financial Statements*. SFAS No. 160 clarifies that a noncontrolling interest in a subsidiary is an ownership interest in the consolidated entity that should be reported as equity in the consolidated financial statements. The Company adopted SFAS No. 160 effective January 1, 2009. The adoption did not have a material impact on the Company's consolidated financial statements.

SFAS No. 141(R), Business Combinations

In December 2007, the FASB issued SFAS No. 141(R), *Business Combinations*. SFAS No. 141(R) establishes principles and requirements for how the acquirer of a business would recognize and measure the identifiable assets acquired, the liabilities assumed, and any noncontrolling interest in the acquiree; the goodwill acquired in the business combination or a gain from a bargain purchase; and the appropriate disclosures. The Company adopted SFAS No. 141(R) effective January 1, 2009. The adoption of this Statement will impact future business combinations.

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3. Earnings Per Share

Basic earnings per share represent the amount of earnings for the period available to each share of common stock outstanding during the reporting period. Diluted earnings per share represent the amount of earnings for the period available to each share of common stock outstanding during the reporting period, adjusted for the potential issuance of common stock, if dilutive. All outstanding warrants are considered participating securities or potential common stock securities that are included in weighted-average common shares outstanding for purposes of computing basic earnings per share using the two-class method. The warrants are considered participating securities or potential common stock securities because the terms of the warrants entitle the holders to receive any dividends declared on the common stock concurrently with the holders of outstanding shares of common stock, on a one-to-one basis, without regard to whether the warrants are exercised prior to the record date for any such dividend.

The following table presents information relating to the Company's calculations of basic and diluted earnings per share (EPS):

	Year Ended December 31, 2008	Year Ended December 31, 2007	Year Ended December 31, 2006
Numerator:			
Net income, as reported	\$ 22.1	\$ 167.3	\$ 159.5
Denominator:			
Common stock	92.646	92.646	92.646
Warrants	18.976	18.976	18.976
Weighted-average common shares outstanding — basic and diluted	111.622	111.622	111.622
Net income per common share:			
Basic	\$ 0.20	\$ 1.50	\$ 1.43
Diluted	\$ 0.20	\$ 1.50	\$ 1.43

4. Investments

The following tables summarize the Company's fixed maturities and marketable equity securities:

	Cost or Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Fair Value
December 31, 2008				
Fixed maturities:				
U.S. government and agencies	\$ 155.5	\$ 5.2	\$ (3.9)	\$ 156.8
State and political subdivisions	488.8	0.9	(64.8)	424.9
Foreign governments	31.4	3.2	—	34.6
Corporate securities	10,584.2	105.1	(1,376.5)	9,312.8
Mortgage-backed securities	5,268.5	102.1	(412.1)	4,958.5
Total fixed maturities	16,528.4	216.5	(1,857.3)	14,887.6
Marketable equity securities, available-for-sale	52.5	—	(14.4)	38.1
Total	\$ 16,580.9	\$ 216.5	\$ (1,871.7)	\$ 14,925.7

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	<u>Cost or Amortized Cost</u>	<u>Gross Unrealized Gains</u>	<u>Gross Unrealized Losses</u>	<u>Fair Value</u>
December 31, 2007				
Fixed maturities:				
U.S. government and agencies	\$ 193.1	\$ 3.7	\$ (2.7)	\$ 194.1
State and political subdivisions	490.1	13.0	(4.1)	499.0
Foreign governments	122.1	4.3	(0.1)	126.3
Corporate securities	10,184.8	151.2	(218.9)	10,117.1
Mortgage-backed securities	4,654.1	47.5	(38.2)	4,663.4
Total fixed maturities	15,644.2	219.7	(264.0)	15,599.9
Marketable equity securities, available-for-sale	174.7	36.4	(10.3)	200.8
Total	\$ 15,818.9	\$ 256.1	\$ (274.3)	\$ 15,800.7

Of the U.S. government and agencies securities, agencies comprised \$132.1 and \$170.9 of the fair value, with \$3.9 and \$0.1 of gross unrealized losses, at December 31, 2008 and 2007, respectively.

The following tables show gross unrealized losses and fair values of the Company's available-for-sale investments. These are aggregated by investment category and the severity of the unrealized loss, separated between securities that have been in a continuous unrealized loss position for less than twelve months and for twelve months or more.

	<u>Less Than 12 Months</u>			<u>12 Months or More</u>		
	<u>Fair Value</u>	<u>Gross Unrealized Losses</u>	<u># of Securities</u>	<u>Fair Value</u>	<u>Gross Unrealized Losses</u>	<u># of Securities</u>
December 31, 2008						
Fixed maturities:						
U.S. government and agencies	\$ 52.4	\$ (3.9)	3	\$ —	\$ —	—
State and political subdivisions	305.0	(57.0)	61	73.1	(7.8)	14
Corporate securities	4,572.0	(498.0)	696	2,789.7	(878.5)	426
Mortgage-backed securities	1,351.1	(224.5)	183	762.4	(187.6)	94
Total fixed maturities	6,280.5	(783.4)	943	3,625.2	(1,073.9)	534
Marketable equity securities, available-for-sale	14.8	(11.2)	3	23.3	(3.2)	2
Total	\$ 6,295.3	\$ (794.6)	946	\$ 3,648.5	\$ (1,077.1)	536
% Below amortized cost — fixed maturities						
Less than 20%	\$ 5,427.3	\$ (434.1)		\$ 1,997.1	\$ (257.9)	
20% or more	853.2	(349.3)		1,628.1	(816.0)	
Total fixed maturities	6,280.5	(783.4)		3,625.2	(1,073.9)	
% Below cost — marketable equity securities, available-for-sale						
Less than 20%	0.5	(0.3)		23.3	(3.2)	
20% or more	14.3	(10.9)		—	—	
Total marketable equity securities, available-for-sale	14.8	(11.2)		23.3	(3.2)	
Total	\$ 6,295.3	\$ (794.6)		\$ 3,648.5	\$ (1,077.1)	

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS — (Continued)
(All dollar amounts in millions, unless otherwise stated)

	Less Than 12 Months			12 Months or More		
	Fair Value	Gross Unrealized Losses	# of Securities	Fair Value	Gross Unrealized Losses	# of Securities
December 31, 2007						
Fixed maturities:						
U.S. government and agencies	\$ 33.7	\$ (0.4)	3	\$ 34.3	\$ (2.3)	3
State and political subdivisions	13.4	(0.6)	6	82.7	(3.5)	17
Foreign governments	—	—	—	10.6	(0.1)	1
Corporate securities	2,837.3	(109.5)	437	2,520.4	(109.4)	310
Mortgage-backed securities	647.8	(8.8)	86	1,553.3	(29.4)	290
Total fixed maturities	3,532.2	(119.3)	532	4,201.3	(144.7)	621
Marketable equity securities, available-for-sale	59.7	(10.1)	45	0.9	(0.2)	7
Total	\$ 3,591.9	\$ (129.4)	577	\$ 4,202.2	\$ (144.9)	628
% Below amortized cost — fixed maturities:						
Less than 20%	\$ 3,505.6	\$ (111.1)		\$ 4,179.6	\$ (133.0)	
20% or more	26.6	(8.2)		21.7	(11.7)	
Total fixed maturities	3,532.2	(119.3)		4,201.3	(144.7)	
% Below cost — marketable equity securities, available-for-sale:						
Less than 20%	34.7	(2.4)		0.4	(0.1)	
20% or more	25.0	(7.7)		0.5	(0.1)	
Total marketable equity securities, available-for-sale	59.7	(10.1)		0.9	(0.2)	
Total	\$ 3,591.9	\$ (129.4)		\$ 4,202.2	\$ (144.9)	

The Company reviewed all its investments with unrealized losses at the end of 2008 and 2007 in accordance with the impairment policy described in Note 2. The Company's evaluation determined, after the recognition of other-than-temporary impairment, the remaining declines in fair value were temporary, and it had the intent and ability to hold them until recovery. As of December 31, 2008 and 2007, \$883.6 and \$128.9, respectively, of unrealized losses for a period of twelve months or more related to investment-grade fixed maturity securities. Unrealized losses on investment-grade securities are principally related to changes in interest rates or changes in the issuer and the sector-related credit spreads since the securities were acquired. Sector-related credit spreads widened substantially in the fourth quarter of 2008. As of December 31, 2008 and 2007, the Company had the intent and ability to hold these investments for a period of time sufficient for them to recover in value.

At December 31, 2008 and 2007, the Company held below-investment-grade fixed maturities with fair values of \$458.8 and \$586.6, respectively, and amortized costs of \$680.1 and \$599.4, respectively. These holdings amounted to 3.1% and 3.7% of the Company's investments in fixed maturities at fair value as of December 31, 2008 and 2007, respectively. The fixed maturity portfolio also included not-rated securities with fair values of \$707.2 and \$722.4, respectively, and amortized costs of \$802.7 and \$720.5, respectively. These holdings amounted to 4.8% and 4.6%, respectively, of the Company's investments in fixed maturities at fair value as of December 31, 2008 and 2007.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS — (Continued)
(All dollar amounts in millions, unless otherwise stated)

As of December 31, 2008 and 2007, the majority of the Company's mortgage-backed securities were classified as prime. Approximately \$0.8 and \$1.8, representing 0.02% and 0.04% of the fair value of total mortgage-backed securities, were classified as subprime at December 31, 2008 and 2007, respectively. The subprime mortgage-backed securities were issued from a dedicated second-lien shelf, which the Company considers to be a subprime risk regardless of credit score or other metrics. The Company does not own any securities from dedicated subprime shelves. The subprime securities had a Standard & Poor's (S&P) credit rating of B and AAA as of December 31, 2008 and 2007, respectively.

In addition, based on a review of the characteristics of their underlying mortgage loan pools, such as credit scores and financial ratios, the Company classified certain securities as Alt-A, as each has overall collateral credit quality between prime and subprime. At December 31, 2008 and 2007, \$155.5 and \$209.7 were classified as Alt-A, representing 3.1% and 4.7%, respectively, of the fair value of total mortgage-backed securities. Of the securities classified as Alt-A, \$155.5 and \$190.5, or 100% and 90.8%, had an S&P credit rating of AAA as of December 31, 2008 and 2007.

The Company's investments in asset-backed securities, which are included in mortgage-backed securities, had fair values of \$157.2 and \$160.2 as of December 31, 2008 and 2007, respectively.

The following table summarizes the cost or amortized cost and fair value of fixed maturities at December 31, 2008, by contractual years to maturity. Expected maturities will differ from contractual maturities because borrowers may have the right to call or prepay obligations with or without prepayment penalties.

	Cost or Amortized Cost	Fair Value
One year or less	\$ 384.9	\$ 379.4
Over one year through five years	2,573.2	2,382.7
Over five years through ten years	2,967.4	2,609.9
Over ten years	5,334.4	4,557.1
Mortgage-backed securities	5,268.5	4,958.5
Total fixed maturities	<u>\$ 16,528.4</u>	<u>\$ 14,887.6</u>

The carrying value of certain securities and cash on deposit with state regulatory authorities was \$10.6 and \$9.8 at December 31, 2008 and 2007, respectively.

For the year ended December 31, 2008, financial institutions, U.S. federal government and utilities industries represented 24.8%, 20.6% and 11.1%, respectively, of the Company's investments in fixed maturity and marketable equity securities at fair value.

For the year ended December 31, 2007, financial institutions, U.S. federal government and utilities industries represented 25.9%, 18.9% and 12.5%, respectively, of the Company's investments in fixed maturity and marketable equity securities at fair value.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS — (Continued)
(All dollar amounts in millions, unless otherwise stated)

The following table summarizes the Company's net investment income:

	Year Ended December 31, 2008	Year Ended December 31, 2007	Year Ended December 31, 2006
Fixed maturities	\$ 930.7	\$ 911.4	\$ 930.3
Marketable equity securities, available-for-sale	3.4	5.8	6.8
Marketable equity securities, trading	2.7	—	—
Mortgage loans	59.4	50.0	48.8
Policy loans	4.5	4.7	4.9
Investments in limited partnerships	(36.4)	—	4.7
Other	11.5	20.9	13.4
Total investment income	975.8	992.8	1,008.9
Investment expenses	(19.3)	(19.2)	(24.0)
Net investment income	<u>\$ 956.5</u>	<u>\$ 973.6</u>	<u>\$ 984.9</u>

The fair value of investments in fixed maturities that have not produced income for the last twelve months was \$6.5 and \$15.0 at December 31, 2008 and 2007, respectively. All of the Company's mortgage loans produced income during 2008 and 2007.

The following table summarizes the Company's net realized investment gains (losses):

	Year Ended December 31, 2008	Year Ended December 31, 2007	Year Ended December 31, 2006
Fixed maturities	\$ (94.2)	\$ 7.9	\$ (16.1)
Marketable equity securities, available-for-sale	—	10.5	14.9
Marketable equity securities, trading	(64.5)	—	—
Other invested assets	(5.2)	(2.4)	1.7
Deferred policy acquisition costs adjustment	5.9	0.8	1.2
Net realized investment gains (losses)	<u>\$ (158.0)</u>	<u>\$ 16.8</u>	<u>\$ 1.7</u>

During 2008, the Company recorded impairment charges on fixed maturities totaling \$86.4. The largest write-downs were from investments in the paper-related industry, totaling \$14.2, or 16.4%; in the diversified financial service industry, totaling \$8.4, or 9.7%; and in FNMA - U.S. federal government securities, totaling \$8.0, or 9.3%. During 2007, the Company recorded write-downs of \$16.2 primarily on investments in the paper-related industry, totaling \$7.6, or 46.9%, and in the brewing industry, totaling \$1.7, or 10.5%. During 2006, the Company recorded impairments of \$25.7, of which \$15.7, or 60.9%, were attributable to investments in the paper-related industry. The additional write-downs in 2008, 2007 and 2006 generally represent securities that the Company did not intend to hold until recovery.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS — (Continued)
(All dollar amounts in millions, unless otherwise stated)

The following tables provide additional detail of net realized investment gains (losses).

	Year Ended December 31, 2008	Year Ended December 31, 2007	Year Ended December 31, 2006
Gross realized gains on sales:			
Fixed maturities	\$ 10.3	\$ 37.1	\$ 26.8
Marketable equity securities, available-for-sale	—	14.4	18.3
Marketable equity securities, trading	14.8	—	—
Total gross realized gains on sales	25.1	51.5	45.1
Gross realized losses on sales:			
Fixed maturities	(7.0)	(15.1)	(18.4)
Marketable equity securities, available-for-sale	—	(3.5)	(1.4)
Marketable equity securities, trading	(8.5)	—	—
Total gross realized losses on sales	(15.5)	(18.6)	(19.8)
Impairments:			
Fixed maturities	(86.4)	(15.0)	(24.6)
Marketable equity securities, available-for-sale	—	(1.2)	(1.1)
Total impairments	(86.4)	(16.2)	(25.7)
Gross gains on trading securities(1)	3.6	—	—
Gross losses on trading securities(1)	(72.8)	—	—
Other, including gains (losses) on calls and redemptions:			
Fixed maturities	(11.1)	0.9	0.1
Marketable equity securities, available-for-sale	—	0.8	(0.9)
Marketable equity securities, trading	(1.6)	—	—
Other	0.7	(1.6)	2.9
Total other	(12.0)	0.1	2.1
Net realized investment gains (losses)	\$ (158.0)	\$ 16.8	\$ 1.7

(1) As of January 1, 2008, changes in fair value related to certain marketable equity securities are recognized in net realized investment gains (losses) due to the Company's election of the fair value option. Refer to Note 7.

The following table summarizes the Company's allowance for mortgage loan losses:

	Year Ended December 31, 2008	Year Ended December 31, 2007	Year Ended December 31, 2006
Allowance at beginning of period	\$ 4.2	\$ 4.0	\$ 3.9
Provision	0.8	0.2	0.1
Allowance at end of period	\$ 5.0	\$ 4.2	\$ 4.0

This allowance relates to mortgage loan investments of \$993.7 and \$849.7 at December 31, 2008 and 2007, respectively. All of the Company's mortgage loan investments were in good standing at December 31, 2008 and 2007.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS — (Continued)
(All dollar amounts in millions, unless otherwise stated)

At December 31, 2008, mortgage loans constituted approximately 5.1% of total assets and are secured by first-mortgage liens on income-producing commercial real estate, primarily in the retail, industrial and office building sectors. The average loan-to-value (LTV) ratio, which is a loan's carrying amount divided by its appraised value at loan inception, was 53.8% and 53.2% for loans funded during 2008 and 2007, respectively. The average LTV ratio for the Company's entire mortgage portfolio was 50.7% as of December 31, 2008. The majority of the properties are located in the western United States, with 26.8% of the total in California and 21.3% in Washington State. Individual loans generally do not exceed \$15.0.

The carrying value of other invested assets approximates fair value. The following table summarizes the Company's other invested assets:

	December 31,	
	2008	2007
Note receivable — agency	\$6.5	\$ 7.3
Options	2.3	3.8
Other	0.1	0.8
Total other invested assets	<u>\$8.9</u>	<u>\$11.9</u>

The note receivable is a loan to a third party agency. The agency's equity at risk is not sufficient to finance its activities and is therefore considered a VIE. The loan is secured by the assets of the agency, and the majority of the loan amount is personally guaranteed by the agency's equity holders. The Company is not the primary beneficiary. The potential exposure to losses is limited to the senior debt holding, which was \$6.5 as of December 31, 2008, excluding the value of rights to the assets of the agency and personal guarantees provided by the equity holders.

5. Derivative Financial Instruments

Derivatives are instruments whose values are derived from underlying instruments, indices or rates; have a notional amount; and can be net settled. This may include derivatives that are "embedded" in financial instruments or in certain existing assets or liabilities. The Company uses derivative financial instruments, including interest rate swaps and options, as a means of hedging exposure to equity price changes and/or interest rate risk on anticipated transactions related to the Company's notes payable.

Interest rate risk is the risk of economic loss due to changes in the level of interest rates. The Company manages interest rate risk through active portfolio management and selective use of interest rate swaps as hedges to change the characteristics of certain assets and liabilities. With interest rate swap agreements, the Company exchanges with a counterparty, at specified intervals, interest rate payments of differing character (e.g., fixed-rate payments exchanged for variable-rate payments), based on an underlying principal balance (notional amount). No cash is exchanged at the outset of the contract, and no principal payments are made by either party. Net interest payments made at each interest payment due date are recorded to interest expense.

Counterparty credit risk is the risk that a counterparty to a derivative contract will be unable to perform its obligations. The Company manages counterparty credit risk on an individual counterparty basis, and gains and losses are netted by counterparty. The Company mitigates counterparty credit risk through credit reviews, approval controls and by only entering into agreements with creditworthy counterparties. The Company performs ongoing monitoring of counterparty credit exposure risk against credit limits. The contract or notional amounts of these instruments reflect the extent of involvement the Company has in a particular class of derivative financial instruments. However, the maximum loss of cash flow associated with these instruments can be less than these amounts. For interest rate swaps, credit risk is limited to the amount that it would cost the Company to replace the contract.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS — (Continued)
(All dollar amounts in millions, unless otherwise stated)

Cash Flow Hedges

In 2007, the Company entered into interest rate swaps, which qualified as cash flow hedges of the forecasted issuance of the Capital Efficient Notes in 2007. In addition, in 2006, the Company entered into interest rate swaps, which qualified as cash flow hedges for the \$300.0 fixed rate senior notes in 2006 (see Note 14). The unrealized gain or loss on the interest rate swaps is being amortized into interest expense over the life of the related debt issuance. As the critical terms of the interest rate swaps were the same as the forecasted transactions, the Company has not recorded any ineffectiveness. For the years ended December 31, 2008, 2007 and 2006, the Company amortized \$(0.1), \$0.3 and \$0.2, respectively, from accumulated other comprehensive loss to interest expense. The Company estimates that \$(0.1) will be reclassified from accumulated other comprehensive loss to interest expense within the next twelve months. For the years ended December 31, 2007 and 2006, the Company recorded unrealized gains (losses) of \$(7.2) and \$4.8, respectively, in accumulated other comprehensive loss.

Other Derivatives

The Company has a closed block of fixed indexed annuity (FIA) product that credits the policyholders' accounts based on a percentage of the gain in the S&P 500 Index. In connection with this product, the Company has a hedging program with the objective to hedge the exposure to changes in the S&P 500 Index. This program consists of buying S&P 500 Index options. Although the Company uses index options to hedge the equity return component of the FIA, the options do not qualify as hedging instruments or for hedge accounting treatment. Accordingly, the assets are recorded at fair value as free-standing derivative assets or options in other invested assets, with the impact of changes in the options' fair value recorded in net realized investment gains (losses). The Company recognized pre-tax gains (losses) on these options of \$(2.9), \$(2.3) and \$2.2 for the years ended December 31, 2008, 2007 and 2006, respectively.

6. Securities Lending Program

The Company participates in a securities lending program whereby blocks of securities included in investments are loaned to third parties, primarily major brokerage firms. The Company requires a minimum of 102% of the fair value of the loaned securities at inception of the loan to be separately maintained as collateral for the loans. The borrower deposits this collateral with a lending agent, who invests the collateral to generate additional income according to the Company's guidelines. In the event that the lending agent does not return the full amount of collateral to the security lending counterparty, the Company is obligated to make up any deficiency. The fair value of the loaned securities is monitored on a daily basis, and additional collateral is obtained if the collateral falls below 100% of the fair value of the loaned securities.

The Company maintains full ownership rights to the securities on loan, and accordingly the loaned securities are classified as investments in the consolidated balance sheets. The securities loaned under the program had an amortized cost of \$117.1 and \$281.3 and a fair value of \$102.8 and \$271.3 at December 31, 2008 and 2007, respectively. The Company reports the securities lending collateral and the corresponding securities lending payable on its consolidated balance sheets as assets and liabilities.

At December 31, 2008 and 2007, the Company was liable for securities lending collateral under its control of \$105.7 and \$283.3, respectively. As of December 31, 2008 and 2007, the fair value of invested collateral was less than the amounts required to be returned to the counterparty by the lending agent upon return of the loaned securities by \$2.3 and \$1.8, respectively.

7. Fair Value of Financial Instruments

Effective January 1, 2008, the Company determined the fair value of its financial instruments based on the fair value hierarchy, which requires an entity to disclose the use of observable inputs and minimize the use of unobservable inputs when measuring fair value.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS — (Continued)
(All dollar amounts in millions, unless otherwise stated)

The Company has categorized its financial instruments, based on the priority of the inputs to the valuation technique, into the three-level hierarchy. The fair value hierarchy gives the highest priority to quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The level in the fair value hierarchy within which the fair value measurement falls is determined based on the lowest-level input that is significant to the fair value measurement. The Company's financial assets recorded at fair value on the consolidated balance sheets are categorized as follows:

- *Level 1* — Unadjusted quoted prices in active markets for identical instruments. Primarily consists of financial instruments whose value is based on quoted market prices, such as exchange-traded marketable equity securities, and actively traded mutual fund investments.
- *Level 2* — Quoted prices for similar instruments in active markets, quoted prices for identical or similar instruments in markets that are not active and model-derived valuations whose inputs are observable or whose significant value drivers are observable.

This level includes those financial instruments that are valued using industry-standard pricing methodologies, models or other valuation methodologies. These models are primarily industry-standard models that consider various inputs, such as interest rate, credit spread and foreign exchange rates for the underlying financial instruments. All significant inputs are observable, or derived from observable, information in the marketplace or are supported by observable levels at which transactions are executed in the market place. Financial instruments in this category primarily include certain public and private corporate fixed maturity securities, government or agency securities, and certain mortgage-backed and asset-backed securities.
- *Level 3* — Instruments whose significant value drivers are unobservable. This comprises financial instruments for which fair value is estimated based on industry-standard pricing methodologies and internally developed models utilizing significant inputs not based on or corroborated by readily available market information. In limited circumstances, this category may also utilize non-binding broker quotes. This category primarily consists of certain less liquid fixed maturities, investment in hedge funds and private equity funds, corporate private placement securities and trading securities where the Company cannot corroborate the significant valuation inputs with market observable data.

The following table presents the financial instruments carried at fair value by level (as described above):

	As of December 31, 2008				
	Fair Value	Level 1	Level 2	Level 3	Level 3 Percent
Assets					
Fixed maturities, available-for-sale	\$ 14,887.6	\$ —	\$ 14,213.3	\$ 674.3	4.26%
Marketable equity securities, available-for-sale	38.1	38.1	—	—	—
Marketable equity securities, trading	106.3	106.1	—	0.2	0.00
Short-term investments	9.4	7.2	2.2	—	—
Investments in limited partnerships(1)	56.3	—	—	56.3	0.36
Other invested assets(2)	2.4	—	—	2.4	0.02
Total investments	15,100.1	151.4	14,215.5	733.2	4.64
Separate account assets	716.2	716.2	—	—	—
Total assets	\$ 15,816.3	\$ 867.6	\$ 14,215.5	\$ 733.2	4.64%

(1) As of December 31, 2008, this amount included investments in hedge funds and private equity funds.

(2) As of December 31, 2008, this amount included investments, such as options and warrants.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS — (Continued)
(All dollar amounts in millions, unless otherwise stated)

Fixed Maturities

The vast majority of the Company's fixed maturities use Level 2 inputs for the determination of fair value. The Company predominantly utilizes third party independent pricing services to assist management in determining the fair value of its fixed maturity securities. The third party independent pricing services provide prices where observable inputs are available. The Company's pricing services utilize evaluated pricing models that vary by asset class and incorporate available trade, bid and other market information. Because many fixed maturities do not trade on a daily basis, evaluated pricing applications apply available information through processes, such as benchmark curves, benchmarking of like securities, sector groupings and matrix pricing to prepare evaluations. In addition, the pricing services use models and processes to develop prepayment and interest rate scenarios. These models and processes take into account market convention. If sufficient objectively verifiable information about a security's valuation is not available, the pricing service will discontinue evaluating the security until it is able to obtain such information. The Company gains 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.

In situations where the Company is unable to obtain sufficient market observable information upon which to estimate the fair value of a particular security, fair values are obtained primarily from industry-standard pricing methodologies based on market observable information. Certain structured securities and private equity funds valued using industry-standard pricing methodologies utilize significant unobservable inputs to estimate fair value, resulting in the fair value measurements being classified as Level 3.

As of December 31, 2008, the Company has approximately \$632.2, or 4%, of its fixed maturities invested in corporate private placement securities. The valuation of private placement securities requires significant judgment by management due to the absence of quoted market prices, the inherent lack of liquidity and the long-term nature of such assets. Private placement securities are valued initially based upon transaction price. The carrying values or fair values of these investments are adjusted to reflect expected exit values as evidence by financing and sale transactions with third parties, or when determination of a valuation adjustment is confirmed through ongoing reviews by the Company's investment advisors. A variety of factors are reviewed and monitored to assess changes in valuation, including, but not limited to, discounted cash flows based on current performance and future expectations of particular investments, industry valuation of comparable public companies, changes in market outlook and the third party financing environment over time. Private placement securities are included in Level 3 of the valuation hierarchy.

Marketable Equity Securities

Marketable equity securities consist primarily of investments in common stock and certain nonredeemable preferred stocks and mutual fund assets, which consist of investments in publicly traded companies and actively traded mutual fund investments. The fair values of the Company's marketable equity securities are based on quoted market prices in active markets for identical assets and are primarily classified as Level 1.

On January 1, 2008, the Company adopted SFAS No. 159, *The Fair Value Option for Financial Assets and Financial Liabilities*. The Statement allows companies to make an election, on an individual instrument basis, to report financial assets and liabilities at fair value. The Company made the fair value election for the majority of its marketable equity securities comprised of investments in common stock and investments in hedge funds and private equity funds regardless of ownership percentage. Investments in hedge funds and investments in private equity funds with less than three percent ownership, were previously classified and

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS — (Continued)
(All dollar amounts in millions, unless otherwise stated)

accounted for as available-for-sale securities. Certain nonredeemable preferred stock continues to be reported as available-for-sale.

Upon the adoption of SFAS No. 159 on January 1, 2008, \$130.6 in investments in common stock was classified as trading, and \$21.1 in investments in limited partnerships (with less than three percent ownership) that was previously reported as available-for-sale marketable equity securities was reclassified to investments in limited partnerships. Realized and unrealized investment gains and losses on trading securities are reported in the consolidated statements of income as net realized investment gains (losses). Prior to the adoption, unrealized investment gains and losses on available-for-sale securities were reported net, after-tax, as a component of stockholders' equity. Changes in net unrealized investment gains (losses) on available-for-sale securities, after-tax, were reported as a component of other comprehensive loss. The Company recorded an adjustment to increase retained earnings as of January 1, 2008 and increase accumulated other comprehensive loss by \$29.4, or \$19.1 net of taxes, to reclassify net unrealized gains as a result of adoption.

The Company believes that making the election for investments in common stock will result in reporting its investment results on a basis that is more consistent with management's operating principles, as the Company considers changes in fair value of its common stock when evaluating results. For the year ended December 31, 2008, net changes in the fair value of trading securities was a loss of \$69.2 and was reported in net realized investment gains (losses).

The election for investments in hedge funds and private equity funds, regardless of the Company's ownership percentage, standardizes the accounting and reporting for these investments. For the year ended December 31, 2008, changes in the fair value of hedge funds and private equity funds was \$30.1 and was reported in net investment income.

Investments in Limited Partnerships

The fair value for the Company's investments in hedge funds and private equity funds is based upon the Company's proportionate interest in the underlying partnership or fund's net asset value (NAV), which is deemed to approximate fair value. In circumstances where the partnership NAV is deemed to differ from fair value due to illiquidity or other factors, the NAV is adjusted accordingly. At December 31, 2008, there were no factors present that would require an adjustment to the NAV. The Company classifies these securities as Level 3.

Separate Accounts

Separate account assets are primarily invested in mutual funds, which are included in Level 1.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS — (Continued)
(All dollar amounts in millions, unless otherwise stated)

The following table presents additional information about assets measured at fair value on a recurring basis and for which we have utilized significant unobservable (Level 3) inputs to determine fair value between January 1 and December 31, 2008:

	Fixed Maturities	Marketable Equity Securities, Trading	Investments in Limited Partnerships	Other Invested Assets	Total Level 3
Balance as of January 1, 2008	\$ 690.3	\$ 0.5	\$ 91.3	\$ 4.6	\$ 786.7
Purchases	92.7	1.1	19.3	—	113.1
Sales	(4.2)	(0.4)	(29.9)	0.4	(34.1)
Transfers in and/or (out) of Level 3(1)	50.3	—	—	—	50.3
Other(2)	(32.0)	—	—	1.8	(30.2)
Unrealized gains (losses) included in:					
Net income	—	(1.0)	(30.1)	0.4	(30.7)
Other comprehensive income	(110.7)	—	—	—	(110.7)
Realized gains/(losses)	(12.1)	—	5.7	(4.8)	(11.2)
Balance as of December 31, 2008	\$ 674.3	\$ 0.2	\$ 56.3	\$ 2.4	\$ 733.2

- (1) Transfers into and/or out of Level 3 are generally reported at the value as of the beginning of the period in which the transfer occurs. Gross transfers into and (out of) Level 3 for the year ended December 31, 2008 were \$64.4 and \$(14.1), respectively.
- (2) Other is comprised of transactions such as pay downs, calls and amortization.

The following table summarizes the carrying or reported values and corresponding fair values of financial instruments subject to disclosure requirements:

	December 31, 2008		December 31, 2007	
	Carrying Amount	Fair Value	Carrying Amount	Fair Value
Financial assets:				
Fixed maturities	\$ 14,887.6	\$ 14,887.6	\$ 15,599.9	\$ 15,599.9
Marketable equity securities, available-for-sale	38.1	38.1	200.8	200.8
Marketable equity securities, trading	106.3	106.3	—	—
Mortgage loans	988.7	907.6	845.5	857.4
Short-term investments	9.4	9.4	10.9	10.9
Investments in limited partnerships	138.3	140.2	158.8	158.8
Cash and cash equivalents	468.0	468.0	253.9	253.9
Securities lending collateral	105.7	105.7	283.3	283.3
Separate account assets	716.2	716.2	1,181.9	1,181.9
Financial liabilities:				
Funds held under deposit contracts	11,987.9	10,972.2	10,886.9	10,739.2
Notes payable:				
Capital Efficient Notes (CENts)	149.8	64.0	149.8	150.1
Senior notes	299.0	268.1	298.8	302.7
Securities lending payable	105.7	105.7	283.3	283.3

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS — (Continued)
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Other Financial Instruments

The fair values for mortgage loans are determined by discounting the projected cash flows using the current rate at which the loans would be made to borrowers with similar credit ratings and for the same maturities.

Investments in limited partnerships are comprised of hedge funds, private equity funds and affordable housing projects and state tax credit funds. Investments in limited partnerships associated with hedge funds and private equity funds are carried at fair value based on the NAV. Investments in limited partnerships associated with affordable housing projects and state tax credit funds are carried at amortized cost. Fair value is estimated based on the discounted cash flows over the remaining life of the tax credits.

For cash and cash equivalents, the carrying value is a reasonable estimate of fair value.

The Company reports funds held under deposit contracts related to investment-type contracts at carrying value and estimates the fair values of these contracts using an income approach based on the present value of the discounted cash flows. Cash flows are projected using best estimates for lapses, mortality and expenses, and discounted at a risk-free rate plus a nonperformance risk spread.

The fair values of the Company's notes payable are based on quoted prices for similar instruments. The fair value measurement assumes that liabilities are transferred to a market participant of equal credit standing and without consideration for any optional redemption feature.

The fair value of securities lending collateral is the cash and non-cash collateral received by the custodian and held on the Company's behalf, based on quoted prices for similar instruments. The carrying amount of securities lending payable approximates fair value.

8. Reinsurance

The Company evaluates the financial condition of its reinsurers to minimize the exposure to losses from reinsurer insolvencies. Management of the Company is not aware of any of the Company's major reinsurers currently experiencing material financial difficulties. The Company analyzes reinsurance recoverables according to the credit ratings of its reinsurers. Of the total amount due from reinsurers at December 31, 2008, 99.7% was with reinsurers rated A- or higher by A.M. Best. The Company had no reserve for uncollectible reinsurance in 2008 or 2007. None of the Company's reinsurance contracts exclude certified terrorist acts.

For the individual life business, the Company has reinsurance agreements that limit the maximum claim on a single individual to \$0.5. The reinsurance agreements vary by product and policy issue year. Most of the reinsurance recoverable relates to future policy benefits and is covered by coinsurance agreements where the reinsurer reimburses the Company based on a percentage, which ranges from 50% to 85%, as specified in the reinsurance contracts.

The Company reinsures 100% of its group long-term and short-term disability business, except for the short-term disability sold within the limited medical benefit plans, which is not reinsured. The reinsurer is responsible for paying all claims.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS — (Continued)
(All dollar amounts in millions, unless otherwise stated)

Reinsurance recoverables are composed of the following amounts:

	December 31,	
	2008	2007
Life insurance and annuities		
Reinsurance recoverables on:		
Funds held under deposit contracts	\$ 75.1	\$ 74.4
Future policy benefits	121.4	106.8
Paid claims, expense allowance and premium tax recoverable	2.9	5.0
Policy and contract claims	2.7	5.2
Total life insurance and annuities	202.1	191.4
Accident and health insurance		
Reinsurance recoverables on:		
Future policy benefits	59.1	60.6
Paid claims, expense allowance and premium tax recoverable	0.6	1.2
Policy and contract claims	2.4	0.7
Total accident and health insurance	62.1	62.5
Total reinsurance recoverables	\$ 264.2	\$ 253.9

The following table sets forth net life insurance in force as of December 31:

	2008	2007	2006
Direct life insurance in force	\$ 55,577.1	\$ 56,246.8	\$ 55,656.3
Amounts assumed from other companies	223.1	215.3	211.7
Amounts ceded to other companies	(24,190.0)	(23,799.3)	(21,944.9)
Net life insurance in force	\$ 31,610.2	\$ 32,662.8	\$ 33,923.1
Percentage of amount assumed to net	0.71%	0.66%	0.62%

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS — (Continued)
(All dollar amounts in millions, unless otherwise stated)

The effects of reinsurance on earned premiums are as follows:

	Year Ended December 31, 2008	Year Ended December 31, 2007	Year Ended December 31, 2006
Direct:			
Accident and health premiums	\$ 456.3	\$ 395.8	\$ 390.9
Life insurance premiums	195.3	194.3	191.9
Total	651.6	590.1	582.8
Assumed:			
Accident and health premiums	0.6	—	—
Life insurance premiums	0.2	0.2	0.2
Total	0.8	0.2	0.2
Ceded:			
Accident and health premiums	(13.6)	(9.9)	(10.2)
Life insurance premiums	(54.0)	(49.9)	(47.1)
Total	(67.6)	(59.8)	(57.3)
Total premiums	\$ 584.8	\$ 530.5	\$ 525.7
Percentage of amount assumed to total premiums	0.14%	0.04%	0.04%

Ceded reinsurance reduced policy benefits by \$54.3, \$51.4 and \$45.5 for the years ended December 31, 2008, 2007 and 2006, respectively.

9. Deferred Policy Acquisition Costs

The following table provides a reconciliation of the beginning and ending balance for deferred policy acquisition costs:

	December 31, 2008	2007
Unamortized balance at beginning of period	\$129.9	\$ 87.6
Deferral of acquisition costs	110.6	59.6
Adjustments related to investment losses	4.8	0.7
Amortization related to other expenses	(25.8)	(18.0)
Unamortized balance at end of period	219.5	129.9
Accumulated effect of net unrealized investment losses	28.0	3.0
Balance at end of period	\$247.5	\$132.9

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS — (Continued)
(All dollar amounts in millions, unless otherwise stated)

10. Deferred Sales Inducements

The following table provides a reconciliation of the beginning and ending balance for deferred sales inducements, which are included in other assets:

	December 31,	
	2008	2007
Unamortized balance at beginning of period	\$17.2	\$ 9.0
Capitalizations	17.3	8.8
Adjustments related to investment losses	1.0	0.2
Amortization related to other expenses	(2.5)	(0.8)
Unamortized balance at end of period	33.0	17.2
Accumulated effect of net unrealized investment losses	4.5	0.8
Balance at end of period	<u>\$37.5</u>	<u>\$18.0</u>

11. Acquisitions

On May 1, 2007, the Company acquired 100% ownership of MRM, a full-service managing general underwriter (or MGU) and health care network consulting firm specializing in the stop-loss market. This acquisition provides the Company with pricing and underwriting competitive advantages and an additional source of revenue. The aggregate purchase price was \$32.2, of which \$22.0 was paid in cash and the remaining \$10.2 is payable over the five-year period following the acquisition contingent upon the achievement of certain annual profitability targets. At the date of the acquisition, the fair value of the assets acquired was \$29.0 and liabilities assumed were \$6.6.

The acquisition was accounted for using the purchase method of accounting. The results of MRM's operations are presented in the Group segment and consolidated in the accompanying financial statements from the date of acquisition. The purchase price allocation resulted in \$6.9 of identifiable intangible assets, including customer relationships, employment contracts, noncompete agreements and the MRM trade name with useful lives ranging from 5 to 10 years. Goodwill of \$18.6 was initially recognized as of December 31, 2007 for the amount in excess of the purchase price paid over the fair value of the net assets acquired. As of December 31, 2008, goodwill totaled \$20.6 as a result of satisfying certain contingent targets as described above.

As part of the MRM acquisition, the Company placed funds into escrow to be disbursed to the seller in the event that specified contingencies are resolved. Escrow funds related to the acquisition were \$5.4 as of December 31, 2007. The specified contingencies were resolved during 2008, and the escrow funds were disbursed to the seller.

MRM maintains fiduciary cash accounts restricted for the specific use of paying customer claims. These accounts are funded by customers, and balances are generally offset by claims liability accounts. Amounts maintained in these accounts totaled \$3.7 and \$4.6 as of December 31, 2008 and 2007, respectively.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS — (Continued)
(All dollar amounts in millions, unless otherwise stated)

12. Property, Equipment and Leasehold Improvements

Property, equipment and leasehold improvements are composed of the following amounts:

	December 31,	
	2008	2007
Computer equipment and software	\$ 9.4	\$ 8.1
Office equipment, furniture and fixtures	9.4	9.3
Equipment and software under capital leases	13.8	13.8
Leasehold improvements	13.7	13.7
	46.3	44.9
Less: accumulated depreciation and amortization	27.4	21.6
Total property, equipment and leasehold improvements, net	<u>\$ 18.9</u>	<u>\$ 23.3</u>

Depreciation and amortization expenses associated with property, equipment, and leasehold improvements, including equipment and software under capital leases, amounted to \$6.2, \$7.2 and \$5.6 for the years ended December 31, 2008, 2007 and 2006, respectively.

13. Policy and Contract Claims

The following table provides a reconciliation of the beginning and ending reserve balances for policy and contract claims:

	Year Ended December 31,		
	2008	2007	2006
Balance as of January 1	\$ 110.9	\$ 119.5	\$ 135.7
Less: reinsurance recoverable	5.9	5.3	3.3
Net balance as of January 1	105.0	114.2	132.4
Incurred related to insured events of:			
The current year	364.2	292.2	304.0
Prior years	4.5	(7.0)	(7.6)
Total incurred	368.7	285.2	296.4
Paid related to insured events of:			
The current year	271.7	226.6	234.3
Prior years	74.0	67.8	80.3
Total paid	345.7	294.4	314.6
Net balance as of December 31	128.0	105.0	114.2
Add: reinsurance recoverable	5.1	5.9	5.3
Balance as of December 31	<u>\$ 133.1</u>	<u>\$ 110.9</u>	<u>\$ 119.5</u>

The Company uses estimates in determining its liability for policy and contract claims. These estimates are based on historical claim payment patterns and expected loss ratios to provide for the inherent variability in claim patterns and severity. For the year ended December 31, 2008, the change in prior year incurred claims was primarily due to higher-than-expected paid claims and unfavorable changes in liability estimates in medical stop-loss claims. For the year ended December 31, 2007, the change in prior year incurred claims was primarily due to favorable changes in liability estimates related to group medical stop-loss claims. This was offset by higher-than-expected claims experience related to individual life insurance. For the year ended December 31, 2006, the change in prior year incurred claims was primarily due to favorable claims experience and timing differences related to reinsurance recoveries in the current year of claims incurred and paid in prior years, related to individual life insurance.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS — (Continued)
(All dollar amounts in millions, unless otherwise stated)

14. Notes Payable and Credit Facilities

Capital Efficient Notes Due 2067

On October 10, 2007, the Company issued \$150.0 aggregate principal amount CENts with a scheduled maturity date of October 15, 2037, and subject to certain limitations, with a final maturity date of October 15, 2067. The Company issued the CENts at a discount yielding \$149.8. For the initial 10-year period following the original issuance date, to but not including October 15, 2017, the CENts carry a fixed interest rate of 8.300% payable semi-annually. From October 15, 2017, until the final maturity date of October 15, 2067, interest on the CENts will accrue at a variable annual rate equal to the three-month LIBOR plus 4.177%, payable quarterly. The Company applied the net proceeds from the issuance to pay a cash dividend of \$200.0 to its stockholders on October 19, 2007. Considering the impact of the cash flow hedge, as well as the discount on the notes and the debt issuance costs, the effective interest rate on the CENts is 9.39%.

The Company is required to use commercially reasonable efforts to sell enough qualifying capital securities to permit repayment of the CENts at the scheduled maturity date or on each interest payment date thereafter. Any remaining outstanding principal amount will be due on October 15, 2067.

Subject to certain conditions, the Company has the right, on one or more occasions, to defer the payment of interest on the CENts during any period up to ten years without giving rise to an event of default. The Company will not be required to settle deferred interest subject to certain conditions until it has deferred interest for five consecutive years or, if earlier, made a payment of current interest during a deferral period. Deferred interest will accumulate additional interest at an annual rate equal to the annual interest rate then applicable to the CENts.

The CENts are unsecured junior subordinated obligations. The Company can redeem the CENts at its option, in whole or in part, on October 15, 2017, and on each interest payment date thereafter at a redemption price of 100% of the principal amount being redeemed plus accrued but unpaid interest. The Company can redeem the CENts at its option, prior to October 15, 2017, in whole or in part, at a redemption price of 100% of the principal amount being redeemed or, if greater, a make-whole price, plus accrued and unpaid interest.

In connection with the offering of the CENts, the Company entered into a “replacement capital covenant” for the benefit of the holders of the \$300.0 senior notes due April 1, 2016 (see below). Under the terms of the replacement capital covenant, the Company may not redeem or repay the CENts prior to October 15, 2047 unless the redemption or repayment is financed from the offering of replacement capital securities, as specified in the covenant.

Senior Notes Due 2016

On March 30, 2006, the Company issued \$300.0 of 6.125% senior notes due on April 1, 2016, which were issued at a discount yielding \$298.7. Proceeds from the senior notes were used to pay down the outstanding principal on a revolving line of credit. Interest on the senior notes is payable semi-annually in arrears, beginning on October 2, 2006. Considering the impact of the cash flow hedge, as well as the discount on the notes and the debt issuance costs, the effective interest rate on the senior notes is 6.11%.

The senior notes are unsecured senior obligations and are equal in right of payment to all existing and future unsecured senior indebtedness. These notes are redeemable, in whole or in part, at the option of the Company at any time or from time to time at a redemption price equal to the greater of: (1) 100% of the aggregate principal amount of the notes to be redeemed or (2) the sum of the present value of the remaining scheduled payments of principal and interest on the senior notes, discounted to the redemption date on a semi-annual basis at a prevailing U.S. Treasury rate plus 25 basis points, together in each case with accrued interest payments to the redemption date.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS — (Continued)
(All dollar amounts in millions, unless otherwise stated)

Revolving Credit Facilities

\$200.0 Bank of America, N.A.

On August 16, 2007, the Company entered into a \$200.0 senior unsecured revolving credit agreement with a syndicate of lending institutions led by Bank of America, N.A. The credit facility matures on August 16, 2012. The revolving credit facility is available to provide support for working capital, capital expenditures, and other general corporate purposes, including permitted acquisitions, issuance of letters of credits, refinancing and payment of fees in connection with this facility.

Under the terms of the credit agreement, the Company is required to maintain certain financial ratios. In particular, each of the Company's material insurance subsidiaries must maintain a risk-based capital ratio of at least 200%, measured at the end of each year, and the Company's debt-to-capitalization ratio may not exceed 37.5%, measured at the end of each quarter. In addition, the Company has agreed to other covenants restricting the ability of its subsidiaries to incur additional indebtedness, its ability to create liens, and its ability to change its fiscal year and to enter into new lines of business, as well as other customary affirmative covenants.

To be eligible for borrowing funds under this facility, the representations and warranties that the Company made in the credit agreement must continue to be true in all material respects, and the Company must not be in default under the facility, including failure to comply with the covenants described above.

As of December 31, 2008 and 2007, the Company had no borrowings outstanding under this facility and was in compliance with all covenants.

On February 12, 2009, Bank of America, N.A. issued a notice of default to one of the lending institutions in the syndicate with a commitment of \$20.0, effectively limiting the Company's ability to borrow under this facility to \$180.0.

\$50.0 Bank of New York

In 2005, the Company entered into two \$25.0 revolving credit facilities with The Bank of New York to support the Company's overnight repurchase agreement program, which provides the Company liquidity to meet its general funding requirements. These facilities were closed in March 2008. Prior to closure, there was no borrowing activity on these facilities in 2008 or 2007.

15. Income Taxes

The Company files income tax returns in the U.S. federal and various state jurisdictions. 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 life insurance and non-life insurance company returns for the tax year ended July 31, 2004, filed in consolidation with the Company's former parent, Safeco Corporation. To date, no significant issues or proposed adjustments have been raised by the examiners. The Internal Revenue Service has also completed an audit of the Company's life insurance company returns for the years ended December 31, 2004 and 2005. As of December 31, 2008, all issues were agreed upon and a Form 4549-A was prepared and sent to the Joint Committee on Taxation for review pursuant to IRC § 6405(a) (refund in excess of \$2.0). The non-life insurance company tax returns are currently not subject to an Internal Revenue Service audit for tax years ended after July 31, 2004, and the statute of limitations has expired for the tax year ended December 31, 2004. The Company is not currently subject to any state income tax examinations.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS — (Continued)
(All dollar amounts in millions, unless otherwise stated)

Differences between income taxes computed by applying the U.S. federal income tax rate of 35% to income before income taxes and the provision for income taxes were as follows:

	Year Ended December 31, 2008		Year Ended December 31, 2007		Year Ended December 31, 2006	
Income from operations before income taxes	\$ 13.0		\$ 248.8		\$ 244.0	
Computed "expected" tax expense	4.5	35.00%	87.1	35.00%	85.4	35.00%
Separate account dividend received deduction	(1.4)	(10.77)	(1.5)	(0.60)	(2.0)	(0.82)
Low income housing credits	(8.5)	(65.38)	(4.6)	(1.85)	(0.8)	(0.33)
Prior period adjustments	(2.9)	(22.31)	—	—	—	—
Other	(0.8)	(6.54)	0.5	0.20	1.9	0.78
Provision (benefit) for income taxes	<u>\$ (9.1)</u>	<u>(70.00)%</u>	<u>\$ 81.5</u>	<u>32.75%</u>	<u>\$ 84.5</u>	<u>34.63%</u>

The tax effects of temporary differences that gave rise to the deferred income tax assets and deferred income tax liabilities were as follows:

	December 31, 2008		2007	
Deferred income tax assets:				
Adjustment to life policy liabilities	\$	398.8	\$	365.4
Capitalization of policy acquisition costs		45.1		44.8
Goodwill		1.3		1.8
Intangibles		11.6		13.8
Investment impairments		35.0		12.6
Performance share plan		3.9		3.7
Other liabilities accruals		1.7		1.8
Unrealized losses on investment securities (net of DAC adjustment: \$(9.8) and \$(1.3), respectively)		566.8		6.8
Non-life net operating loss		1.0		—
Other		7.3		5.4
Total deferred income tax assets		1,072.5		456.1
Deferred income tax liabilities:				
Deferred policy acquisition costs		74.9		45.2
Securities — basis adjustment		211.1		206.9
Other		0.7		0.9
Total deferred income tax liabilities		286.7		253.0
Net deferred income tax asset	\$	785.8	\$	203.1

Due to the unprecedented volatility and disruption within the capital markets over the past year the associated deferred tax assets within our investment portfolio have also been subject to this volatility. To assess the impact of this volatility, we reviewed the liquidity requirements of our invested assets as they relate to the liabilities associated with our insurance and investment products to determine the future reversals and the utilization of capital loss carry-backs and carry-forwards related to our investment timing differences.

As the Company expects that it will fully realize the deferred tax assets, no valuation allowance has been recorded as of December 31, 2008 and 2007.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS — (Continued)
(All dollar amounts in millions, unless otherwise stated)

As of December 31, 2008, the Company has \$1.0 of non-life federal net operating loss carry-forwards due to expire under current law during 2028.

A reconciliation of the beginning and ending amount of unrecognized tax benefits is as follows:

	<u>2008</u>	<u>2007</u>
Balance at January 1	\$ 0.8	\$ 0.6
Additions based on tax positions related to the current year	0.1	0.2
Reductions for tax positions of prior years	(0.5)	—
Balance at December 31	<u>\$ 0.4</u>	<u>\$ 0.8</u>

The total balance of the unrecognized tax benefits above would affect the effective tax rate if recognized. The Company does not expect the total amount of unrecognized tax benefits for any tax position to change significantly within the next twelve months.

The Company includes penalties and interest accrued related to unrecognized tax benefits in the calculation of income tax expense. For the years ended December 31, 2008, 2007 and 2006, amounts recognized for interest and penalties in the consolidated statements of income were not material.

16. Accumulated Other Comprehensive Loss

The components of accumulated other comprehensive loss are as follows:

	<u>December 31,</u>	<u>2007</u>
	<u>2008</u>	<u>2007</u>
Net unrealized losses on available-for-sale securities	\$ (1,649.0)	\$ (20.2)
Net unrealized losses on derivative financial instruments	(2.9)	(2.9)
Adjustment for deferred policy acquisition costs	28.0	3.0
Adjustment for deferred sales inducements	4.5	0.8
Deferred income taxes	566.8	6.8
Accumulated other comprehensive loss	<u>\$ (1,052.6)</u>	<u>\$ (12.5)</u>

For the years ended December 31, 2008, 2007 and 2006, the amounts reclassified from other comprehensive loss to net realized investment gains (losses) included in net income were \$(103.2), \$(13.6), and \$0.7, net of taxes of \$(55.5), \$(7.3) and \$0.4, respectively.

17. Commitments and Contingencies

Guaranty Fund Assessments

Under state insolvency and guaranty laws, insurers licensed to do business in a state can be assessed or required to contribute to state guaranty funds to cover policyholder losses resulting from insurer insolvencies. Liabilities for guaranty funds are not discounted or recorded net of premium taxes and are included in other liabilities in the consolidated balance sheets. At December 31, 2008, the Company had liabilities of \$7.3 for estimated guaranty fund assessments. The Company has a related asset for premium tax offsets of \$5.8, reported in accounts receivable and other receivables, which are available for a period of five to 20 years.

Investments in Limited Partnerships

At December 31, 2008, the Company was invested in 12 limited partnership interests related to affordable housing projects and state tax credit funds, three of which were entered into in 2008. The Company

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS — (Continued)
(All dollar amounts in millions, unless otherwise stated)

unconditionally committed to provide capital contributions totaling approximately \$106.9, of which the remaining \$56.8 is expected to be contributed over a period of four years. These investments are accounted for under the equity method and are recorded at amortized cost in investments in limited partnerships, with the present value of unfunded contributions recorded in other liabilities.

Capital contributions of \$50.1 were paid as of December 31, 2008, with the remaining expected cash capital contributions as follows:

	Expected Capital Contributions
2009	\$ 23.8
2010	31.1
2011	0.1
2012	1.8
Total expected capital contributions	\$ 56.8

The Company has also committed to invest \$52.5 in five private equity funds. The Company will provide capital contributions to the partnerships up to the committed amount at the discretion of the general partners, subject to certain incremental contribution limits. The remaining term of the capital commitment ranges up to seven years, ending in 2015.

As of December 31, 2008, the Company has remaining investment commitments totaling \$37.0 related to these partnerships.

Litigation

Because of the nature of the business, the Company is subject to legal actions filed or threatened in the ordinary course of its business operations. The Company does not expect that any such litigation, pending or threatened, as of December 31, 2008, will have a material adverse effect on its consolidated financial condition, future operating results or liquidity.

Leases

The Company has office space, commercial real estate, and certain equipment under leases that expire at various dates through 2015. The Company accounts for these leases as operating leases. Certain leases include renewal options.

Future minimum lease commitments, including cost escalation clauses, for the next five years and thereafter are as follows:

	Operating Leases
2009	\$ 7.9
2010	7.6
2011	7.0
2012	6.8
2013	6.7
Thereafter	10.8
Total	\$ 46.8

The amount of rent expense was \$8.0, \$8.1 and \$7.8 for the years ended December 31, 2008, 2007 and 2006, respectively.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS — (Continued)
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In October 2004, the Company entered into a service agreement with a third party service provider to outsource the majority of its information technology infrastructure. The initial term of the service agreement expires in July 2010, subject to early termination in certain cases, with two one-year extensions at the Company's election. Under the terms of the service agreement, the Company agreed to pay an annual service fee ranging from \$13.2 to \$14.7 for five years. The remaining annual service fee is \$11.6 for 2009 and \$6.7 for 2010, subject to certain annual service fee adjustments based on actual benchmarks and production utilization. The Company incurred service fee expenses of \$11.8, \$12.8 and \$13.3 for the years ended December 31, 2008, 2007 and 2006, respectively.

Other Commitments

At December 31, 2008 and 2007, unfunded mortgage loan commitments were \$9.0 and \$1.5, respectively.

The Company had no other material commitments or contingencies at December 31, 2008 and 2007.

18. Employee Benefit Plans

Defined Contribution Plan

The Company sponsors a defined contribution plan for all eligible employees that includes a matching contribution of 100% of a participant's contributions up to 6% of eligible compensation. Defined contribution plan expense was \$4.5, \$4.2 and \$2.2 for the years ended December 31, 2008, 2007 and 2006, respectively.

Performance Share Plan

In 2004, the Company adopted a performance share plan (the "Performance Share Plan") that provides incentives to selected executives based on the long-term success of the Company. Awards under the Performance Share Plan are typically made in the form of performance shares with a three-year award period. The value of each performance share is based on achievement of a growth target in intrinsic business value per share, which is based on book value per share and enterprise value per share, and awards are paid in cash. The expense recorded for grants related to the Performance Share Plan was \$6.0, \$9.4 and \$11.8 for the years ended December 31, 2008, 2007 and 2006, respectively.

Equity Incentive Plan and Employee Stock Purchase Plan

In October 2007, the Company's Board of Directors adopted, and the Company's stockholders approved, the Equity Incentive Plan and employee stock purchase plan (or ESPP) and reserved 7,830,000 and 870,000 shares of common stock, respectively, for issuance under these plans. Also in October 2007, the Company's Board of Directors adopted, and the Company's stockholders approved, an initial public offering (IPO) grant program under which shares of common stock, restricted stock units, and stock options would be granted to certain management-level employees in connection with the terminated 2007 initial public offering.

In October 2008, the Company withdrew its registration for an IPO with the Securities and Exchange Commission as a result of market conditions. As of December 31, 2008, the Company's Board of Directors had not approved any grants to individuals under the Equity Incentive Plan, ESPP or IPO program.

19. Dividends

Intracompany Dividends

The Company's insurance subsidiaries are restricted by state regulations as to the aggregate amount of dividends they may pay in any consecutive 12-month period without regulatory approval. Accordingly, based

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS — (Continued)
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on statutory limits as of December 31, 2007, the Company was eligible to receive dividends from its insurance subsidiaries during 2008 without obtaining regulatory approval as long as the aggregate dividends paid over the twelve months preceding any dividend payment date in 2008 did not exceed \$135.2. The total amount of dividends received by the Company from its insurance subsidiaries during 2008 was \$100.0. Based on state regulations as of December 31, 2008, the Company is eligible to receive dividends from its insurance subsidiaries during 2009 without obtaining regulatory approval as long as the aggregate dividends paid over the twelve months preceding any dividend payment date in 2009 do not exceed \$117.9.

Dividends to Stockholders

The Company paid no dividends to its stockholders and warrant holders of record for the year ended December 31, 2008. On October 19, 2007, the Company paid cash dividends totaling \$200.0, or \$1.792 per share, to its stockholders and warrant holders of record as of October 12, 2007. On December 26, 2006, the Company paid a cash dividend totaling \$100.0, or \$0.896 per share, to its stockholders and warrant holders of record as of December 15, 2006.

20. Statutory-Basis Information

State insurance regulatory authorities require insurance companies to file annual statements prepared on an accounting basis prescribed or permitted by their respective states of domicile. Prescribed statutory accounting practices include state laws, regulations and general administrative rules, as well as a variety of publications of the National Association of Insurance Commissioners (NAIC), including the revised Accounting Practices and Procedures Manual. Permitted statutory accounting practices encompass all accounting practices not so prescribed.

The statutory net income (loss) for the Company's insurance subsidiaries is as follows:

	Year Ended December 31,		
	2008	2007	2006
Statutory net income (loss):			
Symetra Life Insurance Company	\$ 36.7	\$ 134.1	\$ 145.0
Symetra National Life Insurance Company	0.5	0.4	1.1
First Symetra National Life Insurance Company of New York	(2.2)	2.4	0.1
Total	\$ 35.0	\$ 136.9	\$ 146.2

Statutory net income differs from income reported in accordance with GAAP primarily because policy acquisition costs are expensed when incurred, reserves are based on different assumptions, and income tax expense reflects only taxes paid or currently payable.

Statutory capital and surplus for Symetra Life Insurance Company was \$1,179.0 and \$1,225.0 for the years ended December 31, 2008 and 2007, respectively. These differ from amounts reported in accordance with GAAP primarily because policy acquisition costs are expensed when incurred, reserve calculations are based on different assumptions and fixed maturities are carried at amortized cost.

Life and health insurance companies are subject to certain risk-based capital requirements as specified by the NAIC. Under those requirements, the amount of capital and surplus maintained by a life and health insurance company is to be determined based on various risk factors related to it. At December 31, 2008 and 2007, Symetra Life Insurance Company and its subsidiaries met the risk-based capital requirements.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS — (Continued)
(All dollar amounts in millions, unless otherwise stated)

21. Related Parties

The Company entered into an Investment Management Agreement on March 14, 2004, with White Mountains Advisors, LLC (WMA), a subsidiary of White Mountains Investment Group, Ltd. This agreement provides for investment advisory services related to the Company's invested assets and portfolio management services. Expenses amounted to \$14.6, \$15.3, and \$20.2 for the years ended December 31, 2008, 2007 and 2006, respectively. At December 31, 2008 and 2007, amounts due to WMA were \$3.5 and \$3.8, respectively.

22. Segment Information

The Company offers a broad range of products and services that include group and individual insurance products, pension products and annuities. These operations are managed separately as five reportable segments based on product groupings: Group, Retirement Services, Income Annuities, Individual and Other.

The primary segment profitability measure that management uses is segment pre-tax adjusted operating income (loss), which is calculated by adjusting income (loss) from continuing operations before federal income taxes to exclude net realized investment gains (losses), and for the Retirement Services' segment to include the net realized investment gains (losses) on fixed index annuities (FIA) options.

When evaluating segment pre-tax adjusted operating income (loss) in the Retirement Services' segment, management includes the realized and unrealized investment gains (losses) from options related to an FIA hedging program. This program consists of buying S&P 500 Index call options. The Company uses index options to hedge the equity return component of FIA products. These options do not qualify as hedge instruments or for hedge accounting treatment. The realized and unrealized gains (losses) from the options are recorded in net realized investment gains (losses). Since the interest incurred on the Company's FIA products is included as a component of interest credited, it is more meaningful to evaluate results inclusive of the results of the hedge program.

- *Group.* Group offers medical stop-loss insurance, limited medical benefit plans, group life insurance, accidental death and dismemberment insurance, and disability insurance mainly to employer groups of 50 to 5,000 individuals. The Company also offers MGU services.
- *Retirement Services.* Retirement Services offers fixed and variable deferred annuities, including tax-sheltered annuities, IRAs and group annuities, to qualified retirement plans, including Section 401(k) and 457 plans. It also provides record-keeping services for qualified retirement plans invested in mutual funds.
- *Income Annuities.* Income Annuities offers SPIAs for customers seeking a reliable source of retirement income and structured settlement annuities to fund third party personal injury settlements.
- *Individual.* Individual offers a wide array of term, universal and variable life insurance products, as well as BOLI.
- *Other.* This segment consists of unallocated corporate income, composed primarily of investment income on unallocated surplus, unallocated corporate expenses, interest expense on debt, the results of small, noninsurance businesses that are managed outside of the operating segments and intersegment elimination entries.

The accounting policies of the reportable segments are the same as those described in the summary of significant accounting policies (see Note 2).

The Company allocates investment income on life insurance company surplus assets to each segment using a risk-based capital formula.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS — (Continued)
(All dollar amounts in millions, unless otherwise stated)

The following tables present selected financial information by segment and reconciles segment pre-tax adjusted operating income (loss) to amounts reported in the consolidated statements of income.

	Year Ended December 31, 2008					Total
	Group	Retirement Services	Income Annuities	Individual	Other	
Revenues:						
Premiums	\$ 449.8	\$ 0.1	\$ —	\$ 134.9	\$ —	\$ 584.8
Net investment income (loss)	17.8	261.1	423.4	254.6	(0.4)	956.5
Other revenues	19.0	20.2	0.9	16.0	11.7	67.8
Net realized investment losses	(0.1)	(20.8)	(99.6)	(16.8)	(20.7)	(158.0)
Total revenues	486.5	260.6	324.7	388.7	(9.4)	1,451.1
Benefits and expenses:						
Policyholder benefits and claims	295.9	(6.8)	—	59.4	—	348.5
Interest credited	—	176.4	364.5	227.7	(2.5)	766.1
Other underwriting and operating expenses	115.7	57.4	21.9	57.3	13.5	265.8
Interest expense	—	—	—	—	31.9	31.9
Amortization of deferred policy acquisition costs	8.1	14.9	1.4	1.4	—	25.8
Total benefits and expenses	419.7	241.9	387.8	345.8	42.9	1,438.1
Segment pre-tax income (loss)	66.8	18.7	(63.1)	42.9	(52.3)	13.0
Less: Net realized investment losses	(0.1)	(20.8)	(99.6)	(16.8)	(20.7)	(158.0)
Add: Net realized and unrealized losses on FIA options	—	(2.9)	—	—	—	(2.9)
Segment pre-tax adjusted operating income (loss)	\$ 66.9	\$ 36.6	\$ 36.5	\$ 59.7	\$ (31.6)	\$ 168.1
As of December 31, 2008:						
Total investments	\$ 161.5	\$ 4,636.6	\$ 5,865.6	\$ 4,129.2	\$ 1,459.6	\$ 16,252.5
Deferred policy acquisition costs	3.3	183.0	14.5	46.7	—	247.5
Separate account assets	—	645.7	—	70.5	—	716.2
Total assets	295.1	6,005.9	6,301.8	4,703.7	1,923.1	19,229.6
Future policy benefits, losses, claims and loss expenses(1)	192.1	5,661.0	6,756.4	4,737.5	(11.4)	17,335.6
Unearned premiums	1.4	—	—	10.5	—	11.9
Other policyholder funds	10.0	63.8	4.9	30.7	7.9	117.3
Notes payable	—	—	—	—	448.8	448.8

(1) This includes funds held under deposit contracts, future policy benefits, and policy and contract claims.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS — (Continued)
(All dollar amounts in millions, unless otherwise stated)

	Year Ended December 31, 2007					Total
	Group	Retirement Services	Income Annuities	Individual	Other	
Revenues:						
Premiums	\$ 392.1	\$ —	\$ —	\$ 138.4	\$ —	\$ 530.5
Net investment income	18.1	244.3	439.3	244.1	27.8	973.6
Other revenues	15.2	24.5	0.8	15.0	13.2	68.7
Net realized investment gains (losses)	(0.1)	(9.8)	23.0	(1.5)	5.2	16.8
Total revenues	425.3	259.0	463.1	396.0	46.2	1,589.6
Benefits and expenses:						
Policyholder benefits and claims	213.1	(8.3)	—	62.3	—	267.1
Interest credited	—	165.5	371.5	216.3	(1.0)	752.3
Other underwriting and operating expenses	112.3	69.1	22.4	57.7	20.4	281.9
Interest expense	—	—	—	—	21.5	21.5
Amortization of deferred policy acquisition costs	8.4	6.0	1.1	2.5	—	18.0
Total benefits and expenses	333.8	232.3	395.0	338.8	40.9	1,340.8
Segment pre-tax income	91.5	26.7	68.1	57.2	5.3	248.8
Less: Net realized investment gains (losses)	(0.1)	(9.8)	23.0	(1.5)	5.2	16.8
Add: Net realized and unrealized losses on FIA options	—	(2.3)	—	—	—	(2.3)
Segment pre-tax adjusted operating income	\$ 91.6	\$ 34.2	\$ 45.1	\$ 58.7	\$ 0.1	\$ 229.7
As of December 31, 2007:						
Total investments	\$ 255.9	\$ 3,976.0	\$ 6,830.3	\$ 4,299.6	\$ 1,543.2	\$ 16,905.0
Deferred policy acquisition costs	3.5	84.3	10.9	34.2	—	132.9
Separate account assets	—	1,059.3	—	122.6	—	1,181.9
Total assets	385.3	5,337.0	7,132.5	4,818.9	1,886.5	19,560.2
Future policy benefits, losses, claims and loss expenses(1)	171.2	4,438.4	6,891.1	4,560.3	(3.2)	16,057.8
Unearned premiums	1.6	—	—	9.9	—	11.5
Other policyholder funds	11.2	7.0	4.3	26.6	7.7	56.8
Notes payable	—	—	—	—	448.6	448.6

(1) This includes funds held under deposit contracts, future policy benefits, and policy and contract claims.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS — (Continued)
(All dollar amounts in millions, unless otherwise stated)

	Year Ended December 31, 2006					Total
	Group	Retirement Services	Income Annuities	Individual	Other	
Revenues:						
Premiums	\$ 387.3	\$ 0.1	\$ —	\$ 138.3	\$ —	\$ 525.7
Net investment income	18.0	269.8	439.0	232.8	25.3	984.9
Other revenues	10.2	22.8	0.8	12.9	9.4	56.1
Net realized investment gains (losses)	(0.1)	(17.0)	16.8	(3.8)	5.8	1.7
Total revenues	415.4	275.7	456.6	380.2	40.5	1,568.4
Benefits and expenses:						
Policyholder benefits and claims	230.8	(16.5)	—	50.0	—	264.3
Interest credited	—	186.2	371.8	208.2	(0.3)	765.9
Other underwriting and operating expenses	105.7	61.7	21.6	57.4	14.1	260.5
Interest expense	—	—	—	—	19.1	19.1
Amortization of deferred policy acquisition costs	10.9	1.1	0.6	2.0	—	14.6
Total benefits and expenses	347.4	232.5	394.0	317.6	32.9	1,324.4
Segment pre-tax income	68.0	43.2	62.6	62.6	7.6	244.0
Less: Net realized investment gains (losses)	(0.1)	(17.0)	16.8	(3.8)	5.8	1.7
Add: Net realized and unrealized gains on FIA options	—	2.2	—	—	—	2.2
Segment pre-tax adjusted operating income	\$ 68.1	\$ 62.4	\$ 45.8	\$ 66.4	\$ 1.8	\$ 244.5
As of December 31, 2006:						
Total investments	\$ 168.7	\$ 4,443.3	\$ 6,967.9	\$ 4,074.9	\$ 1,650.5	\$ 17,305.3
Deferred policy acquisition costs	4.0	54.5	6.8	22.9	—	88.2
Separate account assets	—	1,115.5	—	118.4	—	1,233.9
Total assets	300.1	5,905.0	7,273.4	4,601.7	2,034.4	20,114.6
Future policy benefits, losses, claims and loss expenses(1)	185.2	4,914.7	7,010.6	4,370.1	(0.7)	16,479.9
Unearned premiums	2.5	—	—	9.2	—	11.7
Other policyholder funds	8.4	7.9	2.0	22.0	8.3	48.6
Notes payable	—	—	—	—	298.7	298.7

(1) This includes funds held under deposit contracts, future policy benefits, and policy and contract claims.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS — (Continued)
(All dollar amounts in millions, unless otherwise stated)

23. Quarterly Results of Operations (Unaudited)

The unaudited quarterly results of operations for years ended December 31, 2008 and 2007 are summarized in the table below:

	<u>March 31</u>	<u>Three Months Ended</u>		
		<u>June 30</u>	<u>September 30</u>	<u>December 31</u>
		(In millions, except for per share data)		
2008				
Total revenues	\$ 365.0	\$ 400.4	\$ 341.7	\$ 344.0
Total benefits and expenses	<u>360.3</u>	<u>360.2</u>	<u>352.3</u>	<u>365.3</u>
Income (loss) from operations before income taxes	4.7	40.2	(10.6)	(21.3)
Net income (loss)	3.3	28.5	(4.8)	(4.9)
Net income (loss) per common share:				
Basic net income (loss) per share(1)	\$ 0.03	\$ 0.26	\$ (0.05)	\$ (0.05)
Diluted net income (loss) per share(1)	\$ 0.03	\$ 0.26	\$ (0.05)	\$ (0.05)
2007				
Total revenues	\$ 407.3	\$ 405.8	\$ 391.3	\$ 385.2
Total benefits and expenses	<u>331.5</u>	<u>338.6</u>	<u>329.7</u>	<u>341.0</u>
Income from operations before income taxes	75.8	67.2	61.6	44.2
Net income	50.7	45.5	41.4	29.7
Net income per common share:				
Basic net income per share(1)	\$ 0.45	\$ 0.41	\$ 0.37	\$ 0.27
Diluted net income per share(1)	\$ 0.45	\$ 0.41	\$ 0.37	\$ 0.27

(1) Quarterly earnings per share amounts may not add to the full year amounts as holders of outstanding warrants do not participate in losses.

CONSOLIDATED BALANCE SHEETS

	September 30, 2009 (Unaudited)	December 31, 2008
	(In millions, except share and per share data)	
ASSETS		
Investments:		
Available-for-sale securities:		
Fixed maturities, at fair value (amortized cost: \$18,381.2 and \$16,528.4, respectively)	\$ 18,542.3	\$ 14,887.6
Marketable equity securities, at fair value (cost: \$52.9 and \$52.5, respectively)	35.4	38.1
Trading securities:		
Marketable equity securities, at fair value (cost: \$157.9 and \$152.1, respectively)	140.6	106.3
Mortgage loans, net	1,095.2	988.7
Policy loans	73.9	75.2
Short-term investments	2.5	9.4
Investments in limited partnerships (includes \$46.6 and \$56.3 measured at fair value, respectively)	133.4	138.3
Other invested assets	11.9	8.9
Total investments	20,035.2	16,252.5
Cash and cash equivalents	241.7	468.0
Accrued investment income	243.0	206.3
Accounts receivable and other receivables	66.1	61.7
Reinsurance recoverables	269.9	264.2
Deferred policy acquisition costs	240.8	247.5
Goodwill	25.8	24.3
Current income tax recoverable	25.1	21.1
Deferred income tax assets, net	150.9	785.8
Property, equipment, and leasehold improvements, net	16.2	18.9
Other assets	61.3	57.4
Securities lending collateral	31.4	105.7
Separate account assets	818.6	716.2
Total assets	\$ 22,226.0	\$ 19,229.6
LIABILITIES AND STOCKHOLDERS' EQUITY		
Funds held under deposit contracts	\$ 18,586.1	\$ 16,810.4
Future policy benefits	394.7	392.1
Policy and contract claims	134.6	133.1
Unearned premiums	13.0	11.9
Other policyholders' funds	90.8	117.3
Notes payable	448.9	448.8
Other liabilities	227.4	207.9
Securities lending payable	31.4	105.7
Separate account liabilities	818.6	716.2
Total liabilities	20,745.5	18,943.4
Commitments and contingencies (Note 9)		
Preferred stock, \$0.01 par value; 10,000,000 shares authorized; none issued	—	—
Common stock, \$0.01 par value; 750,000,000 shares authorized; 92,729,455 and 92,646,295 shares issued and outstanding as of September 30, 2009 and December 31, 2008, respectively	0.9	0.9
Additional paid-in capital	1,165.5	1,165.5
Retained earnings	284.3	172.4
Accumulated other comprehensive income (loss), net of taxes	29.8	(1,052.6)
Total stockholders' equity	1,480.5	286.2
Total liabilities and stockholders' equity	\$ 22,226.0	\$ 19,229.6

See accompanying notes.

CONSOLIDATED STATEMENTS OF INCOME (LOSS)

	Three Months Ended September 30,		Nine Months Ended September 30,	
	2009 (Unaudited)	2008 (Unaudited)	2009 (Unaudited)	2008 (Unaudited)
(In millions, except per share data)				
Revenues:				
Premiums	\$ 142.1	\$ 148.1	\$ 430.2	\$ 440.4
Net investment income	283.6	241.6	829.4	718.0
Other revenues	14.7	16.4	43.2	52.0
Net realized investment gains (losses):				
Total other-than-temporary impairment losses on securities	(44.1)	(23.3)	(167.9)	(61.7)
Less: portion of losses recognized in other comprehensive income	26.7	—	94.2	—
Net impairment losses recognized in earnings	(17.4)	(23.3)	(73.7)	(61.7)
Other net realized investment gains (losses)	28.7	(41.1)	44.7	(41.6)
Total net realized investment gains (losses)	11.3	(64.4)	(29.0)	(103.3)
Total revenues	451.7	341.7	1,273.8	1,107.1
Benefits and expenses:				
Policyholder benefits and claims	85.6	79.7	262.1	260.1
Interest credited	220.5	192.1	629.2	569.1
Other underwriting and operating expenses	61.7	65.4	186.7	201.9
Interest expense	7.9	8.0	23.8	24.0
Amortization of deferred policy acquisition costs	13.8	7.1	36.4	17.7
Total benefits and expenses	389.5	352.3	1,138.2	1,072.8
Income (loss) from operations before income taxes	62.2	(10.6)	135.6	34.3
Provision (benefit) for income taxes:				
Current	(15.7)	10.7	(4.2)	34.2
Deferred	33.8	(16.5)	43.6	(26.9)
Total provision (benefit) for income taxes	18.1	(5.8)	39.4	7.3
Net income (loss)	\$ 44.1	\$ (4.8)	\$ 96.2	\$ 27.0
Net income (loss) per common share:				
Basic	\$ 0.40	\$ (0.05)	\$ 0.86	\$ 0.24
Diluted	\$ 0.40	\$ (0.05)	\$ 0.86	\$ 0.24
Weighted-average number of common shares outstanding:				
Basic	111.622	92.646	111.622	111.622
Diluted	111.624	92.646	111.623	111.622
Cash dividends declared per common share	\$ —	\$ —	\$ —	\$ —

See accompanying notes.

CONSOLIDATED STATEMENTS OF CHANGES IN STOCKHOLDERS' EQUITY

	Common Stock	Additional Paid-in Capital	Retained Earnings	Accumulated Other Comprehensive Income (Loss) (Unaudited) (In millions)	Total Stockholders' Equity
Balances at January 1, 2008	\$ 0.9	\$ 1,165.5	\$ 131.2	\$ (12.5)	\$ 1,285.1
Cumulative effect adjustment — new accounting guidance (net of taxes: \$(10.3))	—	—	19.1	(19.1)	—
Comprehensive income (loss), net of taxes:					
Net income	—	—	27.0	—	27.0
Other comprehensive loss (net of taxes: \$(404.5))	—	—	—	(751.2)	(751.2)
Total comprehensive loss, net of taxes	—	—	—	—	(724.2)
Balances at September 30, 2008	<u>\$ 0.9</u>	<u>\$ 1,165.5</u>	<u>\$ 177.3</u>	<u>\$ (782.8)</u>	<u>\$ 560.9</u>
Balances at January 1, 2009	\$ 0.9	\$ 1,165.5	\$ 172.4	\$ (1,052.6)	\$ 286.2
Cumulative effect adjustment — new accounting guidance (net of taxes: \$(8.4))	—	—	15.7	(15.7)	—
Comprehensive income, net of taxes:					
Net income	—	—	96.2	—	96.2
Other comprehensive income (net of taxes: \$(591.3))	—	—	—	1,098.1	1,098.1
Total comprehensive income, net of taxes	—	—	—	—	1,194.3
Balances at September 30, 2009	<u>\$ 0.9</u>	<u>\$ 1,165.5</u>	<u>\$ 284.3</u>	<u>\$ 29.8</u>	<u>\$ 1,480.5</u>

See accompanying notes.

CONSOLIDATED STATEMENTS OF CASH FLOWS

	Nine Months Ended September 30,	
	2009	2008
	(Unaudited)	(Unaudited)
	(In millions)	
Cash flows from operating activities		
Net income	\$ 96.2	\$ 27.0
Adjustments to reconcile net income to net cash provided by operating activities:		
Net realized investment losses	29.0	103.3
Accretion of fixed maturities and mortgage loans	15.0	28.9
Accrued interest on bonds	(25.8)	(25.4)
Amortization and depreciation	10.9	11.1
Deferred income tax provision (benefit)	43.6	(26.9)
Interest credited on deposit contracts	629.2	569.1
Mortality and expense charges and administrative fees	(75.1)	(72.3)
Changes in:		
Deferred policy acquisition costs	(95.9)	(56.9)
Accrued income taxes	(4.0)	(1.4)
Accrued investment income	(36.7)	(19.9)
Policy and contract claims	1.5	24.4
Future policy benefits	2.6	8.1
Other assets	(27.8)	(4.9)
Other liabilities	34.1	(6.6)
Other, net	(0.2)	—
Total adjustments	500.4	530.6
Net cash provided by operating activities	596.6	557.6
Cash flows from investing activities		
Purchases of:		
Fixed maturities and equity securities	(3,332.4)	(1,675.2)
Other invested assets and investments in limited partnerships	(30.3)	(22.5)
Issuances of mortgage loans	(162.3)	(169.7)
Issuances of policy loans	(13.6)	(12.2)
Maturities, calls, paydowns, and other	1,001.5	636.9
Securities lending collateral returned (invested), net	72.3	(4.0)
Sales of:		
Fixed maturities and equity securities	454.1	346.8
Other invested assets and investments in limited partnerships	23.0	2.4
Repayments of mortgage loans	53.9	62.7
Repayments of policy loans	14.1	13.1
Net decrease (increase) in short-term investments	6.9	(5.3)
Purchases of property, equipment, and leasehold improvements	(1.1)	(1.5)
Other, net	(2.8)	(2.7)
Net cash used in investing activities	(1,916.7)	(831.2)
Cash flows from financing activities		
Policyholder account balances:		
Deposits	\$ 2,187.7	\$ 1,266.5
Withdrawals	(1,010.1)	(967.7)
Securities lending collateral (paid) received, net	(72.3)	4.0
Other, net	(11.5)	(17.9)
Net cash provided by financing activities	1,093.8	284.9
Net (decrease) increase in cash and cash equivalents	(226.3)	11.3
Cash and cash equivalents at beginning of period	468.0	253.9
Cash and cash equivalents at end of period	\$ 241.7	\$ 265.2
Supplemental disclosures of cash flow information		
Net cash paid (received) during the year for:		
Interest	\$ 15.5	\$ 15.8
Income taxes	(0.4)	35.5
Non-cash transactions during the period:		
Investments in limited partnerships and capital obligations incurred	10.0	3.6

See accompanying notes.

NOTES TO UNAUDITED INTERIM CONSOLIDATED FINANCIAL STATEMENTS
(All dollar amounts in millions, unless otherwise stated)

1. Nature of Operations, Basis of Presentation and Accounting Policies

Organization and Description of Business

The accompanying interim consolidated financial statements include on a consolidated basis the accounts of Symetra Financial Corporation and its subsidiaries which are referred to as “Symetra Financial” or “the Company.” Symetra Financial Corporation is a Delaware corporation privately owned by an investor group led by White Mountains Insurance Group, Ltd. and Berkshire Hathaway Inc.

Symetra Financial’s subsidiaries offer group and individual insurance products and retirement products, including annuities marketed through professional agents and distributors in all states and the District of Columbia. The Company’s principal products include medical stop-loss insurance, fixed and variable deferred annuities, single premium immediate annuities and individual life insurance.

Basis of Presentation and Use of Estimates

The interim consolidated financial statements have been prepared in conformity with U.S. generally accepted accounting principles (GAAP) and the rules and regulations of the Securities and Exchange Commission (SEC) for interim financial reporting. These interim consolidated financial statements are unaudited but in management’s opinion include all adjustments, consisting of normal recurring adjustments and accruals, necessary for a fair presentation. The consolidated balance sheet as of December 31, 2008 is derived from audited consolidated financial statements as of that date, but certain information and footnotes required by GAAP for complete financial statements have been excluded. These interim consolidated financial statements should be read in conjunction with the audited consolidated financial statements and accompanying notes included elsewhere in this prospectus.

The most significant estimates include those used to determine the following: the valuation of investments; the identification of other-than-temporary impairments of investments; the balance, recoverability and amortization of deferred policy acquisition costs (DAC); the liabilities for funds held under deposit contracts, future policy benefits, and policy and contract claims; and the recoverability of deferred tax assets. The recorded amounts reflect management’s best estimates, though actual results could differ. Management believes the amounts provided are appropriate.

The interim consolidated financial statements include the accounts of Symetra Financial Corporation and its subsidiaries that are wholly owned, directly or indirectly. All significant intercompany transactions and balances have been eliminated.

2. Accounting Policies

For a description of significant accounting policies, see Note 2 to the audited consolidated financial statements of Symetra Financial Corporation included elsewhere in this prospectus.

Adoption of New Accounting Pronouncements

ASC 810-10 (formerly SFAS No. 160) Noncontrolling Interests in Consolidated Financial Statements — an Amendment of Accounting Research Bulletin No. 51

In December 2007, the Financial Accounting Standards Board (FASB) issued SFAS No. 160 (ASC 810-10), *Noncontrolling Interests in Consolidated Financial Statements*, which clarifies that a noncontrolling interest in a subsidiary is an ownership interest in the consolidated entity that should be reported as equity in the consolidated financial statements. The Company adopted this guidance effective January 1, 2009. The adoption did not have a material impact on the Company’s consolidated financial statements.

NOTES TO UNAUDITED INTERIM CONSOLIDATED FINANCIAL STATEMENTS — (Continued)
(All dollar amounts in millions, unless otherwise stated)

ASC 320-10 (formerly FSP SFAS 115-2 and SFAS 124-2) Other-than-Temporary Impairments (OTTI)

In April 2009, the FASB issued FASB Staff Position (FSP) SFAS 115-2 and SFAS 124-2 (ASC 320-10), *Recognition and Presentation of Other-than-Temporary Impairments*. This guidance amends OTTI guidance on fixed maturities and modifies the OTTI presentation and disclosure requirements for both fixed maturities and equity securities. The FSP replaces the provision that management must positively assert the intent and ability to hold a fixed maturity until recovery to determine impairment, with the assertion that the Company does not intend to sell or it is not more-likely-than-not that the Company will be required to sell a fixed maturity prior to recovery. In addition, if a credit loss exists, the FSP requires that the credit loss is recognized in earnings, whereas the portion due to other factors is recognized in other comprehensive income (loss). As permitted by the transition guidance, the Company elected to prospectively adopt the guidance effective January 1, 2009, which resulted in an increase of \$15.7 (net of taxes of \$8.4) to the opening balance of retained earnings with a corresponding decrease to accumulated other comprehensive income (loss) to reclassify the noncredit portion of previously impaired fixed maturities held as of January 1, 2009, for which the Company did not intend to sell and it was not more likely than not that the Company would be required to sell the security before recovery of its amortized cost.

To determine the cumulative effect of adoption the Company compared the present value of cash flows expected to be received as of January 1, 2009, to the amortized cost basis of the fixed maturities. The discount rate used to calculate the present value was the rate for each respective fixed maturity in effect before recognizing any OTTI. The cumulative effect adjustment increased the amortized cost of our fixed maturity securities, primarily corporate securities, by \$24.1.

The Company enhanced its financial statement presentation, as required, to separately present the OTTI recognized in accumulated other comprehensive income (loss) on the face of the consolidated statements of changes in stockholders' equity and present the total OTTI recognized as a realized loss in the income statement, with an offset for the amount of noncredit impairments recognized in accumulated other comprehensive income (loss). The enhanced financial statement disclosures are included in Note 4. For the nine months ended September 30, 2009, gross impairments were \$167.9, of which \$73.7 was included in earnings and \$94.2 was recorded in other comprehensive income (loss).

ASC 820-10 (formerly FSP SFAS 157-2), Effective Date of FASB Statement No. 157

On January 1, 2008, the Company elected the partial adoption of SFAS No. 157 (ASC 820-10), *Fair Value Measurements* under the provisions of FSP SFAS 157-2, which allowed an entity to delay application of the guidance for fair value measurements until January 1, 2009, for certain non-financial assets and liabilities, including fair value measurements used in the impairment testing of goodwill and eligible non-financial assets and liabilities included within a business combination. The Company adopted the guidance for fair value measurements for these non-financial assets and liabilities on January 1, 2009. The adoption did not have a material impact on the Company's consolidated financial statements.

ASC 820-10 (formerly FSP SFAS 157-4), Fair Value — Nonactive Markets

The Company prospectively adopted FSP SFAS No. 157-4 (ASC 820-10), *Determining Fair Value When the Volume and Level of Activity for the Asset or Liability Have Significantly Decreased and Identifying Transactions That Are Not Orderly* on January 1, 2009, which provides guidance for determining fair value when the volume or level of activity for an asset or liability has significantly decreased and identifies circumstances that indicate a transaction is not orderly. The adoption of this guidance did not have a material impact on the Company's consolidated financial statements.

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ASC 825-10 (formerly FSP SFAS 107-1 and APB 28-1), Interim Disclosures about Fair Value of Financial Instruments

In April 2009, the FASB issued FSP SFAS No. 107-1 and APB 28-1 (ASC 825-10), *Interim Disclosures about Fair Value of Financial Instruments* to require the fair value disclosures for certain financial instruments be included in interim financial statements of public companies. This guidance applies to all financial instruments under ASC 825-10-50 (formerly SFAS No. 107, *Disclosures about Fair Value of Financial Instruments*), whether recognized in the financial statements or not. Additionally, companies must disclose methods and significant assumptions used to estimate fair value. The Company adopted this guidance on April 1, 2009. The adoption did not have a material impact on the Company's consolidated financial statements.

ASC 815-10 (formerly SFAS No. 161) Disclosures about Derivative Instruments and Hedging Activities

In March 2008, the FASB issued SFAS No. 161 (ASC 815-10), *Disclosures about Derivative Instruments and Hedging Activities*, an amendment to SFAS No. 133. This Statement amends and expands the disclosure requirements for derivative instruments and hedging activities by requiring companies to provide enhanced disclosures about how and why the entity uses derivative instruments, how derivative instruments and hedging activities are accounted for, and how derivative instruments and related hedged items affect a company's financial position, financial performance and cash flows. The Company adopted this guidance on January 1, 2009. The adoption of this guidance did not impact the Company's consolidated financial statements, as the Company does not have a material amount of derivative instruments.

ASC 855-10 (formerly SFAS No. 165) Subsequent Events

In May 2009, the FASB issued SFAS No. 165 (ASC 855-10), *Subsequent Events*. This guidance establishes the standards of accounting for and disclosing events that occur after the balance sheet date, but before financial statements are issued and renames type I and type II subsequent events to "recognized" subsequent events and "non-recognized" subsequent events, respectively. The guidance also clarifies that companies who widely distribute financial statements should evaluate subsequent events through the date of issuance, whereas all other companies should evaluate subsequent events through the date financial statements are available to be issued. The Company adopted this guidance for its interim reporting period ending on June 30, 2009. The adoption did not have a material impact on the Company's consolidated financial statements.

ASC 105-10 (formerly SFAS No. 168), FASB Accounting Standards Codification and the Hierarchy of Generally Accepted Accounting Principles

In July 2009, the FASB issued SFAS No. 168 (ASC 105-10), *FASB Accounting Standards Codification and the Hierarchy of Generally Accepted Accounting Principles*, which establishes the FASB Accounting Standards Codification (Codification or ASC) as the single source of authoritative GAAP recognized by the FASB to be applied by nongovernmental entities. Rules and interpretive releases of the SEC under authority of federal securities laws are also sources of authoritative GAAP for SEC registrants. The Codification supersedes all existing non-SEC accounting and reporting standards. All other non-grandfathered, non-SEC accounting literature not included in the Codification will become non-authoritative.

Following the Codification, the FASB will not issue new standards in the form of Statements, FASB Staff Positions or Emerging Issues Task Force Abstracts. Instead, it will issue Accounting Standards Updates (ASUs), which will serve to update the Codification, provide background information about the guidance and provide the basis for conclusions on the changes to the Codification.

GAAP is not intended to be changed as a result of the FASB's Codification project, but it will change the way the guidance is organized and presented. As a result, these changes have a significant impact on how

NOTES TO UNAUDITED INTERIM CONSOLIDATED FINANCIAL STATEMENTS — (Continued)
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companies reference GAAP in their financial statements and in their accounting policies for financial statements issued for interim and annual periods ending after September 15, 2009. The Company has implemented the Codification in this quarterly report by referencing the Codification topics where appropriate. References to the superseded standards have been included for informational purposes.

Accounting Pronouncements Not Yet Adopted

ASC 810-10 (formerly SFAS No. 167), Amendments to FASB Interpretation No. 46(R)

In June 2009, the FASB issued SFAS No. 167 (ASC 810-10), *Amendments to FASB Interpretation No. 46(R)*, which provides guidance for determining which enterprise, if any, has a controlling financial interest in a variable interest entity and requires additional disclosures about involvement in variable interest entities. The Company will adopt this guidance on January 1, 2010. The Company has not yet determined the impact adoption of this guidance will have on its consolidated financial statements.

ASU 2009-05, Measuring Liabilities at Fair Value

In August 2009, the FASB issued ASU 2009-05, *Fair Value Measurements and Disclosures (Topic 820) — Measuring Liabilities at Fair Value*. This update provides guidance on appropriate measurement techniques for determining the fair value of liabilities. The Company adopted this guidance on October 1, 2009, and it will not have a material impact on its consolidated financial statements.

ASU 2009-12, Investments in Certain Entities That Calculate Net Asset Value per Share (or It's Equivalent)

In September 2009, the FASB issued ASU 2009-12, *Investments in Certain Entities That Calculate Net Asset Value per Share (or It's Equivalent)*. This update amends ASC 820 to permit entities to estimate the fair value of certain investments using the net asset value (NAV) per share as of the measurement date, if the fair value of the investment is not readily determinable. The guidance applies to investments in entities that calculate NAV in accordance with ASC 946. The Company adopted this guidance on October 1, 2009, and it will not have a material impact on its consolidated financial statements.

3. Earnings Per Share

Basic earnings per share represents the amount of earnings for the period available to each share of common stock outstanding during the reporting period. Diluted earnings per share represents the amount of earnings for the period available to each share of common stock outstanding during the reporting period adjusted for the potential issuance of common stock, if dilutive.

The outstanding warrants exercisable for 18,975,744 shares are considered participating securities or potential common stock securities that are included in weighted-average common shares outstanding for purposes of computing basic earnings per share using the two-class method. The warrants are considered participating securities or potential common stock securities because the terms of the agreements entitle the holders to receive any dividends declared on the common stock concurrently with the holders of outstanding shares of common stock, on a one-to-one basis. In periods of net loss, none of the loss is allocated to the outstanding warrants; therefore, the warrants are not included in the basic earnings per share calculation in such periods.

The Company granted 83,160 shares of restricted stock to certain members of senior management on August 24, 2009, which were included in the computation of diluted earnings per share, based on application of the treasury stock method, weighted for the portion of the period they were outstanding. The restricted stock shares are subject to certain service vesting conditions, none of which were satisfied as of September 30, 2009.

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The following table presents information relating to the Company's calculations of basic and diluted earnings per share (EPS) for the following periods:

	For the Three Months Ended September 30,		For the Nine Months Ended September 30,	
	2009	2008	2009	2008
(in millions, except per share data)				
Numerator:				
Net income (loss), as reported	\$ 44.1	\$ (4.8)	\$ 96.2	\$ 27.0
Denominator:				
Weighted-average common shares outstanding — basic	111.622	92.646	111.622	111.622
Add: Dilutive effect of restricted stock	0.002	—	0.001	—
Weighted-average common shares outstanding — diluted	111.624	92.646	111.623	111.622
Net income (loss) per common share:				
Basic	\$ 0.40	\$ (0.05)	\$ 0.86	\$ 0.24
Diluted	\$ 0.40	\$ (0.05)	\$ 0.86	\$ 0.24
Antidilutive shares not included in net income (loss) per diluted common share	—	18.976	—	—

For periods with net losses, the warrants and restricted stock are not included in the computation of diluted EPS as they are anti-dilutive.

4. Investments

The following tables summarize the Company's available-for-sale fixed maturities and marketable equity securities:

	Cost or Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Fair Value	Other-Than- Temporary Impairments in AOCI(1)
September 30, 2009					
Fixed maturities:					
U.S. government and agencies	\$ 42.4	\$ 3.3	\$ —	\$ 45.7	\$ (0.1)
State and political subdivisions	518.7	3.9	(37.7)	484.9	(1.8)
Foreign governments	26.9	1.3	—	28.2	—
Corporate securities	12,231.6	597.0	(414.6)	12,414.0	(36.7)
Residential mortgage-backed securities	3,506.3	132.0	(101.7)	3,536.6	(36.5)
Commercial mortgage-backed securities	1,883.7	54.6	(64.9)	1,873.4	(0.1)
Other debt obligations	171.6	9.2	(21.3)	159.5	(8.0)
Total fixed maturities	18,381.2	801.3	(640.2)	18,542.3	(83.2)
Marketable equity securities, available-for-sale	52.9	0.6	(18.1)	35.4	—
Total	\$ 18,434.1	\$ 801.9	\$ (658.3)	\$ 18,577.7	\$ (83.2)

- (1) Represents the amount of cumulative non-credit OTTI losses transferred to or recorded in other comprehensive income in accordance with ASC 820-10 (formerly FSP SFAS 115-2) for securities that also had a credit-related impairment.

NOTES TO UNAUDITED INTERIM CONSOLIDATED FINANCIAL STATEMENTS — (Continued)
(All dollar amounts in millions, unless otherwise stated)

	<u>Cost or Amortized Cost</u>	<u>Gross Unrealized Gains</u>	<u>Gross Unrealized Losses</u>	<u>Fair Value</u>
December 31, 2008				
Fixed maturities:				
U.S. government and agencies	\$ 155.5	\$ 5.2	\$ (3.9)	\$ 156.8
State and political subdivisions	488.8	0.9	(64.8)	424.9
Foreign governments	31.4	3.2	—	34.6
Corporate securities	10,564.1	105.1	(1,362.7)	9,306.5
Residential mortgage-backed securities	3,176.1	84.6	(134.4)	3,126.3
Commercial mortgage-backed securities	1,912.7	17.5	(255.2)	1,675.0
Other debt obligations	199.8	—	(36.3)	163.5
Total fixed maturities	16,528.4	216.5	(1,857.3)	14,887.6
Marketable equity securities, available-for-sale	52.5	—	(14.4)	38.1
Total	<u>\$ 16,580.9</u>	<u>\$ 216.5</u>	<u>\$ (1,871.7)</u>	<u>\$ 14,925.7</u>

Of the U.S. government and agencies securities, agencies comprised \$24.3 and \$132.1 of the fair value as of September 30, 2009 and December 31, 2008, respectively. As of September 30, 2009, these securities had gross unrealized gains of \$1.6 and no unrealized losses. As of December 31, 2008, these securities had gross unrealized gains of \$2.6 and gross unrealized losses of \$(3.9).

NOTES TO UNAUDITED INTERIM CONSOLIDATED FINANCIAL STATEMENTS — (Continued)
(All dollar amounts in millions, unless otherwise stated)

The following tables show the gross unrealized losses including the portion of OTTI recognized in other comprehensive income (loss) for fixed maturities, and fair values of the Company's available-for-sale investments. These are aggregated by investment category and the severity of the unrealized loss, separated between securities that have been in a continuous unrealized loss position for less than twelve months and for twelve months or more.

	Less Than 12 Months			12 Months or More		
	Fair Value	Gross Unrealized Losses	# of Securities	Fair Value	Gross Unrealized Losses	# of Securities
September 30, 2009						
Fixed maturities:						
State and political subdivisions	\$ 35.1	\$ (5.4)	6	\$ 270.4	\$ (32.3)	45
Corporate securities	554.9	(27.7)	55	2,711.6	(386.9)	349
Residential mortgage-backed securities	132.0	(3.9)	10	468.4	(97.8)	70
Commercial mortgage-backed securities	55.6	(0.9)	6	794.8	(64.0)	50
Other debt securities	—	—	—	38.5	(21.3)	10
Total fixed maturities	777.6	(37.9)	77	4,283.7	(602.3)	524
Marketable equity securities, available-for-sale	—	—	—	34.2	(18.1)	5
Total	\$ 777.6	\$ (37.9)	77	\$ 4,317.9	\$ (620.4)	529
% Below amortized cost — fixed maturities:						
Less than 20%	\$ 752.0	\$ (26.3)		\$ 3,638.7	\$ (323.2)	
20% or more	25.6	(11.6)		645.0	(279.1)	
Total fixed maturities	777.6	(37.9)		4,283.7	(602.3)	
% Below cost — marketable equity securities, available-for-sale:						
Less than 20%	—	—		0.2	(0.1)	
20% or more	—	—		34.0	(18.0)	
Total marketable equity securities, available-for-sale	—	—		34.2	(18.1)	
Total	\$ 777.6	\$ (37.9)		\$ 4,317.9	(620.4)	

NOTES TO UNAUDITED INTERIM CONSOLIDATED FINANCIAL STATEMENTS — (Continued)
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December 31, 2008	Less Than 12 Months			12 Months or More		
	Fair Value	Gross Unrealized Losses	# of securities	Fair Value	Gross Unrealized Losses	# of securities
Fixed maturities:						
U.S. government and agencies	\$ 52.4	\$ (3.9)	3	\$ —	\$ —	—
State and political subdivisions	305.0	(57.0)	61	73.1	(7.8)	14
Foreign governments						
Corporate securities	4,565.7	(484.2)	695	2,789.7	(878.5)	426
Residential mortgage-backed securities	536.0	(74.4)	105	169.6	(60.0)	41
Commercial mortgage-backed securities	694.3	(140.2)	60	566.2	(115.0)	48
Other debt securities	127.1	(23.7)	19	26.6	(12.6)	5
Total fixed maturities	6,280.5	(783.4)	943	3,625.2	(1,073.9)	534
Marketable equity securities, available-for-sale	14.8	(11.2)	3	23.3	(3.2)	2
Total	<u>\$ 6,295.3</u>	<u>\$ (794.6)</u>	<u>946</u>	<u>\$ 3,648.5</u>	<u>\$ (1,077.1)</u>	<u>536</u>
% Below amortized cost — fixed maturities:						
Less than 20%	\$ 5,427.3	\$ (434.1)		\$ 1,997.1	\$ (257.9)	
20% or more	853.2	(349.3)		1,628.1	(816.0)	
Total fixed maturities	6,280.5	(783.4)		3,625.2	(1,073.9)	
% Below cost — marketable equity securities, available-for-sale:						
Less than 20%	0.5	(0.3)		23.3	(3.2)	
20% or more	14.3	(10.9)		—	—	
Total marketable equity securities, available-for-sale	14.8	(11.2)		23.3	(3.2)	
Total	<u>\$ 6,295.3</u>	<u>\$ (794.6)</u>		<u>\$ 3,648.5</u>	<u>\$ (1,077.1)</u>	

After the recognition of OTTI, the Company believes that the remaining securities in an unrealized loss position as of September 30, 2009 were not other-than-temporarily impaired as it did not intend to sell these fixed maturity securities or it was not more likely than not that it will be required to sell the fixed maturity securities before recovery of their amortized cost basis. Furthermore, based upon the Company's cash flow modeling and the expected continuation of contractually required principal and interest payments, the Company considered these securities to be temporarily impaired as of September 30, 2009.

The Company does not intend to sell its available-for-sale marketable equity securities, primarily consisting of non-redeemable preferred stock, or it is not more likely than not it will be required to sell these securities before recovery of their cost basis, and the Company expects to recover the cost basis of these securities.

The following table summarizes the amortized cost and fair value of fixed maturities as September 30, 2009, by contractual years to maturity. Expected maturities will differ from contractual maturities because borrowers may have the right to call or prepay obligations with or without prepayment

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penalties. Residential and commercial mortgage-backed securities and other debt obligations, which are mainly asset-backed securities, are shown separately as they are not due at a single maturity date.

	Cost or Amortized Cost	Fair Value
One year or less	\$ 430.2	\$ 435.2
Over one year through five years	2,941.9	3,046.0
Over five years through ten years	4,259.7	4,445.9
Over ten years	5,187.8	5,045.7
Residential mortgage-backed securities	3,506.3	3,536.6
Commercial mortgage-backed securities	1,883.7	1,873.4
Other debt obligations	171.6	159.5
Total fixed maturities	<u>\$ 18,381.2</u>	<u>\$ 18,542.3</u>

The following table summarizes the Company's net investment income:

	For the Three Months Ended September 30,		For the Nine Months Ended September 30,	
	2009	2008	2009	2008
Fixed maturities	\$ 267.0	\$ 235.7	\$ 781.4	\$ 691.2
Marketable equity securities, available-for-sale	0.6	0.4	2.3	2.0
Marketable equity securities, trading	0.7	0.7	1.9	2.1
Mortgage loans	17.2	15.1	49.3	43.4
Policy loans	1.1	1.1	3.3	3.4
Investments in limited partnerships	(0.9)	(9.7)	1.7	(19.9)
Other(1)	2.8	3.2	4.0	10.5
Total investment income	288.5	246.5	843.9	732.7
Investment expenses(2)	(4.9)	(4.9)	(14.5)	(14.7)
Net investment income	<u>\$ 283.6</u>	<u>\$ 241.6</u>	<u>\$ 829.4</u>	<u>\$ 718.0</u>

(1) Includes income from other invested assets, short-term investments and cash and cash equivalents.

(2) Investment expenses are primarily composed of fees paid to the Company's investment advisor, an affiliate of White Mountains Insurance Group, Ltd.

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The following table provides additional detail of net realized investment gains (losses). The cost of securities sold is determined using the specific identification method.

	For the Three Months Ended September 30,		For the Nine Months Ended September 30,	
	2009	2008	2009	2008
Gross realized gains on sales:				
Fixed maturities	\$ 10.7	\$ 0.7	\$ 17.0	\$ 10.2
Marketable equity securities, trading	1.3	8.5	2.3	14.6
Total gross realized gains on sales	12.0	9.2	19.3	24.8
Gross realized losses on sales:				
Fixed maturities	(12.7)	(3.1)	(14.9)	(6.1)
Marketable equity securities, trading	(1.0)	(5.3)	(5.3)	(5.6)
Total gross realized losses on sales	(13.7)	(8.4)	(20.2)	(11.7)
Impairments:				
Fixed maturities	(17.4)	(23.3)	(73.7)	(61.7)
Gains (losses) on trading securities:				
Gross gains	22.6	14.9	36.5	12.2
Gross losses	(0.5)	(50.5)	(7.9)	(52.4)
Total net gains (losses) on trading securities	22.1	(35.6)	28.6	(40.2)
Other, including gains (losses) on calls and redemptions:				
Fixed maturities(1)	7.6	(3.6)	6.9	(8.5)
Marketable equity securities, trading	(0.8)	(2.4)	0.3	(2.4)
Other	1.5	(0.3)	9.8	(3.6)
Total other	8.3	(6.3)	17.0	(14.5)
Net realized investment gains (losses)	<u>\$ 11.3</u>	<u>\$ (64.4)</u>	<u>\$ (29.0)</u>	<u>\$ (103.3)</u>

- (1) The Company uses the fair value option for its investments in convertible fixed maturities. The fair value of these securities was \$55.3 and \$50.5 as of September 30, 2009 and December 31, 2008, respectively. The Company recorded gains (losses) in net realized investment gains (losses) related to changes in fair value of these securities of \$6.3 and \$(2.1) for the three months ended September 30, 2009 and 2008, respectively, and \$10.0 and \$(6.8) for the nine months ended September 30, 2009 and 2008, respectively. These realized gains (losses) are included in Other-fixed maturities.

Other-Than-Temporary Impairments

Investments are considered to be impaired when a decline in fair value is judged to be other-than-temporary. The Company's review of investment securities includes both quantitative and qualitative criteria. Quantitative criteria include the length of time and amount that each security is in an unrealized loss position and, for fixed maturities, whether expected future cash flows indicate a credit loss exists.

The Company's review of its fixed maturity and available-for-sale marketable equity securities for impairments includes an analysis of the gross unrealized losses by three categories of securities: (i) securities where the estimated fair value has declined and remained below cost or amortized cost by less than 20%, (ii) securities where the estimated fair value has declined and remained below cost or amortized cost by 20% or more for less than six months and (iii) securities where the estimated fair value has declined and remained

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below cost or amortized cost by 20% or more for six months or longer. While all securities are monitored for impairment, the Company's experience indicates that the first category does not represent a significant risk of impairment and, often, fair values recover over time as the factors that caused the declines improve. In times of economic turbulence, such as those of 2008 and 2009, securities in category (ii) represent a significant risk. Securities in category (iii) are always considered to represent a significant risk. The Company performs a qualitative analysis by issuer to identify securities in category (i) that should be further evaluated for OTTI.

If the value of a security falls into category (ii) or (iii), the Company analyzes the decrease in fair value to determine whether it is an other-than-temporary decline in value. To make this determination for each security, the Company considers, among other factors:

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

Based on the analysis, the Company makes a judgment as to whether the loss is other-than-temporary. The Company's available-for-sale marketable equity securities consist primarily of non-redeemable preferred stock, which are evaluated similarly to fixed maturities.

For fixed maturities, the Company implemented new accounting guidance effective January 1, 2009. If the Company intends to sell a security or it is more-likely-than-not it will be required to sell a security before recovery of its amortized cost basis and the fair value of the security is below amortized cost, an OTTI has occurred and the amortized cost is written down to current fair value, with a corresponding charge to net realized investment gains (losses) in the consolidated statements of income. If the Company does not intend to sell a security or believes it is not more likely than not it will be required to sell a security before recovery of its amortized cost basis, but the present value of the cash flows expected to be collected is less than the amortized cost of the security (that is, a credit loss exists), the Company concludes that an OTTI has occurred and the amortized cost is written down to the discounted estimated recovery value with a corresponding charge to net realized investment gains (losses) in the consolidated statements of income, as this is deemed the credit portion of the OTTI. The remainder of the decline in fair value is recorded in other comprehensive income (loss) in the consolidated statements of stockholders' equity, as this is considered the portion of the impairment due to other, non-credit factors.

When assessing the Company's intent to sell a fixed maturity or if it is more likely than not it will be required to sell a fixed maturity before recovery of its cost basis, the Company evaluates facts and circumstances including, but not limited to, decisions to reposition its security portfolio, sales of securities to meet cash flow needs and sales of securities to capitalize on favorable pricing. In order to determine the amount of the credit loss for a fixed maturity, the Company calculates the recovery value by performing a discounted cash flow analysis based on the current expectations of future cash flows it expects to recover. The discount rate is the effective interest rate implicit in the underlying fixed maturity. The effective interest rate is the original yield, or the coupon if the security was previously impaired. See the discussion below for additional information on the methodology and significant inputs, by security type, used to determine the amount of a credit loss.

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In periods subsequent to the recognition of an OTTI, the security is accounted for as if it had been purchased on the measurement date of the OTTI, with a par value equal to the expected principal to be recovered. Therefore, for fixed maturity securities, the revised discount or reduced premium is reflected in net investment income over the contractual term of the investment in a manner that produces a constant effective yield.

Determination of Credit Losses on Corporate Securities

To determine recovery value of a corporate security, the Company performs an analysis related to the underlying issuer including, but not limited to, the following:

- Fundamentals of the issuer to determine what the Company would recover if the issuer were to file bankruptcy versus the price at which the market is trading;
- Fundamentals of the industry in which the issuer operates;
- Earnings multiples for the given industry or sector of the industry that the underlying issuer operates within, divided by the outstanding debt to determine an expected recovery value of the security in the case of a liquidation;
- Expected cash flows of the issuer;
- Expectations regarding defaults and recovery rates;
- Changes to the rating of the security by a rating agency; and
- Additional market information.

Determination of Credit Losses on Mortgage-backed Securities

To determine recovery value of a mortgage-backed security, including residential, commercial and other asset-backed securities, the Company performs an analysis related to the underlying issuer including, but not limited to, the following:

- Discounted cash flow analysis based on the current and future cash flows the Company expects to recover;
- Level of creditworthiness;
- Delinquency ratios and loan-to-value ratios;
- Average cumulative collateral loss, vintage year and level of subordination;
- Susceptibility to fair value fluctuations due to changes in the interest rate environment;
- Susceptibility to reinvestment risk in cases where market yields are lower than the book yield earned;
- Susceptibility to reinvestment risk in cases where market yields are higher than the book yields earned and the Company's expectation of the sale of such security; and
- Susceptibility to variability of prepayments.

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(All dollar amounts in millions, unless otherwise stated)

Changes in the amount of credit-related OTTI recognized in net income where the portion related to other factors was recognized in other comprehensive income (loss) were as follows:

	For the Three Months Ended September 30, 2009	For the Nine Months Ended September 30, 2009
Balance, beginning of the period	\$ 74.4	\$ 73.0
Increases recognized in the current period:		
For which an OTTI was not previously recognized	14.1	35.4
Recognized in the current period for which an OTTI was previously recognized	1.5	12.1
Decreases attributable to:		
Securities sold or paid down during the period	(18.7)	(26.4)
Previously recognized credit losses on securities impaired during the period due to a change in intent to sell ⁽¹⁾	(0.3)	(23.1)
Balance, end of the period	\$ 71.0	\$ 71.0

(1) Represents circumstances where the Company determined in the current period that it intends to sell the security or it is more likely than not that it will be required to sell the security prior to recovery of its amortized cost.

5. Fair Value of Financial Instruments

The Company has categorized its financial instruments, based on the priority of the inputs to the valuation technique, into the three-level fair value hierarchy. The fair value hierarchy gives the highest priority to quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The level in the fair value hierarchy within which the fair value measurement falls is determined based on the lowest-level input that is significant to the fair value measurement. The Company's financial assets recorded at fair value on the consolidated balance sheets are categorized as follows:

- *Level 1* — Unadjusted quoted prices in active markets for identical instruments. Primarily consists of financial instruments whose value is based on quoted market prices, such as exchange-traded marketable equity securities and actively traded mutual fund investments.
- *Level 2* — Quoted prices for similar instruments in active markets; quoted prices for identical or similar instruments in markets that are not active; and model-derived valuations whose inputs are observable or whose significant value drivers are observable.

This level includes those financial instruments that are valued using industry-standard pricing methodologies, models, or other valuation methodologies. These models are primarily industry-standard models that consider various inputs, such as interest rate and credit spread for the underlying financial instruments. All significant inputs are observable, or derived from observable, information in the marketplace or are supported by observable levels at which transactions are executed in the market place. Financial instruments in this category primarily include certain public and private corporate fixed maturity securities, government or agency securities, and certain mortgage-backed and asset-backed securities.
- *Level 3* — Instruments whose significant value drivers are unobservable. This comprises financial instruments for which fair value is estimated based on industry-standard pricing

NOTES TO UNAUDITED INTERIM CONSOLIDATED FINANCIAL STATEMENTS — (Continued)
(All dollar amounts in millions, unless otherwise stated)

methodologies and internally developed models utilizing significant inputs not based on or corroborated by readily available market information. In limited circumstances, this category may also utilize nonbinding broker quotes. This category primarily consists of certain less liquid fixed maturities, investments in hedge funds and private equity funds, corporate private placement securities, and trading securities where the Company cannot corroborate the significant valuation inputs with market observable data.

The following table presents the financial instruments carried at fair value under the valuation hierarchy, as described above, for assets accounted for at fair value on a recurring basis. The Company has no financial liabilities accounted for at fair value on a recurring basis:

	As of September 30, 2009				
	Fair Value	Level 1	Level 2	Level 3	Level 3 Percent
Types of Investments					
Fixed maturities, available-for-sale:					
U.S. government and agencies	\$ 45.7	\$ —	\$ 45.7	\$ —	—
State and political subdivisions	484.9	—	477.7	7.2	0.0%
Foreign governments	28.2	—	28.2	—	—
Corporate securities	12,414.0	—	11,508.9	905.1	4.6
Residential mortgage-backed securities	3,536.6	—	3,270.5	266.1	1.4
Commercial mortgage-backed securities	1,873.4	—	1,850.1	23.3	0.1
Other debt obligations	159.5	—	146.3	13.2	0.1
Total fixed maturities, available-for-sale	18,542.3	—	17,327.4	1,214.9	6.2
Marketable equity securities, available-for-sale	35.4	32.9	—	2.5	0.0
Marketable equity securities, trading	140.6	140.3	—	0.3	0.0
Short-term investments	2.5	2.5	—	—	—
Investments in limited partnerships(1)	46.6	—	—	46.6	0.2
Other invested assets	6.1	—	—	6.1	0.0
Total investments	\$ 18,773.5	\$ 175.7	\$ 17,327.4	\$ 1,270.4	6.4
Separate account assets	818.6	818.6	—	—	—
Total assets	\$ 19,592.1	\$ 994.3	\$ 17,327.4	\$ 1,270.4	6.4%

(1) As of September 30, 2009, this amount included investments in hedge funds and private equity funds.

NOTES TO UNAUDITED INTERIM CONSOLIDATED FINANCIAL STATEMENTS — (Continued)
(All dollar amounts in millions, unless otherwise stated)

	As of December 31, 2008				
	Fair Value	Level 1	Level 2	Level 3	Level 3 Percent
Types of Investments					
Fixed maturities, available-for-sale:					
U.S. government and agencies	\$ 156.8	\$ —	\$ 156.8	\$ —	—
State and political subdivisions	424.9	—	418.6	6.3	0.0%
Foreign governments	34.6	—	34.6	—	—
Corporate securities	9,306.5	—	8,674.9	631.6	4.0
Residential mortgage-backed securities	3,126.3	—	3,126.3	—	—
Commercial mortgage-backed securities	1,675.0	—	1,650.6	24.4	0.2
Other debt obligations	163.5	—	151.5	12.0	0.1
Total fixed maturities, available-for-sale	14,887.6	—	14,213.3	674.3	4.3
Marketable equity securities, available-for-sale	38.1	38.1	—	—	—
Marketable equity securities, trading	106.3	106.1	—	0.2	0.0
Short-term investments	9.4	7.2	2.2	—	—
Investments in limited partnerships(1)	56.3	—	—	56.3	0.4
Other invested assets	2.4	—	—	2.4	0.0
Total investments	\$ 15,100.1	\$ 151.4	\$ 14,215.5	\$ 733.2	4.7
Separate account assets	716.2	716.2	—	—	—
Total assets	\$ 15,816.3	\$ 867.6	\$ 14,215.5	\$ 733.2	4.7%

(1) As of December 31, 2008, this amount included investments in hedge funds and private equity funds.

Fixed Maturities

The vast majority of the Company's fixed maturities have been classified as Level 2 measurements. To make this assessment, the Company determines whether the market for a security is active and if significant pricing inputs are observable. The Company predominantly utilizes third party independent pricing services to assist management in determining the fair value of its fixed maturity securities. As of September 30, 2009 and December 31, 2008, pricing services provided prices for 93.5% and 95.1%, respectively, of the Company's fixed maturities. Prices received from the pricing services are not adjusted and multiple prices for these securities are not obtained. The pricing services provide prices where observable inputs are available. The Company's pricing services utilize evaluated pricing models that vary by asset class. The standard inputs for security evaluations include benchmark yields, reported trades, broker/dealer quotes, issuer spreads, two-sided markets, benchmark securities, bids, offers and other reference data, including market research publications. Because many fixed maturities do not trade on a daily basis, evaluated pricing applications apply available information through processes, such as benchmark curves, benchmarking of like securities, sector groupings and matrix pricing, to prepare evaluations. In addition, the pricing services use models and processes to develop prepayment and interest rate scenarios. These models take into account market convention. If sufficient objectively verifiable information about a security's valuation is not available, the pricing services will not provide a valuation for the security until it is able to obtain such information.

The Company performs analysis on the prices received from the pricing services to ensure that the prices represent a reasonable estimate of fair value and gains assurance on the overall reasonableness and consistent application of input assumptions, valuation methodologies and compliance with accounting standards for fair value determination. This analysis is performed through various processes including

NOTES TO UNAUDITED INTERIM CONSOLIDATED FINANCIAL STATEMENTS — (Continued)
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evaluation of pricing methodologies and inputs, analytical reviews of certain prices between reporting periods, 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.

In situations where the Company is unable to obtain sufficient market-observable information upon which to estimate the fair value of a particular security, fair values are determined using internal pricing models that typically utilize significant, unobservable market inputs or inputs that are difficult to corroborate with observable market data. When there is not sufficient observable market information and the security is priced using internal pricing models, which is generally the case for private placement securities and other securities the pricing services are unable to price, it is considered a Level 3 measurement.

As of September 30, 2009 and December 31, 2008, the Company had \$875.9, or 4.7%, and \$632.2, or 4.0%, respectively, of its fixed maturities invested in private placement securities. The valuation of certain private placement securities requires significant judgment by management due to the absence of quoted market prices, the inherent lack of liquidity and the long-term nature of such assets. The fair values of these assets are determined using a discounted cash flow approach. The valuation model requires the use of inputs that are not market-observable and involve significant judgment. The discount rate is based on the current Treasury curve adjusted for credit and liquidity factors. The appropriate illiquidity adjustment is estimated based on illiquidity spreads observed in transactions involving other similar securities. The use of significant unobservable inputs in determining the fair value of the Company's investments in private placement securities resulted in the classification of \$783.9, or 89.5%, and \$583.2, or 92.2%, as Level 3 measurements, as of September 30, 2009 and December 31, 2008, respectively.

Marketable Equity Securities

Marketable equity securities consist primarily of investments in common stock and certain nonredeemable preferred stock and mutual fund assets, which consist of investments in publicly traded companies and actively traded mutual fund investments. The fair values of the Company's marketable equity securities are based on quoted market prices in active markets for identical assets and the vast majority are classified as Level 1.

Investments in Limited Partnerships

The fair value of the Company's investments in hedge funds and private equity funds is based upon the Company's proportionate interest in the underlying partnership or fund's net asset value (NAV), which is deemed to approximate fair value. In circumstances where the partnership NAV is deemed to differ from fair value due to illiquidity or other factors, the NAV is adjusted accordingly. As of September 30, 2009 and December 31, 2008, there were no factors present that would require an adjustment to the NAV. The Company classifies these securities as Level 3.

Separate Account Assets

Separate account assets are primarily invested in mutual funds, which are included in Level 1.

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(All dollar amounts in millions, unless otherwise stated)

Rollforward of Financial Instruments Measured at Fair Value on a Recurring Basis Using Significant Unobservable Inputs (Level 3)

The following tables present additional information about assets measured at fair value on a recurring basis and for which the Company utilized significant unobservable (Level 3) inputs to determine fair value for the three and nine months ended September 30, 2009 and 2008, respectively.

	Balance as of July 1, 2009	Purchases	Sales	Transfers in and/or (Out) of Level 3(1)	Other	Unrealized Gain Included in: Net Income(2)	Other Comprehensive Income	Realized Gains(2)	Balance as of September 30, 2009
Types of Investments:									
State and political subdivisions	\$ 7.1	\$ —	\$ —	\$ —	\$ (0.6)	\$ —	\$ 0.7	\$ —	\$ 7.2
Corporate securities(3)	747.1	34.4	(4.0)	7.8	37.9	—	81.9	—	905.1
Residential mortgage-backed securities	61.1	206.6	—	(4.3)	0.2	—	2.5	—	266.1
Commercial mortgage-backed securities	23.1	—	—	—	(0.6)	—	0.8	—	23.3
Other debt obligations	12.7	—	—	—	(0.2)	—	0.7	—	13.2
Total fixed maturities, available-for-sale	851.1	241.0	(4.0)	3.5	36.7	—	86.6	—	1,214.9
Marketable equity securities, available-for-sale	1.8	—	—	—	0.3	—	0.4	—	2.5
Marketable equity securities, trading	0.2	—	—	—	—	0.1	—	—	0.3
Investments in limited partnerships	63.2	2.2	(20.1)	—	—	0.3	—	1.0	46.6
Other invested assets	1.2	3.0	—	—	0.2	1.7	—	—	6.1
Total Level 3	\$ 917.5	\$ 246.2	\$ (24.1)	\$ 3.5	\$ 37.2	\$ 2.1	\$ 87.0	\$ 1.0	\$ 1,270.4

	Balance as of January 1, 2009	Purchases	Sales	Transfers in and/or (Out) of Level 3(1)	Other	Unrealized Gain (Loss) Included in: Net Income(2)	Other Comprehensive Income	Realized Losses(2)	Balance as of September 30, 2009
Types of Investments:									
State and political subdivisions	\$ 6.3	\$ —	\$ —	\$ (0.7)	\$ —	\$ —	\$ 1.6	\$ —	\$ 7.2
Corporate securities(3)	631.6	147.7	(4.0)	(14.3)	12.0	—	136.1	(4.0)	905.1
Residential mortgage-backed securities	—	263.5	—	—	0.2	—	2.4	—	266.1
Commercial mortgage-backed securities	24.4	—	—	(0.7)	(2.2)	—	1.8	—	23.3
Other debt obligations	12.0	—	—	0.7	(1.5)	—	2.0	—	13.2
Total fixed maturities, available-for-sale	674.3	411.2	(4.0)	(15.0)	8.5	—	143.9	(4.0)	1,214.9
Marketable equity securities, available-for-sale	—	—	—	5.2	0.3	—	(3.0)	—	2.5
Marketable equity securities, trading	0.2	—	—	—	—	0.1	—	—	0.3
Investments in limited partnerships	56.3	4.6	(23.0)	—	—	9.5	—	(0.8)	46.6
Other invested assets	2.4	3.0	—	—	0.3	0.4	—	—	6.1
Total Level 3	\$ 733.2	\$ 418.8	\$ (27.0)	\$ (9.8)	\$ 9.1	\$ 10.0	\$ 140.9	\$ (4.8)	\$ 1,270.4

- (1) Transfers into and/or out of Level 3 are reported at the value as of the beginning of the period in which the transfer occurs. Gross transfers into Level 3 were \$8.2 and \$14.7 for the three and nine months ended

NOTES TO UNAUDITED INTERIM CONSOLIDATED FINANCIAL STATEMENTS — (Continued)
(All dollar amounts in millions, unless otherwise stated)

September 30, 2009, respectively. Gross transfers out of Level 3 were \$4.7 and \$24.5 for the three and nine months ended September 30, 2009, respectively.

- (2) Realized and unrealized gains and losses for investments in limited partnerships are included in net investment income. All other realized and unrealized gains and losses are included in realized gains (losses) on the income statement.
- (3) Other transactions for corporate securities include a tax free exchange of \$40.0, where a Level 2 bond, purchased in 2009, was exchanged for a Level 3 bond from the same issuer during the third quarter of 2009.

	Balance as of July 1, 2008	Purchases	Sales	Transfers in and/or (Out) of Level 3(1)	Other	Unrealized Gain (Loss) Included in:		Realized Gains (Losses)(2)	Balance as of September 30, 2008
						Net Income(2)	Other Comprehensive Income		
Types of Investments:									
State and political subdivisions	\$ 7.5	\$ 22.0	\$ —	\$ —	\$ —	\$ —	\$ (1.8)	\$ —	\$ 27.7
Corporate securities	649.2	14.6	(4.0)	22.4	(5.5)	—	(29.8)	(3.3)	643.6
Residential mortgage-backed securities	80.6	3.9	—	(40.5)	0.2	—	(1.7)	—	42.5
Commercial mortgage-backed securities	36.9	—	—	5.3	(8.0)	—	2.3	—	36.5
Other debt obligations	16.1	—	—	(1.7)	(0.2)	—	(1.4)	—	12.8
Total fixed maturities, available-for-sale	790.3	40.5	(4.0)	(14.5)	(13.5)	—	(32.4)	(3.3)	763.1
Marketable equity securities, trading	1.3	—	—	—	1.8	(1.7)	—	—	1.4
Investments in limited partnerships	100.5	0.4	(2.8)	—	—	(8.5)	—	2.0	91.6
Other invested assets	0.9	—	—	—	1.4	(0.2)	—	(0.4)	1.7
Total Level 3	\$ 893.0	\$ 40.9	\$ (6.8)	\$ (14.5)	\$ (10.3)	\$ (10.4)	\$ (32.4)	\$ (1.7)	\$ 857.8

	Balance as of January 1, 2008	Purchases	Sales	Transfers in and/or (Out) of Level 3(1)	Other	Unrealized Gain (Loss) Included in:		Realized Gains (Losses)(2)	Balance as of September 30, 2008
						Net Income(2)	Other Comprehensive Income		
Types of Investments:									
State and political subdivisions	\$ 0.8	\$ 28.7	\$ —	\$ —	\$ —	\$ —	\$ (1.8)	\$ —	\$ 27.7
Corporate securities	632.4	61.7	(7.1)	29.3	(14.5)	—	(47.2)	(11.0)	643.6
Residential mortgage-backed securities	42.5	3.9	—	50.4	0.5	—	(12.3)	—	42.5
Commercial mortgage-backed securities	49.6	—	—	0.6	(11.9)	—	(1.2)	(0.6)	36.5
Other debt obligations	7.4	—	—	17.1	(0.6)	—	(11.1)	—	12.8
Total fixed maturities, available-for-sale	690.2	94.3	(7.1)	97.4	(26.5)	—	(73.6)	(11.6)	763.1
Marketable equity securities, trading	0.5	1.1	(0.5)	0.2	1.8	(1.7)	—	—	1.4
Investments in limited partnerships	91.4	13.9	(2.9)	—	—	(12.9)	—	2.1	91.6
Other invested assets	4.6	—	—	—	1.8	(4.0)	—	(0.7)	1.7
Total Level 3	\$ 786.7	\$ 109.3	\$ (10.5)	\$ 97.6	\$ (22.9)	\$ (18.6)	\$ (73.6)	\$ (10.2)	\$ 857.8

NOTES TO UNAUDITED INTERIM CONSOLIDATED FINANCIAL STATEMENTS — (Continued)
(All dollar amounts in millions, unless otherwise stated)

- (1) Transfers into and/or out of Level 3 are reported as the value as of the beginning of the period in which the transfer occurs. Gross transfers into Level 3 were \$34.2 and \$111.8 for the three and nine months ended September 30, 2008, respectively. Gross transfers out of Level 3 were \$48.7 and \$14.2 for the three and nine months ended September 30, 2008, respectively.
- (2) Realized and unrealized gains and losses for investments in limited partnerships are included in net investment income. All other realized and unrealized gains and losses are included in realized gains (losses) on the income statement.

The following table summarizes the carrying or reported values and corresponding fair values of financial instruments subject to disclosure requirements:

	September 30, 2009		December 31, 2008	
	Carrying Amount	Fair Value	Carrying Amount	Fair Value
Financial assets:				
Fixed maturities	\$ 18,542.3	\$ 18,542.3	\$ 14,887.6	\$ 14,887.6
Marketable equity securities, available-for-sale	35.4	35.4	38.1	38.1
Marketable equity securities, trading	140.6	140.6	106.3	106.3
Mortgage loans	1,095.2	1,076.5	988.7	907.6
Short-term investments	2.5	2.5	9.4	9.4
Investments in limited partnerships	133.4	134.8	138.3	140.2
Cash and cash equivalents	241.7	241.7	468.0	468.0
Securities lending collateral	31.4	31.4	105.7	105.7
Separate account assets	818.6	818.6	716.2	716.2
Financial liabilities:				
Funds held under deposit contracts	13,735.7	14,148.9	11,987.9	10,972.2
Notes payable:				
Capital Efficient Notes (CENts)	149.8	93.8	149.8	64.0
Senior notes	299.1	277.5	299.0	268.1
Securities lending payable	31.4	31.4	105.7	105.7

The fair values of mortgage loans are determined by discounting the projected cash flows using the current rate at which the loans would be made to borrowers with similar credit ratings and for the same maturities.

Investments in limited partnerships are comprised of hedge funds, private equity funds, and affordable housing projects and state tax credit funds. Investments in limited partnerships associated with hedge funds and private equity funds are carried at fair value based on the NAV, as described previously. Investments in limited partnerships associated with affordable housing projects and state tax credit funds are carried at amortized cost. Fair value is estimated based on the discounted cash flows over the remaining life of the tax credits.

For cash and cash equivalents, the carrying value is a reasonable estimate of fair value.

The Company reports funds held under deposit contracts related to investment-type contracts at carrying value and estimates the fair values of these contracts using an income approach based on the present value of the discounted cash flows. Cash flows are projected using prudent best estimates for lapses, mortality, and expenses and discounted at a risk-free rate plus a nonperformance risk spread.

NOTES TO UNAUDITED INTERIM CONSOLIDATED FINANCIAL STATEMENTS — (Continued)
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The fair values of the Company's notes payable are based on quoted market prices for similar instruments. The fair value measurement assumes that liabilities are transferred to a market participant of equal credit standing, without consideration for any optional redemption feature.

The fair value of securities lending collateral is the cash and non-cash collateral received by the custodian and held on the Company's behalf, based on quoted market prices for similar instruments. The carrying amount of securities lending payable approximates fair value.

6. Comprehensive Income (Loss)

The components of comprehensive income (loss) are as follows:

	Three Months Ended September 30,		Nine Months Ended September 30,	
	2009	2008	2009	2008
Net income (loss)	\$ 44.1	\$ (4.8)	\$ 96.2	\$ 27.0
Other comprehensive income (loss), net of taxes:				
Changes in unrealized gains and losses on available-for-sale securities(1)	743.0	(487.5)	1,191.7	(834.7)
Reclassification adjustment for net realized investment (gains) losses included in net income(2)	(6.4)	41.7	25.2	64.9
Adjustment for deferred policy acquisition costs and deferred sales inducements valuation allowance(3)	(68.5)	12.7	(80.4)	18.6
Other than temporary impairments on fixed maturities not related to credit losses(4)	4.6	—	(38.4)	—
Other comprehensive income (loss)	672.7	(433.1)	1,098.1	(751.2)
Total comprehensive income (loss)	\$ 716.8	\$ (437.9)	\$ 1,194.3	\$ (724.2)

(1) Net of taxes of \$400.1, \$(262.5), \$641.7 and \$(449.4) for the three months ended September 30, 2009 and 2008 and the nine months ended September 30, 2009 and 2008, respectively.

(2) Net of taxes of \$(3.4), \$22.4, \$13.6 and \$34.9 for the three months ended September 30, 2009 and 2008 and the nine months ended September 30, 2009 and 2008, respectively. For the three and nine months ended September 30, 2009, \$22.0 (net of taxes of \$11.8) and \$22.9 (net of taxes of \$12.2), respectively, of the reclassification adjustment is related to losses previously classified as other-than-temporary impairments not related to credit losses.

(3) Net of taxes of \$(37.0), \$6.9, \$(43.3) and \$10.0 for the three months ended September 30, 2009 and 2008 and the nine months ended September 30, 2009 and 2008, respectively.

(4) Net of taxes of \$2.5, \$0, \$(20.7) and \$0 for the three months ended September 30, 2009 and 2008 and the nine months ended September 30, 2009 and 2008, respectively.

NOTES TO UNAUDITED INTERIM CONSOLIDATED FINANCIAL STATEMENTS — (Continued)
(All dollar amounts in millions, unless otherwise stated)

7. Deferred Policy Acquisition Costs

The following table provides a reconciliation of the beginning and ending balance for deferred policy acquisition costs:

	September 30, 2009	December 31, 2008
Unamortized balance at beginning of period	\$ 219.5	\$ 129.9
Deferral of acquisition costs	123.2	110.6
Adjustments related to investment losses	9.1	4.8
Amortization related to other expenses	(36.4)	(25.8)
Unamortized balance at end of period	315.4	219.5
Accumulated effect of net unrealized investment (gains) losses	(74.6)	28.0
Balance at end of period	<u>\$ 240.8</u>	<u>\$ 247.5</u>

8. Deferred Sales Inducements

The following table provides a reconciliation of the beginning and ending balance for deferred sales inducements, which are included in other assets:

	September 30, 2009	December 31, 2008
Unamortized balance at beginning of period	\$ 33.0	\$ 17.2
Capitalizations	30.4	17.3
Adjustments related to investment losses	2.0	1.0
Amortization related to other expenses	(6.8)	(2.5)
Unamortized balance at end of period	58.6	33.0
Accumulated effect of net unrealized investment (gains) losses	(16.6)	4.5
Balance at end of period	<u>\$ 42.0</u>	<u>\$ 37.5</u>

9. Commitments and Contingencies

Litigation

Because of the nature of the business, the Company is subject to legal actions filed or threatened in the ordinary course of its business operations. The Company does not expect that any such litigation, pending or threatened, as of September 30, 2009, will have a material adverse effect on its consolidated financial condition, future operating results or liquidity.

Leases

On August 1, 2009, the Company entered into a new service agreement with a third party service provider to outsource the majority of its information technology infrastructure, effectively terminating the previous agreement with this vendor which was scheduled to expire in July 2010. The initial term of the new agreement expires in July 2014, subject to early termination in certain cases, with two one-year extensions at the Company's election. Under the terms of the service agreement, the Company agreed to pay an annual service fee ranging from \$10.6 to \$11.4 for five contract years beginning August 1, 2009.

NOTES TO UNAUDITED INTERIM CONSOLIDATED FINANCIAL STATEMENTS — (Continued)
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Investments in Limited Partnerships

On June 24, 2009, the Company invested in a new limited partnership interest related to affordable housing projects. The Company unconditionally committed to provide capital contributions totaling \$10.0. As of September 30, 2009 the Company contributed \$1.4 and is expected to contribute \$8.6 over the next four years. The present value of these unfunded contributions is recorded in other liabilities.

Other Commitments

At September 30, 2009 and December 31, 2008, unfunded mortgage loan commitments were \$17.4 and \$9.0, respectively. The Company had no other material commitments or contingencies at September 30, 2009 and December 31, 2008.

10. Segment Information

The Company offers a broad range of products and services that include group and individual insurance products, retirement products and annuities. These operations are managed separately as five reportable segments based on product groupings: Group, Retirement Services, Income Annuities, Individual and Other.

The primary segment profitability measure that management uses is segment pre-tax adjusted operating income (loss), which is calculated by adjusting income (loss) from continuing operations before federal income taxes to exclude net realized investment gains (losses), and for the Retirement Services' segment to include the net realized investment gains (losses) on fixed index annuities (FIA) options.

When evaluating segment pre-tax adjusted operating income (loss) in the Retirement Services' segment, management includes the realized and unrealized investment gains (losses) from options related to a FIA hedging program. This program consists of buying S&P 500 Index call options. The Company uses index options to hedge the equity return component of FIA products. These options do not qualify as hedge instruments or for hedge accounting treatment. The realized and unrealized gain (losses) from the options is recorded in net realized investment gains (losses). Since the interest incurred on the Company's FIA products is included as a component of interest credited, it is more meaningful to evaluate results inclusive of the results of the hedge program.

- *Group.* Group offers medical stop-loss insurance, limited medical benefit plans, group life insurance, accidental death and dismemberment insurance, and disability insurance mainly to employer groups of 50 to 5,000 individuals. Group also offers managing general underwriter services through Medical Risk Managers Holdings, Inc.
- *Retirement Services.* Retirement Services offers fixed and variable deferred annuities, including tax-sheltered annuities, IRAs and group annuities, to qualified retirement plans, including Section 401(k) and 457 plans.
- *Income Annuities.* Income Annuities offers single premium immediate annuities, or SPIAs, for customers seeking a reliable source of retirement income and structured settlement annuities to fund third party personal injury settlements.
- *Individual.* Individual offers a wide array of term, universal and variable life insurance products, as well as bank-owned life insurance, or BOLI.
- *Other.* This segment consists of unallocated corporate income, composed primarily of investment income on unallocated surplus, unallocated corporate expenses, interest expense on debt, the results of small, non-insurance businesses that are managed outside of the operating segments, and intersegment elimination entries.

NOTES TO UNAUDITED INTERIM CONSOLIDATED FINANCIAL STATEMENTS — (Continued)
(All dollar amounts in millions, unless otherwise stated)

The Company allocates capital and related investment income to each segment using a risk-based capital formula.

The following tables present selected financial information by segment and reconcile segment pre-tax adjusted operating income (loss) to amounts reported in the consolidated statements of income.

	Three Months Ended September 30, 2009					Total
	Group	Retirement Services	Income Annuities	Individual	Other	
Revenues:						
Premiums	\$ 106.5	\$ 0.1	\$ —	\$ 35.5	\$ —	\$ 142.1
Net investment income	4.5	103.5	104.7	66.9	4.0	283.6
Other revenues	4.2	4.5	0.1	3.1	2.8	14.7
Net realized investment gains (losses):						
Total other-than-temporary impairment losses on securities	(3.4)	(6.3)	(24.4)	(3.9)	(6.1)	(44.1)
Less: portion of losses recognized in other comprehensive income	2.7	1.9	14.9	2.5	4.7	26.7
Net impairment losses recognized in earnings	(0.7)	(4.4)	(9.5)	(1.4)	(1.4)	(17.4)
Other net realized investment gains (losses)	(0.8)	5.3	28.4	(2.1)	(2.1)	28.7
Total net realized investment gains (losses)	(1.5)	0.9	18.9	(3.5)	(3.5)	11.3
Total revenues	113.7	109.0	123.7	102.0	3.3	451.7
Benefits and expenses:						
Policyholder benefits and claims	71.7	(1.3)	—	15.2	—	85.6
Interest credited	—	70.5	90.7	60.0	(0.7)	220.5
Other underwriting and operating expenses	25.6	13.6	5.4	13.4	3.7	61.7
Interest expense	—	—	—	—	7.9	7.9
Amortization of deferred policy acquisition costs	1.9	10.5	0.4	1.0	—	13.8
Total benefits and expenses	99.2	93.3	96.5	89.6	10.9	389.5
Segment pre-tax income (loss)	14.5	15.7	27.2	12.4	(7.6)	62.2
Less: Net realized investment gains (losses)	(1.5)	0.9	18.9	(3.5)	(3.5)	11.3
Add: Net realized and unrealized gains (losses) on FIA options	—	1.4	—	—	—	1.4
Segment pre-tax adjusted operating income (loss)	\$ 16.0	\$ 16.2	\$ 8.3	\$ 15.9	\$ (4.1)	\$ 52.3

NOTES TO UNAUDITED INTERIM CONSOLIDATED FINANCIAL STATEMENTS — (Continued)
(All dollar amounts in millions, unless otherwise stated)

	Three Months Ended September 30, 2008					
	<u>Group</u>	<u>Retirement Services</u>	<u>Income Annuities</u>	<u>Individual</u>	<u>Other</u>	<u>Total</u>
Revenues:						
Premiums	\$ 113.2	\$ 0.1	\$ —	\$ 34.8	\$ —	\$ 148.1
Net investment income	4.2	67.9	108.4	64.3	(3.2)	241.6
Other revenues	4.7	5.1	0.2	3.4	3.0	16.4
Net realized investment gains (losses):						
Total other-than-temporary impairment losses on securities	(0.1)	(2.0)	(3.3)	(9.8)	(8.1)	(23.3)
Less: portion of losses recognized in other comprehensive income	—	—	—	—	—	—
Net impairment losses recognized in earnings	(0.1)	(2.0)	(3.3)	(9.8)	(8.1)	(23.3)
Other net realized investment gains (losses)	—	(1.6)	(33.8)	(1.0)	(4.7)	(41.1)
Net realized investment gains (losses)	(0.1)	(3.6)	(37.1)	(10.8)	(12.8)	(64.4)
Total revenues	122.0	69.5	71.5	91.7	(13.0)	341.7
Benefits and expenses:						
Policyholder benefits and claims	67.3	(2.4)	—	14.8	—	79.7
Interest credited	—	44.5	90.5	57.8	(0.7)	192.1
Other underwriting and operating expenses	27.5	14.2	5.3	14.7	3.7	65.4
Interest expense	—	—	—	—	8.0	8.0
Amortization of deferred policy acquisition costs	2.0	4.0	0.4	0.7	—	7.1
Total benefits and expenses	96.8	60.3	96.2	88.0	11.0	352.3
Segment pre-tax income (loss)	25.2	9.2	(24.7)	3.7	(24.0)	(10.6)
Less: Net realized investment gains (losses)	(0.1)	(3.6)	(37.1)	(10.8)	(12.8)	(64.4)
Segment pre-tax adjusted operating income (loss)	\$ 25.3	\$ 12.8	\$ 12.4	\$ 14.5	\$ (11.2)	\$ 53.8

NOTES TO UNAUDITED INTERIM CONSOLIDATED FINANCIAL STATEMENTS — (Continued)
(All dollar amounts in millions, unless otherwise stated)

	Nine Months Ended September 30, 2009					
	Group	Retirement Services	Income Annuities	Individual	Other	Total
Revenues:						
Premiums	\$ 324.1	\$ 0.1	\$ —	\$ 106.0	\$ —	\$ 430.2
Net investment income	13.3	281.8	318.1	198.0	18.2	829.4
Other revenues	12.7	12.3	0.4	9.9	7.9	43.2
Net realized investment gains (losses):						
Total other-than-temporary impairment losses on securities	(8.5)	(53.1)	(76.6)	(17.7)	(12.0)	(167.9)
Less: portion of losses recognized in other comprehensive income	6.3	23.4	49.5	9.1	5.9	94.2
Net impairment losses recognized in earnings	(2.2)	(29.7)	(27.1)	(8.6)	(6.1)	(73.7)
Other net realized investment gains (losses)	(0.7)	12.2	34.8	0.7	(2.3)	44.7
Total net realized investment gains (losses)	(2.9)	(17.5)	7.7	(7.9)	(8.4)	(29.0)
Total revenues	347.2	276.7	326.2	306.0	17.7	1,273.8
Benefits and expenses:						
Policyholder benefits and claims	219.9	(2.2)	—	44.4	—	262.1
Interest credited	—	187.2	268.7	175.7	(2.4)	629.2
Other underwriting and operating expenses	79.7	41.3	15.6	39.6	10.5	186.7
Interest expense	—	—	—	—	23.8	23.8
Amortization of deferred policy acquisition costs	5.8	26.8	1.2	2.6	—	36.4
Total benefits and expenses	305.4	253.1	285.5	262.3	31.9	1,138.2
Segment pre-tax income (loss)	41.8	23.6	40.7	43.7	(14.2)	135.6
Less: Net realized investment gains (losses)	(2.9)	(17.5)	7.7	(7.9)	(8.4)	(29.0)
Add: Net realized and unrealized gains (losses) on FIA options	—	0.2	—	—	—	0.2
Segment pre-tax adjusted operating income (loss)	<u>\$ 44.7</u>	<u>\$ 41.3</u>	<u>\$ 33.0</u>	<u>\$ 51.6</u>	<u>\$ (5.8)</u>	<u>\$ 164.8</u>
As of September 30, 2009:						
Total investments	\$ 157.8	\$ 6,979.3	\$ 6,481.9	\$ 4,710.3	\$ 1,705.9	\$ 20,035.2
Deferred policy acquisition costs	3.5	166.3	19.7	51.3	—	240.8
Separate account assets	—	736.9	—	81.7	—	818.6
Total assets	285.5	8,158.5	6,664.6	5,076.5	2,040.9	22,226.0
Future policy benefits, losses, claims, and loss expenses(1)	190.5	7,448.0	6,703.4	4,792.8	(19.3)	19,115.4
Unearned premiums	2.2	—	—	10.8	—	13.0
Other policyholder funds	8.6	16.1	19.4	40.3	6.4	90.8
Notes payable	—	—	—	—	448.9	448.9

(1) This includes funds held under deposit contracts, future policy benefits, and policy and contract claims.

NOTES TO UNAUDITED INTERIM CONSOLIDATED FINANCIAL STATEMENTS — (Continued)
(All dollar amounts in millions, unless otherwise stated)

	Nine Months Ended September 30, 2008					
	Group	Retirement Services	Income Annuities	Individual	Other	Total
Revenues:						
Premiums	\$ 338.8	\$ 0.1	\$ —	\$ 101.5	\$ —	\$ 440.4
Net investment income	13.4	188.4	316.9	190.6	8.7	718.0
Other revenues	14.3	15.9	0.6	12.2	9.0	52.0
Net realized investment gains (losses):						
Total other-than-temporary impairment losses on securities	(0.1)	(12.9)	(22.6)	(12.7)	(13.4)	(61.7)
Less: portion of losses recognized in other comprehensive income	—	—	—	—	—	—
Net impairment losses recognized in earnings	(0.1)	(12.9)	(22.6)	(12.7)	(13.4)	(61.7)
Other net realized investment losses	—	(4.1)	(31.4)	(0.5)	(5.6)	(41.6)
Net realized investment losses	(0.1)	(17.0)	(54.0)	(13.2)	(19.0)	(103.3)
Total revenues	366.4	187.4	263.5	291.1	(1.3)	1,107.1
Benefits and expenses:						
Policyholder benefits and claims	222.0	(6.7)	—	44.8	—	260.1
Interest credited	—	127.2	272.4	171.3	(1.8)	569.1
Other underwriting and operating expenses	86.7	44.5	16.1	43.0	11.6	201.9
Interest expense	—	—	—	—	24.0	24.0
Amortization of deferred policy acquisition costs	6.1	8.4	1.0	2.2	—	17.7
Total benefits and expenses	314.8	173.4	289.5	261.3	33.8	1,072.8
Segment pre-tax income (loss)	51.6	14.0	(26.0)	29.8	(35.1)	34.3
Less: Net realized investment gains (losses)	(0.1)	(17.0)	(54.0)	(13.2)	(19.0)	(103.3)
Add: Net realized and unrealized gains (losses) on FIA options	—	(3.6)	—	—	—	(3.6)
Segment pre-tax adjusted operating income (loss)	\$ 51.7	\$ 27.4	\$ 28.0	\$ 43.0	\$ (16.1)	\$ 134.0
As of September 30, 2008:						
Total investments	\$ 157.4	\$ 4,508.5	\$ 6,069.1	\$ 4,186.2	\$ 1,527.3	\$ 16,448.5
Deferred policy acquisition costs	3.2	151.9	13.8	42.9	—	211.8
Separate account assets	—	821.1	—	91.3	—	912.4
Total assets	293.7	5,856.8	6,491.0	4,768.3	1,981.2	19,391.0
Future policy benefits, losses, claims, and loss expenses(1)	198.2	5,173.8	6,794.1	4,698.8	(9.4)	16,855.5
Unearned premiums	2.2	—	—	10.3	—	12.5
Other policyholder funds	9.2	29.1	2.1	28.8	7.9	77.1
Notes payable	—	—	—	—	448.7	448.7

(1) This includes funds held under deposit contracts, future policy benefits, and policy and contract claims.

NOTES TO UNAUDITED INTERIM CONSOLIDATED FINANCIAL STATEMENTS — (Continued)
(All dollar amounts in millions, unless otherwise stated)

11. Quarterly Results of Operations

The unaudited quarterly results of operations for the nine months ended September 30, 2009 and the year ended December 31, 2008 are summarized in the table below:

	<u>March 31</u>	<u>June 30</u>	<u>September 30</u>	<u>December 31</u>
		<u>Three Months Ended</u>		
		<u>(In millions, except for per share data)</u>		
2009				
Total revenues	\$ 378.8	\$ 443.3	\$ 451.7	
Total benefits and expenses	<u>371.6</u>	<u>377.1</u>	<u>389.5</u>	
Income from operations before income taxes	7.2	66.2	62.2	
Net income	5.1	47.0	44.1	
Net income per common share:				
Basic net income per share(1)	\$ 0.05	\$ 0.42	\$ 0.40	
Diluted net income per share(1)	\$ 0.05	\$ 0.42	\$ 0.40	
2008				
Total revenues	\$ 365.0	\$ 400.4	\$ 341.7	\$ 344.0
Total benefits and expenses	<u>360.3</u>	<u>360.2</u>	<u>352.3</u>	<u>365.3</u>
Income (loss) from operations before income taxes	4.7	40.2	(10.6)	(21.3)
Net income (loss)	3.3	28.5	(4.8)	(4.9)
Net income (loss) per common share:				
Basic net income (loss) per share(1)	\$ 0.03	\$ 0.26	\$ (0.05)	\$ (0.05)
Diluted net income (loss) per share(1)	\$ 0.03	\$ 0.26	\$ (0.05)	\$ (0.05)

(1) Quarterly earnings per share amounts may not add to the full year amounts due to share weighting, rounding and, in the periods of quarterly net losses, the antidilutive effect of the outstanding warrants and restricted shares.

12. Subsequent Events

On November 9, 2009, the date the September 30, 2009 unaudited interim consolidated financial statements of Symetra Financial were issued, the Company evaluated the recognition and disclosure of subsequent events.

On October 5, 2009, the Company's IPO committee approved the filing of a registration statement with the Securities and Exchange Commission for an initial public offering of the Company's common stock.

On October 7, 2009, a member in default in the syndicate of lending institutions on the Company's revolving credit facility assigned its interest in the facility to a new member. This assignment effectively restored the Company's ability to borrow under the facility from \$180.0 to the original amount of \$200.0.

GLOSSARY OF SELECTED INSURANCE AND DEFINED TERMS

Accumulation period	The period during which a deferred annuity accumulates interest or investment gains (losses). The period ends when the income payments begin.
Annualized first-year premiums (AFYP)	This term applies to our Group and Individual segments. For recurring premium products it represents the total expected premium payments over the first twelve months on new sales. The entire twelve months of expected premium is reported as AFYP in the period during which the policy is issued. For single-premium products, the AFYP is 10% of the single premium.
Annuity	A contract sold by insurance companies that offers tax-deferred savings and a choice of payout options to meet the owner's income needs in retirement.
Bank-owned life insurance (BOLI)	A life insurance policy purchased to insure the life of certain bank employees, usually officers and other highly compensated employees. The policies are commonly used to fund employee pension and benefit plans.
Brokerage general agent	An independent contractor of the insurance company who has the authority to appoint brokers on behalf of the insurance company.
Cash value	The amount of cash available to a policyholder on the surrender of or withdrawal from a life insurance policy or annuity contract.
Cede	Reinsuring with another insurance company all or a portion of the risk we insure.
Contract values	The amounts held for the benefit of policyholders or contractholders within investment products. For variable products, account value is equal to fair value.
Deferred annuities	Annuity contracts that delay income payments until the holder chooses to receive them. These contracts might also be surrendered for cash, exchanged for another contract or rolled over to another contract.
Defined benefit plan	A pension plan that promises to pay a specified amount to each eligible plan member who retires.
Defined contribution plan	A plan established under Section 401(a), 401(k), 403(b) or 457(b) of the Internal Revenue Code, under which the benefits to a participant depend on contributions made to, and the investment return on, the participant's account.
Earned premiums	The portion of a premium, net of any amount ceded, that represents coverage already provided or that belongs to the insurer based on the part of the policy period that has passed.
Expense risk	The measure of the sensitivity of the insurance company's liability for the resultant higher expense rates than charged for in the premium, expense charge or margin.
Fixed annuity	An annuity that guarantees that a specific sum of money will be paid in the future, usually as monthly income, to an annuitant. The dollar amount will not fluctuate regardless of adverse changes in

Fixed indexed annuity (FIA)	<p>the insurance company's mortality experience, investment return and expenses.</p> <p>Modifications of the single premium deferred annuity, which usually guarantees at a minimum a return of the premium. Additional interest can be earned that is linked to a specified stock index. Thus, this insurance product usually guarantees the principal of the investment, while at the same time providing the opportunity for increasing values tied to the equities market.</p>
General account	<p>All of the assets of our insurance companies recognized for statutory accounting purposes other than those specifically allocated to separate accounts. We bear the risk of our investments held in our general account.</p>
Group insurance	<p>A single contract or policy under which individuals in a natural group (such as employees of a business firm) and potentially their dependants are covered.</p>
Group medical stop-loss insurance	<p>Coverage purchased by employers in order to limit their exposure under self-insured medical plans.</p>
Guaranteed investment contract	<p>A contract, usually purchased by ERISA qualified plans, that guarantees a minimum rate of return on the amount invested.</p>
Guaranteed living benefits (GLBs)	<p>An industry term associated with optional benefit riders on variable annuity contracts, such as guaranteed minimum withdrawal benefits (GMWBs), guaranteed minimum income benefits (GMIBs) and guaranteed minimum accumulation benefits (GMABs). For a separate charge assessed against the variable annuity contract value, GLBs generally provide for some guaranteed level of withdrawal, annuity or accumulation benefit regardless of declines in the variable annuity contract value. Some variable annuity contracts may allow for increases or "step-ups" in guaranteed benefit amounts. GLBs are typically subject to various contractual conditions, including minimum waiting periods, required participation in asset allocation programs and limitations on withdrawal amounts. GLBs typically require insurers to maintain complex hedging programs to manage the risks associated with these guaranties.</p>
Guaranteed minimum income benefit (GMIB)	<p>A benefit that guarantees a specified minimum appreciation rate for a defined period of time, after which annuity payments commence.</p>
Guaranteed minimum withdrawal benefit (GMWB)	<p>A benefit that guarantees a customer's minimum stream of income, equal to the return of the contract's principal, provided it is withdrawn within specified limits over time.</p>
In force	<p>Policies and contracts reflected on our applicable records that have not expired or been terminated as of a given date.</p>
Interest spread	<p>Yield on investments less the interest rate credited on liabilities.</p>
Managing general underwriter (MGU)	<p>An MGU is a business that acts as a sales intermediary between an insurance company and medical stop-loss policyholder. MGU's can</p>

	provide marketing, premium administration, claims administration, claims adjudication and pricing. The MGU is generally paid a percentage of premium and does not share in any of the risk.
Market value adjustment (MVA)	A market value adjustment is a feature that adjusts the surrender value of a contract in the event of surrender prior to the end of the contract period to protect an insurer against losses due to higher interest rates at the time of the surrender.
Morbidity	The incidence of disease or disability in a specific population over a specific period of time.
Mortality	The number of deaths in a specific population over a specific period of time.
Mortality gains	Mortality gains may arise if mortality rates are higher or lower than expected. For structured settlements and SPIAs mortality gains occur if policyholders die sooner than expected. For life insurance, mortality gains occur if policyholders die later than expected.
Multiple premium immediate annuity (MPIA)	An annuity that is funded with multiple premiums and guarantees a series of payments continuing over a fixed number of years or for the life of the annuitant. The payments typically begin more than one year after the initial premium payment.
Non-admitted assets	Certain assets or portions thereof that are not permitted to be reported as admitted assets in an insurer's annual statement prepared in accordance with statutory accounting principles. As a result, certain assets that normally would be accorded value in the financial statements of non-insurance corporations are accorded no value and thus reduce the reported statutory surplus of the insurer.
Non-qualified plan	<p>An employee benefits plan that does not have the federal tax advantages of a qualified pension plan, in which employers receive a federal tax deduction for contributions paid into the plan on behalf of their employees. For an employer, not having a tax deduction can be a serious disadvantage, but a non-qualified plan has these advantages:</p> <ol style="list-style-type: none">1) otherwise discriminatory coverage for some employees is allowed; and2) benefits can be allocated to certain employees whom the employer wishes to reward. The result could be that the total cost of the benefits for a particular group of employees may be less under a non-qualified plan than for all employees under a qualified plan.
Persistency	Measurement of the percentage of insurance policies or annuity contracts remaining in force between specified measurement dates.
Premiums	Payments and other consideration received on insurance policies issued or reinsurance assumed by an insurance company. Under generally accepted accounting principles, premiums on variable life and other investment-type contracts are not accounted for as revenues.

Regulatory capital	Regulatory capital is the sum of statutory capital and surplus and asset valuation reserve (AVR).
Reinsurance	A form of insurance that insurance companies buy for their own protection “a sharing of insurance.” An insurer (the reinsured) reduces its possible maximum loss on either an individual risk or a large number of risks by giving a portion of its liability to another insurance company (the reinsurer). Reinsurance enables an insurance company to (1) expand its capacity; (2) stabilize its underwriting results; (3) finance its expanding volume; (4) secure catastrophe protection against shock losses; (5) withdraw from a class or line of business, or a geographical area, within a relatively short time period and (6) share large risks with other companies.
Reserves	Liabilities established by insurers and reinsurers to reflect the estimated costs of claim payments and benefits and the related expenses that the insurer or reinsurer will ultimately be required to pay in respect of insurance or reinsurance it has written.
Section 403(b) plan	A retirement plan which is available primarily to public school employees and non-profit organizations that allows individuals to defer compensation on a pre-tax basis through payroll deductions and to defer federal and sometimes state taxes until the assets are withdrawn.
Section 457 plan	A retirement plan available to government employees that allows an individual to defer compensation on a pre-tax basis through payroll deductions and to defer federal and sometimes state taxes until the assets are withdrawn.
Shadow account	A shadow account is a proxy for the account value of a UL policy. The shadow account accumulates based on more favorable cost of insurance charges, loads and interest crediting rates than the policy’s actual account value. The policy will not lapse as long as the value of the shadow account remains positive. The shadow account is not accessible by the policyholder.
Single premium immediate annuities (SPIAs)	An annuity that is purchased for a single premium at the time of issue and guarantees a series of payments continuing over a fixed number of years or for the life of the annuitant.
Statutory reserves	Liabilities established by state insurance law that an insurer must have available to provide for future obligations with respect to all policies. Statutory reserves are liabilities on the balance sheet of financial statements prepared in conformity with statutory accounting principles.
Statutory surplus	The excess of admitted assets over statutory liabilities as shown on an insurer’s statutory financial statements.
Structured settlement	A customized annuity used to provide a claimant ongoing periodic payments instead of a lump sum payment. A structured settlement provides an alternative to a lump sum settlement generally in a personal injury lawsuit and typically is purchased by a property and casualty insurance company for the benefit of an injured

	claimant with benefits scheduled to be paid throughout a fixed period or for the life of the claimant.
Surrender charge	An amount specified in an insurance policy or annuity contract that is charged to a policyholder or contractholder for early cancellation of, or withdrawal under, that policy or contract.
Surrenders and withdrawals	Amounts taken from life insurance policies and annuity contracts representing the full or partial values of these policies or contracts.
Tax sheltered annuity	An annuity issued as part of a Section 403(b) plan. Tax-sheltered annuities are also referred to as “Section 403(b) annuities.”
Term life insurance	Life insurance that stays in effect for only a specified, limited period. If an insured dies within that period, the beneficiary receives the death payments. If the insured survives, the policy ends and the beneficiary receives nothing.
Third party administrator (TPA)	A person or entity that, pursuant to a service contract, processes claims or provides administrative services for an employee benefits plan.
Underwriting	The insurer’s process of reviewing applications submitted for insurance coverage, deciding whether to accept all or part of the coverage requested and determining the applicable premiums.
Universal life (UL) insurance	Adjustable life insurance under which (1) premiums are flexible, not fixed, (2) protection is adjustable, not fixed, and (3) insurance company expenses and other charges are specifically disclosed to a purchaser. This policy is referred to as unbundled life insurance because its three basic elements (investment earnings, pure cost of protection and company expenses) are separately identified both in the policy and in an annual report to the policyowner. After the first premium, additional premiums can be paid at any time. A specified percentage expense charge is deducted from each premium before the balance is credited to the cash value, along with interest. The pure cost of protection is subtracted from the cash value monthly. As selected by the insured, the death benefit can be a specified amount plus the cash value or the specified amount that includes the cash value. After payment of the minimal initial premium required, there are no contractually scheduled premium payments (provided the cash value account balance is sufficient to pay the pure cost of protection each month and any other expenses and charges). Expenses and charges may take the form of a flat dollar amount for the first policy year, a sales charge for each premium received and a monthly expense charge for each policy year. An annual report is provided the policy owner that shows the status of the policy.
Variable annuity	An annuity in which premium payments are used to purchase accumulation units, their number depending on the value of each unit. The value of a unit is determined by the value of the portfolio of stocks in which the insurance company invests the premiums.
Variable life (VL) insurance	An investment-oriented life insurance policy that provides a return linked to an underlying portfolio of securities. The investment offered through the policy is typically established as a separate

	account, which is divided into subaccounts that invest in underlying mutual funds. The policyholder has discretion in choosing among the available subaccounts, such as a common stock fund, bond fund, or money market fund. The life insurance policy benefits payable to the beneficiary upon the death of the insured or the surrender of the policy will vary to reflect the investment performance of the subaccounts chosen by the policy owner.
Waiver of premium	A provision of a life insurance policy pursuant to which an insured with total disability that lasts for a specified period no longer has to pay premiums for the duration of the disability or for a stated period, during which time the life insurance policy provides continued coverage.
Whole life insurance	Level premium life insurance that covers the lifetime of the individual instead of a fixed term.

Shares

SYMETRA.

FINANCIAL

Common Stock

PRELIMINARY PROSPECTUS

BofA Merrill Lynch

J.P. Morgan

Goldman, Sachs & Co.

Barclays Capital

, 2009

PART II
INFORMATION NOT REQUIRED IN PROSPECTUS

Item 13. Other Expenses of Issuance and Distribution.

The following table sets forth the expenses (other than underwriting compensation expected to be incurred) in connection with this offering. All of such amounts (except the SEC registration fee and FINRA filing fee) are estimated.

SEC registration fee	\$ 32,085
FINRA filing fee	58,000
Listing fee	*
Blue Sky fees and expenses	*
Printing and engraving costs	*
Legal fees and expenses	*
Accounting fees and expenses	*
Transfer Agent and Registrar fees and expenses	*
Miscellaneous expenses	*
Total	\$ *

* To be provided by amendment

Item 14. Indemnification of Directors and Officers.

Section 145(a) of the Delaware General Corporation Law (the “DGCL”) provides in relevant part that a corporation may indemnify any officer or director who was or is a party or is threatened to be made a party to any threatened, pending or completed action, suit or proceeding (other than an action by or in the right of the corporation) by reason of the fact that such person is or was a director or officer of the corporation, or is or was serving at the request of the corporation as a director or officer of another entity, against expenses (including attorneys’ fees), judgments, fines and amounts paid in settlement actually and reasonably incurred by such person in connection with such action, suit or proceeding if such person acted in good faith and in a manner such person reasonably believed to be in or not opposed to the best interests of the corporation, and, with respect to any criminal action or proceeding, had no reasonable cause to believe such person’s conduct was unlawful.

Section 145(b) of the DGCL provides in relevant part that a corporation may indemnify any person who was or is a party or is threatened to be made a party to any threatened, pending or completed action or suit by or in the right of the corporation to procure a judgment in its favor by reason of the fact that the person is or was a director, officer, employee or agent of the corporation, or is or was serving at the request of the corporation as a director, officer, employee or agent of another corporation, partnership, joint venture, trust or other enterprise against expenses (including attorneys’ fees) actually and reasonably incurred by the person in connection with the defense or settlement of such action or suit if the person acted in good faith and in a manner the person reasonably believed to be in or not opposed to the best interests of the corporation and except that no indemnification shall be made in respect of any claim, issue or matter as to which such person shall have been adjudged to be liable to the corporation unless and only to the extent that the Court of Chancery or the court in which such action or suit was brought shall determine upon application that, despite the adjudication of liability but in view of all the circumstances of the case, such person is fairly and reasonably entitled to indemnity for such expenses which the Court of Chancery or such other court shall deem proper.

Our articles of incorporation and bylaws generally provide that we will indemnify our directors and officers to the fullest extent permitted by law.

We also obtained officers' and directors' liability insurance which insures against liabilities that officers and directors of the registrant may, in such capacities, incur.

Section 145(g) of the DGCL provides that a corporation shall have power to purchase and maintain insurance on behalf of any person who is or was a director, officer, employee or agent of the corporation, or is or was serving at the request of the corporation as a director, officer, employee or agent of another corporation, partnership, joint venture, trust or other enterprise against any liability asserted against such person and incurred by such person in any such capacity, or arising out of such person's status as such, whether or not the corporation would have the power to indemnify such person against such liability under that section.

Section 145(f) of the DGCL provides that the indemnification and advancement of expenses provided by, or granted pursuant to, the other subsections of Section 145 of the DGCL shall not be deemed exclusive of any other rights to which those seeking indemnification or advancement of expenses may be entitled under any bylaw, agreement, vote of stockholders or disinterested directors or otherwise, both as to action in such person's official capacity and as to action in another capacity while holding such office.

We have entered into indemnification agreements with each of our directors and officers. Under the terms of our indemnification agreements, we are required to indemnify each of our directors and officers, to the fullest extent permitted by the laws of the State of Delaware, against any and all (a) costs and expenses (including attorneys' and experts' fees, expenses and charges) actually and reasonably paid or incurred in connection with investigating, defending, being a witness in or participating in, or preparing to investigate, defend, be a witness in or participate in, and (b) damages, losses, liabilities, judgments, fines, penalties and amounts paid in settlement relating to, resulting from or arising out of, in the case of either (a) or (b), any threatened, pending or completed action, suit or proceeding, or any inquiry or investigation that such person determines might lead to the institution of any such action, suit or proceeding, by reason of the fact that (y) such person is or was a director, officer, employee or agent of the Company and/or a subsidiary of the Company or (z) such person is or was serving at our request as a director, officer, employee or agent of another corporation, partnership, non-profit organization, joint venture, trust or other enterprise. The indemnification agreements also require us, if so requested, to advance within 20 business days any and all costs and expenses to the director or officer which such person determines reasonably likely to be payable, provided that such person will return any such advance which remains unspent at the final conclusion of the claim to which the advance related. Our bylaws also require that such person return any such advance if it is ultimately determined that such person is not entitled to indemnification by us as authorized by the laws of the State of Delaware.

We are not required to provide indemnification under our indemnification agreements for certain matters, including: (1) indemnification beyond that permitted by the laws of the State of Delaware; (2) indemnification in connection with certain proceedings or claims initiated or brought voluntarily by the director or officer; (3) indemnification for settlements the director or officer enters into without the Company's written consent; (4) indemnification related to disgorgement of profits under Section 16(b) of the Securities Exchange Act of 1934; (5) indemnification where a final decision by a court having jurisdiction in the matter shall determine that such indemnification is not lawful; or (6) indemnification for liabilities for which the director or officer has received payment under any insurance policy as may exist for such person's benefit, our articles of incorporation or bylaws or any other contract or otherwise. The indemnification agreements require us, to the extent that our board of directors determines it to be economically reasonable, to maintain directors' and officers' liability insurance.

Reference is made to the form of underwriting agreement to be filed as Exhibit 1.1 hereto for provisions providing that the underwriters are obligated under certain circumstances to indemnify our directors, officers and controlling persons against certain liabilities under the Securities Act of 1933, as amended.

Item 15. Recent Sales of Unregistered Securities.

In the three years preceding the filing of this registration statement, we have issued the following securities that were not registered under the Securities Act:

On October 10, 2007, we issued \$150.0 million aggregate principal amount of Capital Efficient Notes due 2067 to a syndicate of initial purchasers, led by J.P. Morgan Securities Inc. and Lehman Brothers Inc. in reliance on Section 4(2) of the Securities Act of 1933, which were eligible for resale to qualified institutional buyers in compliance with Rule 144A and/or Regulation S under the Securities Act of 1933. We applied the net proceeds from the CENs to pay a special cash dividend to our stockholders on October 19, 2007.

Item 16. Exhibits and Financial Statement Schedules.

(a) Exhibits

Exhibit Number	Description
1.1	Underwriting Agreement*
3.1	Amended and Restated Certificate of Incorporation of Symetra Financial Corporation**
3.2	Form of Bylaws of Symetra Financial Corporation**
4.1	Specimen Common Stock Certificate
4.2	Fiscal Agency Agreement between Symetra Financial Corporation and U.S. Bank dated March 30, 2006**
4.3	Warrant Certificate — General Reinsurance Corporation, dated October 26, 2007**
4.4	Warrant Certificate — White Mountains Re (NL) B.V., dated July 24, 2008**
4.5	Credit Agreement among Symetra Financial Corporation, the lenders party thereto and Bank of America, N.A., as administrative agent, dated as of August 16, 2007 (including Assignment and Assumption by and between Lehman Commercial Paper, Inc. and Barclays Bank PLC dated as of October 7, 2009)**
4.6	Purchase Agreement between Symetra Financial Corporation and the purchasers listed therein, dated October 4, 2007**
4.7	Indenture between Symetra Financial Corporation and U.S. Bank National Association, as trustee, dated as of October 10, 2007**
5.1	Opinion of Cravath, Swaine & Moore LLP
9.1	Shareholders' Agreement among Occum Acquisition Corp. and the persons listed on the signature pages thereto, dated as of March 8, 2004**
9.2	Shareholders' Agreement among Occum Acquisition Corp. and the persons listed on the signature pages thereto, dated as of March 19, 2004**
9.3	Shareholders' Agreement among Occum Acquisition Corp. and the persons listed on the signature pages thereto, dated as of April 16, 2004**
10.1	Master Services Agreement between Affiliated Computer Services, Inc. and Symetra Life Insurance Company, dated August 1, 2009†
10.2	Coinurance Reinsurance Agreement dated as of January 1, 1998 (the "RGA Agreement") between Safeco Life Insurance Company and RGA Reinsurance Company (including the two Amendments to the RGA Agreement dated as of June 19, 2002, Amendment to the RGA Agreement dated as of September 23, 2002 and Addendum to the RGA Agreement dated as of August 12, 2003)**†

Exhibit Number	Description
10.3	Group Short Term Disability Reinsurance Agreement dated as of January 1, 1999 (the “Short Term Agreement”) between Safeco Life Insurance Company and Reliance Standard Life Insurance Company, doing business as Custom Disability Solutions, successor to Duncanson & Holt Services, Inc. (including Amendment No. 1 to the Short Term Agreement dated as of July 1, 2006 and Amendment No. 2 to the Short Term Agreement Dated as of December 8, 2006)**
10.4	Group Long Term Disability Reinsurance Agreement dated as of January 1, 1999 (the “Long Term Agreement”) between Safeco Life Insurance Company and Reliance Standard Life Insurance Company, doing business as Custom Disability Solutions, successor to Duncanson & Holt Services, Inc. (including Amendment No. 1 to the Long Term Agreement dated as of January 1, 2000, Amendment to the Long Term Agreement dated as of January 1, 2006, Amendment No. 3 to the Long Term Agreement dated as of July 1, 2006, Amendment No. 4 to the Long Term Agreement dated as of December 8, 2006 and Amendment No. 5 to the Long Term Agreement dated as of September 1, 2008)**
10.5	Coinurance Agreement dated as of August 24, 2001 between Safeco Life Insurance Company and The Lincoln National Life Insurance Company***†
10.6	Coinurance Funds Withheld Reinsurance Agreement dated as of December 1, 2001 between Safeco Life Insurance Company and Transamerica Insurance Company***†
10.7	Investment Management Agreement between White Mountains Advisors LLC and Occum Acquisition Corp., dated as of March 14, 2004 (including Amendment to Investment Management Agreement dated as of September 30, 2004, Amendment No. 2 to the Investment Management Agreement dated as of August 1, 2005, Amendment No. 3 to the Investment Management Agreement dated as of October 1, 2005 and Amendment No. 4 to the Investment Management Agreement dated as of March 9, 2007)**
10.8	Agency Agreement dated as of March 10, 2006 among Symetra Life Insurance Company, WM Financial Services, Inc. and WMFS Insurance Services, Inc. (including Addendum to the Agency Agreement dated as of February 22, 2007, Amendment to the Agency Agreement dated as of March 26, 2007, Amendment to the Agency Agreement dated as of July 17, 2007, Amendment to the Agency Agreement dated as of December 18, 2007, Amendment to the Agency Agreement dated as of September 15, 2008, Amendment to the Agency Agreement dated as of September 23, 2008, Addendum to the Agency Agreement dated as of September 23, 2008, Assignment of Agency Agreement between Symetra Life Insurance Company and WaMu Investments, Inc. (formerly WM Financial Services, Inc.) dated as of May 2, 2009 among Symetra Life Insurance Company, WaMu Investments, Inc. (formerly WM Financial Services, Inc.), WMFS Insurance Services, Inc. and Chase Insurance Agency, Inc. and Amendment to the Agency Agreement dated as of May 2, 2009)***†
10.9	Agency Agreement dated as of September 26, 2006 among Symetra Life Insurance Company and Chase Insurance Agency, Inc. (including Addendum to the Agency Agreement dated as of May 15, 2007 and Addendum to the Agency Agreement dated as of March 21, 2008)***†
10.10	Symetra Financial Corporation Performance Share Plan 2006-2008**
10.11	Symetra Financial Corporation Performance Share Plan 2007-2009**
10.12	Symetra Financial Corporation Performance Share Plan 2008-2010**
10.13	Symetra Financial Corporation Performance Share Plan 2009-2011**
10.14	Annual Incentive Bonus Plan**
10.15	2008 Sales Incentive Plan for Pat McCormick***†
10.16	Symetra Financial Corporation Equity Plan**
10.17	Symetra Financial Corporation Employee Stock Purchase Plan**
10.18	2009 Sales Incentive Plan for Pat McCormick†
10.19	Form of Restricted Stock Agreement**
10.20	Form of Director and Officer Indemnification Agreement

Exhibit Number	Description
21.1	Subsidiaries of Symetra Financial Corporation*
23.1	Consent of Ernst & Young LLP, Independent Registered Public Accounting Firm
23.2	Consent of Cravath, Swaine & Moore LLP (included in the opinion filed as Exhibit 5.1)
24.1	Power of Attorney (included in signature page to the Registration Statement filed October 5, 2009)**

* To be filed by amendment.

** Previously filed.

† Portions of this exhibit have been omitted pursuant to a confidential treatment request and this information has been filed separately with the Commission.

Item 17. Undertakings.

The undersigned registrant hereby undertakes as follows:

(1) The undersigned will provide to the underwriters at the closing specified in the underwriting agreement certificates in such denominations and registered in such names as required by the underwriters to permit prompt delivery to each purchaser.

(2) For purposes of determining any liability under the Securities Act of 1933, as amended, the information omitted from the form of prospectus filed as part of this registration statement in reliance upon Rule 430A and contained in a form of prospectus filed by the registrant pursuant to Rule 424(b)(1) or (4) or 497(h) under the Securities Act shall be deemed to be part of this registration statement as of the time it is declared effective.

(3) For the purpose of determining any liability under the Securities Act of 1933, each post-effective amendment that contains a form of prospectus shall be deemed to be a new registration statement relating to the securities offered therein and the offering of such securities at that time shall be deemed to be the initial bona fide offering thereof.

Insofar as indemnification for liabilities arising under the Securities Act of 1933, as amended may be permitted to directors, officers and controlling persons of the registrant pursuant to the provisions described in Item 14 or otherwise, the registrant has been advised that in the opinion of the Securities and Exchange Commission such indemnification is against public policy as expressed in the Securities Act of 1933, as amended, and is, therefore, unenforceable. In the event that a claim for indemnification against such liabilities (other than the payment by the registrant of expenses incurred or paid by a director, officer or controlling person of the registrant in the successful defense of any action, suit or proceeding) is asserted by such director, officer or controlling person in connection with the securities being registered, the registrant will, unless in the opinion of its counsel the matter has been settled by controlling precedent, submit to a court of appropriate jurisdiction the question whether such indemnification by it is against public policy as expressed in the Act and will be governed by the final adjudication of such issue.

SIGNATURES

Pursuant to the requirements of the Securities Act of 1933, the registrant has duly caused this Amendment No. 3 to the Registration Statement to be signed on its behalf by the undersigned, thereunto duly authorized, in the city of Bellevue, State of Washington, on December 28, 2009.

SYMETRA FINANCIAL CORPORATION

By: /s/ George C. Pagos
Name: George C. Pagos
Title: Senior Vice President, General Counsel and Secretary

Pursuant to the requirements of the Securities Act of 1933, this Amendment No. 3 to the Registration Statement has been signed by the following persons in the capacities indicated as of December 28, 2009.

Signature	Title
<u>*</u>	Randall H. Talbot President, Chief Executive Officer and Director (Principal Executive Officer)
<u>*</u>	Margaret A. Meister Executive Vice President and Chief Financial Officer (Principal Financial and Accounting Officer)
<u>*</u>	David T. Foy (Director)
<u>*</u>	Lois W. Grady (Director)
<u>*</u>	Sander M. Levy (Director)
<u>*</u>	Robert R. Lusardi (Director)
<u>*</u>	David I. Schamis (Director)
<u>*</u>	Lowndes A. Smith (Director)
<u>*By: /s/ George C. Pagos</u>	George C. Pagos (Attorney-in-Fact)

EXHIBIT INDEX

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* To be filed by amendment.

** Previously filed.

† Portions of this exhibit have been omitted pursuant to a confidential treatment request and this information has been filed separately with the Commission.

Report of Independent Registered Public Accounting Firm

The Board of Directors and Stockholders
Symetra Financial Corporation

We have audited the consolidated financial statements of Symetra Financial Corporation (the Company) as of December 31, 2008 and 2007, and for each of the three years in the period ended December 31, 2008, and have issued our report thereon dated March 6, 2009 (included elsewhere in this Registration Statement). Our audits also included the financial statement schedules listed in Item 16(b) of Form S-1 of this Registration Statement. These schedules are the responsibility of the Company's management. Our responsibility is to express an opinion based on our audits.

In our opinion, the financial statement schedules referred to above, when considered in relation to the basic financial statements taken as a whole, present fairly, in all material respects the information set forth therein.

/s/ ERNST & YOUNG LLP

Seattle, Washington
March 6, 2009

Schedule I
Summary of Investments — Other Than Investments in Related Parties
Year Ended December 31, 2008

Type of Investment	Cost or Amortized Cost	Fair Value (In millions)	Amount as Shown in the Balance Sheet
Fixed maturities			
Bonds:			
United States government and government agencies and authorities	\$ 155.5	\$ 156.8	\$ 156.8
States, municipalities, and political subdivisions	488.8	424.9	424.9
Foreign governments	31.4	34.6	34.6
Public utilities(1)	1,744.4	1,568.4	1,568.4
Convertible bonds and bonds with warrants attached	56.7	50.5	50.5
All other corporate bonds	8,687.6	7,606.3	7,606.3
Mortgage-backed securities	5,268.5	4,958.5	4,958.5
Redeemable preferred stock	16.6	11.3	11.3
Total fixed maturities	16,449.5	14,811.3	14,811.3
Marketable equity securities			
Common stock:			
Public utilities	17.1	12.0	12.0
Banks, trusts, and insurance companies(2)	8.3	7.0	7.0
Industrial, miscellaneous, and all other	124.7	84.7	84.7
Nonredeemable preferred stock	51.7	37.6	37.6
Total marketable equity securities	201.8	141.3	141.3
Mortgage loans(3)	993.7	907.6	988.7
Policy loans	75.2	75.2	75.2
Other long-term investments	178.8	147.2	147.2
Short-term investments	9.4	9.4	9.4
Total investments	\$ 17,908.4	\$ 16,092.0	\$ 16,173.1

(1) The amount shown in the consolidated balance sheet for total fixed maturities differs from cost and fair value, as these investments include affiliated fixed maturities with a cost and fair value of \$78.9 and \$76.3, respectively.

(2) The amount shown in the consolidated balance sheet for total marketable equity securities differs from cost and fair value, as these investments include affiliated marketable equity securities with a cost and fair value of \$2.8 and \$3.1, respectively.

(3) The amount shown in the consolidated balance sheet for mortgage loans differs from cost, as these investments are presented net of a \$5.0 allowance.

Schedule II
Condensed Statements of Financial Position
(Parent Company Only)

	December 31,	
	2008	2007
	(In millions, except share and per share data)	
Assets		
Cash and investments:		
Investments	\$ 110.8	\$ 149.1
Investments in subsidiaries	533.0	1,542.1
Cash and cash equivalents	60.8	38.4
Restricted funds	—	5.4
Total cash and investments	704.6	1,735.0
Current and deferred tax receivables	20.4	4.9
Receivables due from affiliates	24.8	24.0
Other assets	21.1	17.4
Total assets	<u>\$ 770.9</u>	<u>\$ 1,781.3</u>
Liabilities and stockholders' equity		
Notes payable	\$ 448.8	\$ 448.6
Other liabilities	35.9	47.6
Total liabilities	484.7	496.2
Common stock, par value \$0.01 per share, 750,000,000 shares authorized and 92,646,295 shares issued and outstanding	0.9	0.9
Additional paid-in capital	1,165.5	1,165.5
Retained earnings	172.4	131.2
Accumulated other comprehensive loss, net of taxes	(1,052.6)	(12.5)
Total stockholders' equity	286.2	1,285.1
Total liabilities and stockholders' equity	<u>\$ 770.9</u>	<u>\$ 1,781.3</u>

See accompanying notes.

Schedule II (continued)
Condensed Statements of Income
(Parent Company Only)

	Year Ended December 31, 2008	Year Ended December 31, 2007 (In millions)	Year Ended December 31, 2006
Revenues:			
Dividends from subsidiaries:			
Symetra Life Insurance Company	\$ 100.0	\$ 166.4	\$ 122.5
Other subsidiaries	15.7	5.7	—
Net investment income (loss)	(14.8)	3.3	2.2
Net realized investment gains (losses)	(12.3)	6.8	7.4
Total revenues	88.6	182.2	132.1
Expenses:			
Interest expense on debt	31.9	21.5	19.2
Operating expenses	0.8	3.7	0.6
Total expenses	32.7	25.2	19.8
Income from continuing operations before income taxes	55.9	157.0	112.3
Income tax benefits	(22.6)	(5.0)	(3.8)
Income before equity in undistributed net income of subsidiaries	78.5	162.0	116.1
Equity in undistributed net income (loss) of subsidiaries:			
Symetra Life Insurance Company	(52.3)	1.1	38.6
Other subsidiaries	(4.1)	4.2	4.8
Total equity in undistributed net income (loss) of subsidiaries	(56.4)	5.3	43.4
Net income	<u>\$ 22.1</u>	<u>\$ 167.3</u>	<u>\$ 159.5</u>

See accompanying notes.

Schedule II (continued)
Condensed Statements of Cash Flows
(Parent Company Only)

	Year Ended December 31, 2008	Year Ended December 31, 2007 (In millions)	Year Ended December 31, 2006
Cash flows from operating activities			
Net income	\$ 22.1	\$ 167.3	\$ 159.5
Adjustments to reconcile net income to net cash provided by operating activities:			
Equity in undistributed net income (loss) of subsidiaries	56.4	(5.3)	(43.4)
Net realized investment (gains) losses	12.3	(6.8)	(7.4)
Changes in accrued items and other adjustments, net	2.5	(4.1)	7.2
Total adjustments	71.2	(16.2)	(43.6)
Net cash provided by operating activities	93.3	151.1	115.9
Cash flows from investing activities			
Purchases of investments	(94.6)	(91.9)	(46.7)
Sales of investments	71.7	33.3	44.5
Maturities, calls, paydowns and other	18.9	6.0	8.5
Acquisitions, net of cash received	(2.0)	(22.4)	—
Other, net	0.2	10.1	(11.1)
Net cash used in investing activities	(5.8)	(64.9)	(4.8)
Cash flows from financing activities			
Capital contributions	(65.1)	—	(0.7)
Dividend distributions	—	(200.0)	(100.0)
Proceeds from note payable	—	149.8	298.7
Repayment of note payable	—	—	(300.0)
Other, net	—	(10.4)	1.8
Net cash used in financing activities	(65.1)	(60.6)	(100.2)
Net increase in cash and cash equivalents	22.4	25.6	10.9
Cash and cash equivalents at beginning of period	38.4	12.8	1.9
Cash and cash equivalents at end of period	\$ 60.8	\$ 38.4	\$ 12.8
Supplemental disclosures of cash flow information			
Non-cash transactions during the year:			
Exchange of securities from insurance subsidiary to parent company	\$ (79.0)	\$ —	\$ —
Exchange of securities from parent company to insurance subsidiary	79.0	—	—

See accompanying notes.

Schedule II (continued)
Notes to Condensed Financial Statements
(Parent Company Only)
(In millions)

1. Organization and Presentation

The accompanying financial statements comprise a condensed presentation of financial position, results of operations and cash flows of Symetra Financial Corporation (the Company) on a separate-company basis. These condensed financial statements do not include the accounts of the Company's wholly-owned subsidiaries, but instead include the Company's investment in those subsidiaries, stated at amounts that are substantially equal to the Company's equity in the subsidiaries' net assets. Therefore, the accompanying financial statements are not those of the primary reporting entity.

Additional information about accounting policies pertaining to investments and other significant areas, the Company's notes payable, and commitments and contingencies are as set forth in Notes 2, 14 and 17, respectively, to the audited consolidated financial statements of the Company.

2. Related Parties

The Company received cash dividends of \$115.7, \$172.1 and \$122.5, respectively, from its subsidiaries for the years ended December 31, 2008, 2007 and 2006.

See Note 21 to the audited consolidated financial statements of the Company for a description of other related-party transactions.

INCORPORATED UNDER THE LAWS OF
THE STATE OF DELAWARE

NUMBER
SYA

SYMETRA[®]
FINANCIAL

SYMETRA FINANCIAL CORPORATION

CUSIP 471510 10 6
SEE REVERSE FOR CERTAIN DEFINITIONS

SHARES

THIS CERTIFIES THAT

is the record holder of

FULLY PAID AND NON-ASSESSABLE SHARES OF COMMON STOCK, \$0.01 PAR VALUE PER SHARE OF
SYMETRA FINANCIAL CORPORATION

transferable only on the books of the Corporation by the holder hereof in person or by duly authorized Attorney upon surrender of this certificate properly endorsed.
IN WITNESS WHEREOF, the said Corporation has caused this Certificate to be signed by its duly authorized officers and its Corporate Seal to be hereunto affixed.

Dated:

George C. Lagan

CORPORATE SECRETARY



Randolph Talbot

PRESIDENT AND CHIEF EXECUTIVE OFFICER

COUNTERSIGNED AND REGISTERED
MELLON TRUST SERVICES L.L.C.
TRANSFER AGENT AND REGISTRAR

BY
AUTHORIZED SIGNATURE

WATERBURY BANK NOTE CO.

The Corporation will furnish without charge to each shareholder who so requests the powers, designations, preferences and relative, participating, optional, or other special rights of each class of stock or series thereof and the qualifications, limitations or restrictions of such preferences and/or rights. Such requests shall be made to the Corporation's Secretary at the principal office of the Corporation.

TEN COM – as tenants in common
TEN ENT – as tenants by the entireties
JT TEN – as joint tenants with right of survivorship and not as tenants in common

UNIFORM MIN ACT- _____ Custodian (until age _____)
(Cust)
_____ under Uniform Transfers
(Minor)
to Minors Act _____
(State)

Additional abbreviations may also be used though not in the above list.

FOR VALUE RECEIVED, _____ hereby sell, assign and transfer(s) unto

PLEASE INSERT JOURNAL SECURITY OR
OTHER IDENTIFYING NUMBER OF ASSIGNEE

7. LAST PRINT OR TYPEWRITE NAME AND ADDRESS, INCLUDING ZIP CODE, OF ASSIGNEE:

of the Common Stock represented by the within Certificate, and do(es) hereby irrevocably constitute and appoint _____ Shares

to transfer the said stock on the books of the within named Corporation with full power of substitution in the premises. Attorney

Dated _____

X _____
X _____

NOTICE: THE SIGNATURE(S) TO THIS ASSIGNMENT MUST
CORRESPOND WITH THE NAME(S) AS WRITTEN UPON THE FACE
OF THE CERTIFICATE IN EVERY PARTICULAR WITHOUT
ALTERATION OR ENLARGEMENT OR ANY CHANGE WHATSOEVER.

SIGNATURE(S) GUARANTEED:

By _____
 THE SIGNATURE(S) MUST BE GUARANTEED BY AN ELIGIBLE GUARANTOR INSTITUTION (BANKS, STOCKBROKERS, SAVINGS AND
 LOAN ASSOCIATIONS AND CREDIT UNIONS WITH MEMBERSHIP IN AN APPROVED SIGNATURE GUARANTEE MEDALLION PROGRAM),
 PURSUANT TO S.E.C. RULE 17Ad-15.

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December 28, 2009

Symetra Financial Corporation

Ladies and Gentlemen:

We have acted as counsel for Symetra Financial Corporation, a Delaware corporation (the "Company"), in connection with the registration statement on Form S-1, as amended (Registration No. 333-162344) (the "Registration Statement"), filed with the Securities and Exchange Commission (the "Commission") under the Securities Act of 1933, as amended (the "Securities Act"), with respect to the registration of shares of common stock, par value \$0.01 per share of the Company, covering the offer and sale by the Company of shares (the "Primary Shares") and the offer and sale by the selling stockholders listed on Schedule B to the Purchase Agreement (the "Selling Stockholders") of shares (the "Secondary Shares"), and, if exercised, the offer and sale by the Company of additional shares (the "Additional Primary Shares") and the offer and sale by the Selling Stockholders of additional shares (the "Additional Secondary Shares") to the underwriters (the "Underwriters") pursuant to the terms of the purchase agreement (the "Purchase Agreement") to be executed by the Company, Merrill Lynch, Pierce, Fenner & Smith Incorporated, J.P. Morgan Securities Inc., Goldman, Sachs & Co. and Barclays Capital Inc., as Representatives of the Underwriters, and the Selling Stockholders.

In that connection, we have examined originals, or copies certified or otherwise identified to our satisfaction, of the Registration Statement and the exhibits thereto and such documents, corporate records and other instruments as we have deemed necessary or appropriate for the purposes of this opinion, including (a) the Amended and Restated Certificate of Incorporation of the Company, (b) the Amended and Restated Bylaws of the Company and (c) certain resolutions adopted by the board of directors of the Company.

In rendering our opinion, we have assumed the genuineness of all signatures, the legal capacity of all natural persons, the authenticity of all documents submitted to us as originals, the conformity to original documents of all documents submitted to us as certified, conformed or photostatic copies, the authenticity of the originals of such latter documents. As to all questions of fact material to this opinion that have not been independently established, we have relied upon certificates or comparable documents of officers and representatives of the Company.

Based on the foregoing, we are of opinion as follows:

1. The Primary Shares and Additional Primary Shares have been duly and validly authorized and, when issued and delivered by the Company and paid for by the Underwriters pursuant to the Purchase Agreement, will be validly issued, fully paid and nonassessable.
2. The Secondary Shares and Additional Secondary Shares have been duly and validly issued and are fully paid and nonassessable.

We are admitted to practice in the State of New York, and we express no opinion as to any matters governed by any laws other than the laws of the State of New York, the General Corporation Law of the State of Delaware and the Federal laws of the United States of America. The reference and limitation to “Delaware General Corporation Law” includes the statutory provisions and all applicable provisions of the Delaware Constitution and reported judicial decisions interpreting these laws.

We hereby consent to the filing of this opinion with the Commission as Exhibit 5.1 to the Registration Statement. We also consent to the reference to our firm under the caption “Legal Matters” in the Registration Statement. In giving this consent, we do not thereby admit that we are included in the category of persons whose consent is required under Section 7 of the Securities Act or the rules and regulations of the Commission.

Very truly yours,

/s/ Cravath, Swaine & Moore LLP

Symetra Financial Corporation
777 108th Avenue NE, Suite 1200
Bellevue, WA 98004

**MASTER
SERVICES AGREEMENT**

by and between

**SYMETRA LIFE
INSURANCE COMPANY**

and

AFFILIATED COMPUTER SERVICES, INC.

August 1, 2009

CONFIDENTIAL

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

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MASTER SERVICES AGREEMENT

This Master Services Agreement (the “**Agreement**”), dated August 1, 2009 (the “**Restatement Date**”), is by and between Symetra Life Insurance Company, a Washington corporation with corporate offices at 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004-5135 (including its successors and permitted assigns, “**Symetra**”), and Affiliated Computer Services, Inc., a Delaware corporation with corporate offices at 2828 N. Haskell, Dallas, Texas 75204 (including its successors and permitted assigns, “**ACS**”), and amends and restates in its entirety that certain Information Technology Services Agreement dated October 28, 2004 (the “**Original Effective Date**”) by and between Symetra and ACS Commercial Solutions, Inc. (as amended and supplemented, the “**Original Agreement**”).

RECITALS

WHEREAS, on July 16, 2004, Symetra issued to ACS Commercial Solutions, Inc. a Request for Proposal for Information Technology Outsourcing (the “**RFP**”);

WHEREAS, ACS Commercial Solutions, Inc. submitted to Symetra a response dated September 17, 2004 (as the same may have been supplemented and/or revised, the “**ACS Bid**”), and represented to Symetra that it had the expertise, personnel, products, services and skills required to meet the requirements of Symetra as reflected in the RFP;

WHEREAS, in reliance on the representations made by ACS Commercial Solutions, Inc. in the ACS Bid and subsequent discussions, Symetra selected ACS Commercial Solutions, Inc. over other prospective technology providers to provide Symetra with outsourced IT and business process services and subsequently entered into the Original Agreement with ACS Commercial Solutions, Inc.;

WHEREAS, on April 23, 2009, Symetra issued to ACS a Renewal RFP;

WHEREAS, ACS submitted to Symetra a response to the Renewal RFP dated June 12, 2009 (as the same may have been supplemented and/or revised, the “**ACS Renewal Bid**”), and represented to Symetra that it had the expertise, personnel, products, services and skills required to meet the requirements of Symetra as reflected in the Renewal RFP;

WHEREAS, in reliance on the representations made by ACS in the ACS Renewal Bid and subsequent discussions, Symetra selected ACS over other prospective technology providers to provide Symetra with outsourced IT and business process services;

WHEREAS, ACS Commercial Solutions, Inc. wants to assign the Original Agreement to ACS;

WHEREAS, Symetra hereby consents to ACS Commercial Solutions, Inc.’s assignment of the Original Agreement to ACS; and

WHEREAS, Symetra and ACS want to amend and restate the Original Agreement in its entirety, all on the terms and conditions set forth herein.

NOW, THEREFORE, in consideration of the representations, warranties, promises and covenants contained herein, and other good and valuable consideration, the receipt, sufficiency and adequacy of which are hereby acknowledged, the Parties, intending to be legally bound, agree to the foregoing and as follows:

ARTICLE 1

GUIDING PRINCIPLES, RELATIONSHIP MANAGEMENT AND INTERPRETATION

1.1 Guiding Principles. The principles identified below (“*Guiding Principles*”) include principles that the Parties have determined to be important to ensure the success of their relationship. The Guiding Principles function as “constitutional” statements regarding the Parties’ overall intentions for this Agreement. If any term or condition of this Agreement is ambiguous or unclear, or if the Parties did not anticipate a particular issue, the Parties shall refer to and apply the Guiding Principles to resolve and/or address the ambiguous, unclear and/or unanticipated issue.

1.1.1 Enhanced IT Capabilities and Effectiveness. Services will be provided in a manner that enhances Symetra’s ability to deliver high-quality, cost-effective services both internally within Symetra and externally to its customers with minimal interruptions in, and adverse impacts on, Symetra’s delivery of services to its customers. Technology utilized by ACS will provide Symetra with industry-leading levels of functionality and performance.

1.1.2 Reduce IT Costs. Cost reduction is a key objective for Symetra in securing Services from ACS. ACS will continuously implement new, cost-effective technologies in order to further reduce the overall cost of Services to Symetra.

1.1.3 Improve and Maintain Technology. ACS will implement new technologies to deliver the Services to Symetra in order to maintain competitiveness in the quality and scope of Services available to Symetra and to take advantage of market cost efficiencies.

1.1.4 Focus on Core Competencies. By outsourcing the Services to ACS and leveraging ACS’ core competencies, Symetra will be able to focus more of its internal resources on providing services to its market constituents and improve the levels of service in the outsourced areas.

1.1.5 Improve Business Processes. Symetra will learn best practices from ACS which will allow Symetra to improve its business processes, including improving the efficiencies of delivering services to its own customers.

1.2 Relationship Management. The relationship between the Parties shall be managed as described in this Section and in **Schedule 1**.

1.2.1 IT Outsourcing Committee. A joint IT outsourcing committee, comprised of senior business and technology staff from Symetra and ACS (the “**IT Outsourcing Committee**”), shall be responsible for providing input and advice concerning the overall business and technology relationship between the Parties including, without limitation, the effectiveness and value of the Services provided by ACS and guidance to improve such effectiveness and value. The IT Outsourcing Committee shall be chaired by a Symetra representative, and the ACS members shall include the ACS Project Executive and appropriate ACS executives and managers. The IT Outsourcing Committee shall meet quarterly at a Symetra facility, or more often at Symetra’s request, to discuss:

- (a) the status of each Service Tower and any Problems or difficulties experienced by a Party in transitioning to and/or delivering the Services;
- (b) ACS’ compliance with the SLRs;
- (c) all financial arrangements, including invoices submitted by ACS;
- (d) Symetra’s satisfaction with the ACS Key Personnel;
- (e) Symetra’s business goals, current mission, objectives, priorities and strategies, all to facilitate the technology planning described in **Section 2.5.3**;
- (f) in accordance with **Section 2.5.4**, innovative and emerging ideas and strategies for more effective use of IT and related business transformation services and how such innovative ideas and strategies can more effectively impact the enterprise transformation of Symetra’s businesses;
- (g) pending or proposed Innovation Proposals;
- (h) ACS’ future financial and operational plans relating to the business unit that fulfills ACS’ obligations to provide Services under this Agreement, to the extent discloseable under applicable law; and
- (i) such other matters as one Party may bring to the other.

For each such meeting, ACS shall prepare a suggested agenda, with active input from the Symetra Project Executive. ACS shall make available its senior management personnel to answer questions from Symetra’s senior management personnel regarding the agenda items for such meeting. Further, the IT Outsourcing Committee may invite industry thought leaders to participate in such meetings to facilitate information exchange and increase the value of the strategies discussed.

1.2.2 Project Executives. Each Party shall designate an individual (for Symetra, the “**Symetra Project Executive**”, and for ACS, the “**ACS Project Executive**”), who shall be each Party’s primary point of contact for all matters relating to this Agreement. The ACS Project Executive shall be: (a) knowledgeable about the Services and each of ACS’ and its Subcontractors’

products and services; (b) experienced at running information technology systems and networks of a size and scope minimally equal in size and scope to those of Symetra; (c) otherwise acceptable to Symetra; and (d) assigned (in the case of each ACS Project Executive) to Symetra for a minimum period of twenty-four (24) months, except in cases involving: (i) a voluntary or For Cause termination; (ii) removal at Symetra's request; or (iii) inability to work due to death, disability or illness. Without limiting any other rights and remedies that may then be available to Symetra, if ACS fails to comply with the terms of the foregoing **subsection (d)**, ACS represents to Symetra that Symetra shall have the right to communicate dissatisfaction and impact to ACS senior operations personnel through the customer satisfaction survey process. Symetra shall have the right to pre-approve any candidate proposed by ACS to serve as the ACS Project Executive, and to require ACS to remove and replace any previously appointed ACS Project Executive, and ACS promptly shall comply with any such Symetra request. The ACS Project Executive shall have overall responsibility for directing all of ACS' activities hereunder and shall be vested by ACS with all necessary authority to act for ACS in connection with all aspects of this Agreement. ACS Personnel shall be managed in the performance of their duties by the ACS Project Executive. Upon ACS' request, Symetra will provide a written evaluation of the ACS Project Executive's performance that ACS may elect to consider when determining the ACS Project Executive's salary and bonus compensation.

1.2.3 Service Delivery Managers. Each Party shall designate an individual to serve as that Party's service delivery manager for each Service Tower (for Symetra, each, a "**Symetra Service Delivery Manager**", and for ACS, each, an "**ACS Service Delivery Manager**"). The primary role of the service delivery managers is to take ownership of the day-to-day operational relationships between Symetra's information technology service delivery and Symetra's business. This involves managing and coordinating the appropriate Symetra resources across all information technology services, including resources and services provided by ACS, to ensure optimal service delivery and ensure that all issues raised are resolved promptly and in accordance with the applicable SLR. The Symetra Service Delivery Manager (or his or her designee) for a particular Service Tower shall be the only Symetra representative authorized to request chargeable services from ACS with respect to that Service Tower, and ACS acknowledges that it shall not have the right to bill or collect from Symetra or any of its Affiliates any amounts ACS claims it is owed for otherwise chargeable services provided without the written authorization of the applicable Symetra Service Delivery Manager.

1.2.4 Management Functions. At Symetra's request from time-to-time in order to more efficiently administer certain functional aspects of the Parties' relationship, each Party shall designate individual(s) to address various subject matters including, without limitation, performance and process management, architecture and technology management, finance/contract management, enterprise standards management, sourcing relationship management, quality assurance management, business unit management, and transition management, with such individuals having such roles and responsibilities as may be determined by the Parties at such time.

1.3 Agreement Structure.

1.3.1 Master Agreement. This Agreement provides a framework for, and the general terms that are applicable to, the Services that ACS will provide to Symetra under this Agreement.

1.3.2 Country Agreements. If Symetra wants to receive from ACS, and ACS agrees to provide to Symetra, Services in countries that are located outside the United States (each, a “**New Country**”), the terms of this Agreement shall apply to Services delivered in such New Country, except that the local Affiliates of each Party in such New Country shall execute an agreement that identifies any country-unique terms (and/or deviations from the terms of this Agreement) that are required by local laws in such New Country and addresses appropriate pricing for the Services to be provided in such New Country (each, a “**Country Agreement**”).

1.3.3 Affiliates of Symetra. ACS shall provide the Services to Symetra and those Symetra Affiliates identified in **Schedule 7**. After the Restatement Date, Symetra may add Affiliates and/or business ventures of Symetra and/or its Affiliates to the scope of this Agreement pursuant to **Section 6.2.4**. ACS is fully responsible for the performance of its obligations under this Agreement with respect to the Services provided by ACS to Symetra and its Affiliates. Symetra (and not its Affiliates) shall be responsible for paying all Fees to be paid to ACS hereunder.

1.3.4 Effect of Certain Provisions. The following Sections hereof shall be applicable to this Agreement only, and may not be applicable to certain Country Agreements where the Services may be provided: **Sections 14.4** and **14.5**.

1.4 Interpretation. If there is a conflict among the terms set forth in the various portions of the Agreement (including the Schedules, Attachments, Exhibits, Addenda, Appendices and/or any other documents that comprise this Agreement):

(a) to the extent the conflicting terms can reasonably be interpreted so that such terms are consistent with each other, such consistent interpretation shall prevail; and

(b) to the extent **subsection (a)** does not apply, the following order of precedence will prevail:

(i) first, the terms set forth in **Attachment K** (including its addenda and appendices), excluding, however, the terms of any separately executed agreement containing the terms set forth in **Attachment K** pursuant to **Sections 9.2.4** and/or **14.4.1**;

(ii) second, the terms set forth in the body of this Agreement;

(iii) third, the terms set forth in **Schedules 3, 4, 5, 6** and **7** (including any attachments, addenda or appendices thereto) and in **Attachments A** through **R** to this Agreement (including any attachments, addenda or appendices thereto),

but excluding **Attachment K** and its addenda and appendices, provided that no order of precedence shall be given among them;

(iv) fourth, the terms set forth in **Schedules 1, 2A, 2B, 2C, 2D, 2E, 2F, 2G and 2H** to this Agreement (including any attachments, addenda or appendices thereto), provided that no order of precedence shall be given among them; and

(v) fifth, the terms set forth in any other documents that comprise this Agreement, provided that no order of precedence shall be given among them.

(c) ACS and Symetra hereby acknowledge that they have drafted and negotiated the Agreement jointly, and the Agreement will be construed neither against nor in favor of either, but rather in accordance with its fair meaning.

Captions and titles to Schedules, Attachments, Exhibits, Addenda, Appendices and/or other documents that comprise this Agreement are used herein for convenience of reference only and shall not be used in the construction or interpretation of this Agreement. Any reference herein to a particular Section number (*e.g.*, “Section 2”), shall be deemed a reference to all Sections of this Agreement that bear sub-numbers to the number of the referenced Section (*e.g.*, Sections 2.1, 2.1.1, etc.). As used herein, the word “including” shall mean “including, without limitation” or “including, but not limited to”.

1.5 Effect of Amendment and Restatement. For the avoidance of doubt, the terms and conditions of the Original Agreement as they existed prior to the Restatement Date shall continue to govern and apply to all claims, actual or alleged breaches, duties, obligations, and all other events or circumstances that are related to this Agreement and that arose or occurred prior to the Restatement Date and, although neither Party waives any rights that it may have under such terms and conditions with respect to any such claims, breaches, duties, obligations, events and circumstances, such terms and conditions are void, and of no further force or effect, with respect to claims, actual or alleged breaches, duties, obligations, and other events or circumstances that arise or occur on or after the Restatement Date, all of which, if related to this Agreement, as amended hereby, shall be subject to and governed by the terms and conditions set forth herein.

ARTICLE 2

SERVICES

2.1 General.

2.1.1 Commencement of Services. Subject to Symetra’s exercise of its management and oversight functions and prerogatives as identified in **Article 5** or elsewhere in this Agreement, ACS shall provide the Services to Symetra at or with respect to all Symetra Sites. Except as otherwise provided in this Agreement, ACS shall procure or otherwise provide all hardware, software, network facilities and other items required to provide the Services and otherwise perform its obligations hereunder, all of which shall be deemed included in the Fees. In respect of any Service Tower Schedule added by the Parties to the Agreement following the Restatement Date, or any amendment to a Service Tower Schedule following the Restatement Date that in-

volves new Services or significant re-solutioning of existing Services, ACS shall begin providing such Service Tower Services at 12:01 a.m., Pacific time, on the Handover Date that is applicable to such Service Tower Services. Symetra shall have the right to obtain services from any other provider that may be similar or identical to the Services.

2.1.2 Locations for Performance of Services. Without Symetra's prior written consent, ACS shall not perform any of the Services from locations, or using ACS Personnel, situated outside the United States. Notwithstanding the foregoing, Symetra acknowledges and agrees that the Services identified in **Attachment M** will be provided from the respective countries identified therein in accordance with the baseline allocation, mix and relative percentages of such ACS Personnel situated within the United States and outside the United States for each Service Tower as specified in **Attachment M**. Any ACS-proposed changes to the allocation, mix or relative percentages specified in **Attachment M** with respect to any one or more Service Towers, or any other proposed change to **Attachment M**, shall be presented to Symetra for its prior review and consent, which consent Symetra may withhold in its sole discretion. The ACS proposal shall include a detailed analysis of the corresponding impact on labor costs and other cost factors relating to the affected Services, together with any potential impact on delivery timeframes, satisfaction of SLRs and/or performance of the Parties' respective obligations under the Agreement. Notwithstanding anything that may be contained herein to the contrary, and for the avoidance of doubt, the following Services must be provided by ACS Personnel situated in the United States: help desk Services (but only Monday through Friday from 0400 to 1900, Pacific time), print and mail Services, and scanning and indexing Services. ACS represents and warrants to Symetra that: (a) no Symetra Data will reside in any country other than the United States; and (b) except to the extent minimally necessary for ACS Personnel to perform the Services, no Symetra Data, and no data, information and/or mechanisms (including, without limitation, sniffer traces), that would enable a Person to discover Symetra Data, will be accessible from any country other than the United States. ACS will provide to Symetra from time to time upon Symetra's request a written list of all ACS Personnel, if any, who have had access to the Symetra Data, and the contents of such written list shall include, without limitation, the name and business location of each such ACS Personnel, the date of access of the Symetra Data and the type of Symetra Data accessed. If any law or regulation enacted after the Restatement Date has, or is likely to have, an adverse impact on the desirability to either Party of having Services provided from a location outside the United States including, without limitation, as a result of new tax and/or privacy laws, at the affected Party's request, the Parties shall engage in good faith negotiations to arrive at a mutually agreeable reasonable alternative.

2.1.3 Change Management Procedures. Included in the Service Delivery Reference Manual are change management procedures (the "**Change Management Procedures**") that the Parties will use to, among other things, document mutually agreed changes to the Services to be provided by ACS under the Agreement and/or Symetra's computing and/or operating environment. The Parties' use of the Change Management Procedures as a means of documenting their agreement on such changes as contemplated in the various Sections of the Agreement is not intended to be, and shall not be, interpreted to mean that additional charges will be owed by Symetra to ACS in connection with all such changes.

2.1.4 Optimizing and Maximizing Resources. Notwithstanding any contrary terms that may be contained in the Agreement, ACS will use all commercially reasonable efforts to use and/or optimize all existing Resources and all Substantially Dedicated Resources that already have been deployed and paid for by Symetra, in whole or in part, to process or perform any increased Services or Out-of-Scope Services requested by Symetra, except for those for which an ARC or RRC is specified in the Agreement. Upon Symetra's request, and prior to assessing any incremental charges, ACS and Symetra shall meet to discuss ACS' efforts to optimize performance of the Resources and all Substantially Dedicated Resources and, in connection therewith, provide Symetra with relevant data and information regarding optimization efforts, including any potential effects on SLRs.

2.2 Service Tower Services.

2.2.1 Initial Service Tower Services. Schedules 2A, 2B, 2C, 2D, 2E, 2F, 2G and 2H (each, together with any additional Schedules relating to additional Services that may be added to this Agreement by mutual agreement of the Parties following the Restatement Date, is sometimes referred to herein as "the applicable **Schedule 2**", or similar terminology) contain a detailed description of the Service Tower Services provided by ACS as of the Restatement Date, which are:

- (a) Cross-Functional Services (**Schedule 2A**);
- (b) Data Center Services (**Schedule 2B**);
- (c) Distributed Computing Services (**Schedule 2C**);
- (d) Data Network Services (**Schedule 2D**);
- (e) Voice Communications Services (**Schedule 2E**);
- (f) Help Desk Services (**Schedule 2F**);
- (g) Output Processing (**Schedule 2G**); and
- (h) Content Management (**Schedule 2H**).

The Parties may develop additional Schedules relating to additional Services that will be provided by ACS to Symetra hereunder. Once approved in accordance with the terms herein, all such Schedules shall be deemed to be numbered sequentially and made a part of **Schedule 2**.

2.2.2 Service Levels.

(a) **Commitment to SLAs.** ACS shall perform the Service Tower Services in accordance with, and in such a manner as to meet or exceed, the SLR for each SLA. In respect of any Service Tower Schedule added by the Parties to the Agreement following the Restatement Date, or any amendment to a Service Tower Schedule following the Restatement Date that involves new Services, or significant re-solutioning of existing Services, from and after the applicable Handover Date (or upon the occurrence of such other date or event as may be expressly set forth in a particular Service Tower Schedule for a particular SLA), ACS shall perform the Service Tower Services set forth therein in accordance with, and in such a manner as to meet or exceed, the SLR for any SLAs set forth therein. ACS shall perform any Other Services in accordance with, and in such a

manner as to meet or exceed, any SLRs that may be set forth in the applicable Out-of-Scope Work Order or otherwise agreed to by the Parties in writing.

(b) Measurement and Reporting. ACS shall measure its performance against the SLRs in accordance with the methodologies specified in the applicable Service Tower Schedule and shall provide a detailed, comprehensive report of its performance against the SLRs during the applicable reporting period (each, a “**Service Level Report**”) by the fifteenth (15th) day of the month following the end of the applicable reporting period. Such reports shall be provided in accordance with **Section 2.11.1** and in accordance with any SLA metrics set forth in the applicable Service Tower Schedule. ACS shall meet with Symetra at least monthly, or more or less frequently if requested by Symetra, to review ACS’ actual performance against the SLRs and shall recommend remedial actions to resolve any performance deficiencies.

(c) Root-Cause Analysis and Resolution. Promptly, but in no event later than five (5) Business Days following Incident Resolution with respect to any ACS failure to provide any of the Services in accordance with an SLR, ACS shall: (i) perform a Root-Cause Analysis to identify the cause of such failure; (ii) provide Symetra with a written report detailing the cause of, and procedures for remediating, such failure (provided that if ACS believes that remediating such failure is not warranted under the circumstances, ACS may escalate any resulting disagreement for resolution in accordance with the governance procedures set forth in **Schedule 1**); and (iii) provide Symetra with satisfactory evidence that such failure will not recur. ACS’ correction of any such failures shall be performed in accordance with the time frames set forth in the applicable Service Tower Schedule (or if none is specified, then such correction shall be performed promptly) entirely at ACS’ expense unless it has been determined, by mutual agreement of the Parties or through the Problem-resolution process specified in this Agreement, that: (iv) Symetra Personnel and/or its self-managed properties and/or systems was the predominant contributing cause of the failure and ACS could not have worked around the failure without expending a material amount of additional time or cost; or (v) Third Party software or firmware directly resulted in such failure, provided that such Third Party software or firmware: (A) was expressly approved by Symetra; (B) was implemented by ACS following its standard, rigorous, documented interoperability testing, quality assurance, and user acceptance processes, and in accordance with the Change Management Procedures; (C) was unknown, undocumented and unreported prior to ACS’ implementation of such Third Party software or firmware; and (D) ACS could not have worked around the failure without expending a material amount of additional time or cost (each of the events described in the foregoing **subsections (iv) and (v)** constitute an “**Excuse**”). Upon the occurrence of an Excuse: (vi) ACS shall be entitled to temporary relief from its obligation to timely comply with the affected SLR, but only to the extent and for the duration so affected; and (vii) in the case of an Excuse described in **subsection (iv)**, Symetra shall reimburse ACS for ACS’ expenses to correct such failure, but only to the extent Symetra caused such failure, unless the Parties otherwise mutually agree. For purposes hereof, any preexisting condition of those of Symetra’s properties and systems that are used and managed by ACS to deliver the Services shall not be deemed a contributing cause of any failure if such condition was identified in ACS’ reasonable, pre-

implementation diligence processes, or as a result of ACS' post-implementation, industry-standard quality assurance processes.

(d) Annual Review. Symetra expects that SLRs will improve over time and that new SLAs may be added to the Agreement to reflect Symetra's changing and/or new business requirements. Accordingly, at least once annually, Symetra expects to review and reach agreement with ACS on, among other things: (a) adjustments to the SLRs to reflect such anticipated continuous improvements in the SLRs; and/or (b) the addition of new SLAs. Unless the Parties agree otherwise in writing, in no event will any SLA (including the SLRs) be made less favorable to Symetra as a result of such reviews.

(e) Benchmarking. As part of the Services, ACS shall conduct benchmarking with Symetra in accordance with the terms, conditions and procedures described in **Attachment A**.

2.2.3 Symetra Sites. Attached hereto as **Attachment B** is a list of Symetra facilities (collectively, the "**Symetra Sites**") with respect to which ACS shall provide the Services.

2.2.4 Governance Regarding Relief Events. The Parties acknowledge and agree that from time to time during the Term, events and circumstances caused by the actions or inactions of Symetra may arise that have (or are reasonably anticipated to have) a material adverse impact on ACS' ability to achieve the SLRs, or otherwise provide the Services in the manner required by this Agreement, without expending a material amount of additional time or cost (such events and circumstances, "**Relief Events**"). By way of example and without limiting the foregoing, the Parties acknowledge that a Relief Event may arise as a result of ACS' compliance with Symetra's instructions in connection with an Extraordinary Event under **Section 2.10** and/or as a result of Symetra's exercise of its retained authorities under **Article 5**. With respect to such Relief Events, the following terms and principles shall apply:

(a) If a Relief Event causing ACS to be unable to provide any of the Services in accordance with the SLRs has occurred, the terms of **Section 2.2.2(c)** shall apply.

(b) Without limiting ACS' obligations under **Section 2.2.2(c)**, if a Relief Event has occurred, ACS shall nevertheless use commercially reasonable efforts to perform the Services and achieve the SLRs throughout the duration of such Relief Event using existing levels of resources dedicated to Symetra's account, and the Parties shall work together in good faith to address the impact of such Relief Event on the Services and the SLRs in a timely manner.

(c) To the extent that either Party anticipates or determines that a Relief Event is likely to occur, such Party shall notify the other Party of such determination, and the Parties shall work together in good faith in advance of the anticipated Relief Event to establish a plan for providing the Services during such Relief Event, taking into account the relevant specifics and details of the Relief Event. Where Symetra's actions or inactions are the predominant cause of the anticipated Relief Event, such plan may include the temporary suspension of SLRs associated with the affected Services, and/or additional

fees or charges associated with Other Services provided by ACS that are designated to address the impact of the Relief Event or achieve the SLRs during the Relief Event.

(d) If an unanticipated Relief Event occurs, and Symetra's actions or inactions are the predominant cause of such Relief Event, or such Relief Event is the result of a Force Majeure Event, without limiting ACS' obligations under **Section 2.2.2(c)** and this Section, ACS shall be relieved from its obligations to meet or exceed the SLRs affected by the Relief Event (and its responsibility with respect to any related Fee Reductions) during the duration of such Relief Event.

2.3 Transition Services.

2.3.1 Transition Plan. A transition plan that outlines the tasks, timelines, responsibilities, dependencies, major milestones (including Critical Milestones), deliverables and acceptance testing procedures relating to the re-solutioning of certain of the Services is attached hereto as part of **Attachment C** (the "**Transition Plan**"). In respect of any Service Tower Schedule added by the Parties to the Agreement following the Restatement Date, or any amendment to a Service Tower Schedule following the Restatement Date that involves transition Services, the Parties shall develop and attach hereto as part of **Attachment C** (or as part of the applicable Service Tower Schedule) a transition plan (also a Transition Plan) that outlines the tasks, timelines, responsibilities, dependencies, major milestones (including Critical Milestones), deliverables and acceptance testing procedures for such Services. In accordance with the terms set forth in each such Transition Plan, ACS shall accomplish the transparent, seamless, orderly and uninterrupted transition from the manner in which Symetra and its Affiliates received all services prior to implementation of the changes contemplated under the applicable Transition Plan to the manner in which the Services will be provided as described herein and in the applicable Transition Plan.

2.3.2 Progress Reports. ACS shall provide to the Symetra Project Executive (or his/her designee) a weekly written report as to the progress of completion of the activities contained in the applicable Transition Plan until each of ACS' responsibilities thereunder has been completed. Such reports shall be provided in accordance with **Section 2.11.1**.

2.3.3 Financial Responsibility. In respect of any Service Tower Schedule added by the Parties to the Agreement following the Restatement Date, or any amendment to a Service Tower Schedule following the Restatement Date that involves new Services or significant re-solutioning of existing Services, ACS shall assume financial responsibility for providing such Service Tower Services as of the applicable Handover Date. Further, at Symetra's option, ACS shall assume financial responsibility for providing such Service Tower Services irrespective of whether handover of the applicable Service Tower Service actually has been completed as of such date.

(a) In respect of any Service Tower Schedule added by the Parties to the Agreement following the Restatement Date, or any amendment to a Service Tower Schedule following the Restatement Date that involves new Services or significant resolutioning of existing Services, if ACS is unable to provide any of such Service Tower Services as of the applicable Handover Date, "assume financial responsibility" means that:

(i) ACS shall reimburse Symetra for all costs and expenses incurred by Symetra to provide such Service Tower Services (including by way of example and not of limitation, salaries and other payments to in-scope Symetra employees, fees under in-scope Third Party contracts, etc.) or, in Symetra's sole discretion, Symetra may set off any such costs and expenses against the Fees, if any, due under the Agreement; and

(ii) ACS shall be entitled to invoice Symetra for such Service Tower Services as if ACS itself were providing such Service Tower Services.

(b) ACS shall not be required to assume financial responsibility for a particular Service Tower Service as described in the foregoing **subsection (a)** to the extent ACS' performance is excused due to a Force Majeure Event or to the extent the delay was requested by Symetra. Further, if ACS is unable to provide a particular Service Tower Service as of the applicable Handover Date, the SLRs shall not apply until ACS actually begins providing such Service Tower Service.

2.4 Purchasing Agent Services. Without limiting ACS' obligations to procure or otherwise provide all hardware, software, network facilities and other items required to provide the Services as described in this **Article 2**, and in addition to ACS' other responsibilities herein, as and when requested by Symetra, ACS shall procure hardware and software (such as, for example, personal office printers) ("**Procured Technology**") from a Symetra-approved product list on Symetra's behalf. ACS' procurement responsibilities in this **Section 2.4** shall include, without limitation, evaluating ACS qualifications and independence; negotiating Symetra-favorable pricing (including obtaining the most favorable prices, rates and discounts available); ordering, receiving, configuring, installing, testing, maintaining and distributing all Procured Technology. As between Symetra and ACS, all right, title and interest in and to each item of Procured Technology shall be vested in Symetra, and Symetra shall reimburse ACS for the purchase price for such Procured Technology.

2.5 Technology Management Services.

2.5.1 General. In accordance with and subject to the further terms of this **Section 2.5**, and unless otherwise requested by Symetra in writing, ACS shall cause all Equipment and Software to be maintained: (a) at levels that are supportable by the applicable manufacturers; (b) in the case of Software, at a version level (hereinafter defined) that is within two (2) version levels of the manufacturer's then-current version level (provided that, in so doing, ACS must remain compliant with the terms of the foregoing **subsection (a)**); and (c) at levels that are necessary to enable ACS to provide the Services in accordance with the SLRs. ACS shall notify Symetra as soon as Equipment Refresh components and/or Software Enhancements become available from their respective manufacturers. Notwithstanding any contrary terms that may be contained in the Agreement, all changes to Symetra's computing environment (including, without limitation, changes to Equipment and Software) must be initiated and implemented only in accordance with the technical change control requirements set forth in the Change Management Procedures. For purposes of this Section a "version" means a major version within a manufacturer's primary

release level (e.g., if a software release is numbered 3.1, “3” is the primary release number, and “1” is the major version number).

2.5.2 Equipment Refresh and Software Enhancements.

(a) ACS Obligations. ACS is: (a) financially and operationally responsible for Equipment Refresh respecting the ACS Equipment, which obligations minimally include replacing ACS Equipment with new ACS Equipment in accordance with the terms set forth in **Attachment F**; (ii) operationally responsible for Equipment Refresh respecting the Symetra Equipment; (iii) if requested by Symetra, subject to the Parties’ agreement on the applicable Fees, financially responsible for Equipment Refresh relating to the Symetra Equipment; (iv) financially and operationally responsible for Software Enhancements respecting the ACS Software; (v) operationally responsible for Software Enhancements respecting the Symetra Software; and (vi) if requested by Symetra, subject to the Parties’ agreement on the applicable Fees, financially responsible for Software Enhancements respecting the Symetra Software. Except as provided in the foregoing **subsections (iii) and (vi)**, all costs and expenses associated with ACS’ Equipment Refresh-related and Software Enhancements-related obligations are included in the Annual Services Fees.

(b) Symetra Obligations. Symetra is financially responsible for Equipment Refresh respecting the Symetra Equipment (including as described in **Section 2.5.2(a)(iii)**) and for Software Enhancements respecting the Symetra Software (including as described in **Section 2.5.2(a)(vi)**).

2.5.3 Technology Planning. In or about the month of August each Contract Year, ACS shall initiate and engage in planning activities with Symetra aimed at identifying and memorializing in a written technology plan (each a “**Technology Plan**”) both short-term and long-range plans that tie into Symetra’s business goals and objectives. The short-term plan will include information technology budget development for the next fiscal year including, consistent with the requirements of **Section 2.5.2**, expectations regarding Equipment Refresh and Software Enhancements during the next Contract Year and a projected time schedule for procuring the necessary software, hardware and services and implementing the proposed changes. The long-range plan will include strategic and flexible use of information technology systems in light of Symetra’s business goals, current mission, objectives, priorities and strategies. During the August planning activities described above, the Parties jointly shall work on developing the Technology Plan, and on or before September 1 of each Contract Year, ACS shall submit a final version of the Technology Plan to Symetra (each a “**September Technology Plan**”). In addition, in or about the month of February each Contract Year, ACS shall initiate and engage in planning activities with Symetra aimed at identifying and memorializing any appropriate updates to the then-current September Technology Plan. During such February planning activities, the Parties jointly shall work on developing updates to the then-current September Technology Plan, and on or before March 1 of each Contract Year, ACS shall submit a final version of the updated draft of the then-current September Technology Plan to Symetra.

2.5.4 Technology Innovation.

(a) General. ACS will on a regular basis and prior to preparing each Technology Plan: (a) identify ACS and non -ACS products and technology services that may benefit Symetra and support the mission, goals and objectives of Symetra; (b) identify ACS or Symetra resources required to complete the short-term and long-range plans; and (c) upon Symetra's request, investigate the requirements, costs and benefits of new technology. Notwithstanding the development of Technology Plans as described herein, ACS also shall have an ongoing responsibility to regularly provide Symetra with information regarding any newly improved or enhanced commercially available information technologies that reasonably could be expected to have a positive impact on Symetra including, without limitation, in the areas of increased efficiency, increased quality and/or reduced costs ("**Enhanced Technology**"). At a minimum, at least once annually, or more frequently as requested by Symetra, ACS shall meet with the IT Outsourcing Committee and provide a written report to the IT Outsourcing Committee that identifies any Enhanced Technology that ACS and its principal Subcontractors are developing and IT trends of which Symetra should be made aware. Upon identifying any Enhanced Technology that the Parties believe would materially improve performance, capacity, bandwidth, or reduce the cost, of the Services, the Parties will meet and discuss in good faith the terms upon which such Enhanced Technology may be implemented into the Services, including detailed SLAs specific to each such enhancement.

(b) Innovation Proposals. In addition to, and without limiting, the terms of **Section 2.5.4(a)**, the Parties will work together to identify potential opportunities for continuous improvement to increase the quality or efficiency of the Services and/or to reduce costs. At least once each Contract Year, ACS (on its own initiative or in response to a Symetra-identified opportunity) shall provide an "**Innovation Proposal**" to Symetra, each of which must: (i) be actionable; and (ii) define and describe: (A) the current situation (e.g., identifying affected portions of the Agreement, including SLRs and related charges) and any assumptions made; (B) the recommended changes; (C) the projected savings or service improvements; and (D) each Party's responsibilities if the savings or improvements are to be achieved. Within twenty (20) days following its receipt thereof, Symetra shall notify ACS whether the proposal submitted by ACS pursuant to this Section meets the definition of an Innovation Proposal or what additional criteria must be satisfied and/or what additional information must be provided to cause the ACS proposal to meet the definition of an Innovation Proposal. If, as provided in the preceding sentence, Symetra notifies ACS that a proposal does not meet the definition of an Innovation Proposal and the reasons therefor, ACS promptly shall prepare and submit to Symetra an updated proposal. The review and notification process described herein shall repeat with respect to a particular ACS proposal until the earlier to occur of ACS' submission of a proposal that meets the definition of an Innovation Proposal or the then-current Contract Year expires; provided, however, that ACS shall have a fifteen (15) calendar day grace period beyond the end of the then-current Contract Year to submit an updated proposal that meets the definition of an Innovation Proposal if ACS had submitted a proposal to Symetra prior to the end of the then-current Contract Year and Symetra had notified ACS that the proposal did not meet the definition of an Innovation Proposal and the reasons there-

for. If Symetra wants to pursue implementation of an Innovation Proposal, the Parties will negotiate the terms of such Innovation Proposal, including the terms for sharing the economic gain from the Innovation Proposal (if any) and, as described in, and subject to the terms set forth in, **Section 12.1**, the Parties' ownership and/or license rights or interests in any resulting developments. The Parties will mutually agree upon a method for defining the relevant gain and the measurement period, assigning values to any improvements in quality or efficiency. The Parties intend that gain shall generally occur only after recovery of any required investment. Where ACS has made no investment in software, equipment or significant personnel time, ACS has no expectation of gain sharing in respect of Innovation Proposals.

At no charge to Symetra, ACS (through its own employees) shall provide [***]. All such [***] must be used by Symetra before the end of the next Contract Year, or they will expire. ACS promptly following Symetra's request shall provide [***], or the deadline for using [***] shall be extended appropriately to account for any period of delay.

2.5.5 Asset Management. ACS shall maintain a comprehensive inventory of all: (a) equipment, software and network connections and infrastructure used by ACS to provide the Services; (b) equipment, software and network connections and infrastructure used by Symetra in connection with the Services; (c) configuration data regarding Symetra and ACS equipment, software, and network connections and infrastructure used by ACS to provide the Services; and (d) Procured Technology. ACS shall provide an electronic copy of such inventory to Symetra upon request. In addition, ACS shall provide Symetra with reports detailing software usage by Symetra and other activities by Symetra relating to Symetra's compliance with software licenses that can be monitored by ACS in delivering the Services, provided that such responsibilities shall be detailed in each Service Tower Schedule. The Parties agree that ACS shall have no legal or financial responsibility for Symetra's non-compliance with such software licenses except to the extent resulting from: (d) events subject to indemnification under **Section 15.1.8**; and (e) potential breach of contract liability under this Agreement based on ACS' failure to comply with its obligations under this Agreement.

2.5.6 Shared Resources. Except as provided in **Attachment G**, ACS shall not use a shared hardware or software environment, or any shared network or platform (collectively, "**Shared Resources**") to provide the Services. If, following the Restatement Date, ACS wants to migrate or relocate any Services to Shared Resources, ACS shall provide to Symetra for its review, comments and approval, which approval may be withheld in Symetra's sole discretion, a proposal for such migration or relocation, including a listing of all shared use assets that will be used to provide the Services and a breakdown of the cost and price benefits and savings or risks to Symetra. As part of the Disentanglement, ACS shall identify and assist Symetra with procuring suitable functionally equivalent replacements for any Shared Resources used to provide the Services.

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

2.5.7 Disaster Recovery.

(a) Review of Symetra's Disaster Recovery Plans. In respect of any Service Tower Schedule added by the Parties to the Agreement following the Restatement Date, or any amendment to a Service Tower Schedule following the Restatement Date that involves new Services or significant re-solutioning of existing Services, on or before the date specified in the applicable Transition Plan, ACS shall review Symetra's existing disaster recovery plan(s) respecting such Services and develop and deliver to Symetra for its review, comments and approval a detailed, complete, written analysis of such disaster recovery plan(s) that identifies, among other things, any deficiencies and gaps in such disaster recovery plan(s) and the changes, modifications and/or updates recommended by ACS in order to address such deficiencies and gaps. Without limiting the generality of the foregoing, ACS' written analysis specifically shall address ways to safeguard the Symetra Data and to ensure the continuing availability of all Services, including the Service Tower Services, in accordance with the terms of this Agreement during any event that would otherwise adversely affect ACS' ability to safeguard the Symetra Data and/or deliver the Services. Following its receipt of ACS' analysis, Symetra promptly shall review and comment on the same, and ACS thereafter shall update Symetra's disaster recovery plan(s) accordingly and, on or before the date specified in the applicable Transition Plan, deliver to Symetra fully updated paper and electronic copies of such disaster recovery plan(s).

(b) Ongoing Disaster Recovery Plan Review. ACS shall re-assess Symetra's disaster recovery plan(s) as described herein once annually (or more frequently if necessary) and, not later than sixty (60) calendar days following commencement of each Contract Year, provide to Symetra for its review, comments and approval proposed changes, modifications and/or updates to Symetra's disaster recovery plan(s) in order to address any identified deficiencies and gaps. Following its receipt of ACS' annual assessment, Symetra promptly shall review and comment on the same, and ACS thereafter shall update Symetra's disaster recovery plan(s) accordingly and, within thirty (30) calendar days after receiving Symetra's comments, deliver to Symetra fully updated paper and electronic copies of such disaster recovery plan(s).

(c) Provision of Disaster Recovery Services. Subject to, and without limiting, the terms of this **Section 2.5.7**, ACS shall provide the disaster recovery Services set forth in the applicable **Schedules 2** in accordance with its own and Symetra's disaster recovery plan(s). ACS shall provide disaster recovery Services as described herein at all times irrespective of whether a Force Majeure Event has occurred, unless the Force Majeure Event prevents the performance of the disaster recovery Services. Further, ACS shall provide disaster recovery Services if Symetra notifies ACS that a disaster has occurred. Upon the occurrence, and periodically for the duration, of any disaster, ACS shall provide regular reports and notices to Symetra regarding the status of ACS' response to, and recovery from, the disaster.

(d) Review and Testing of Disaster Recovery Plan. ACS' disaster recovery Services shall include regular (not less often than once annually) testing and updating of

both its own and Symetra's disaster recovery plans (including plans for data backups, storage management and contingency operations), reserving capacity at alternate site facilities and annually testing network connectivity between such alternate site and the applicable Symetra Sites. Symetra shall have the right to participate fully in any disaster recovery testing conducted by ACS including being physically present at the facilities of ACS and/or any Third Parties involved in such testing.

(e) **Fees.** ACS' costs and expenses associated with performing the obligations set forth in this **Section 2.5.7** shall be included in the Annual Services Fee as a separate annual line item.

2.6 Service Delivery Reference Manual.

2.6.1 Development of Manual. On or before December 1, 2009, ACS shall prepare and deliver to Symetra for its review and comments (which comments shall be provided to ACS on or before February 1, 2010) a detailed, Symetra-specific service delivery manual that includes the contents specified in **Section 2.6.2** (as updated from time to time, the "**Service Delivery Reference Manual**") and shall, with respect to such draft, incorporate all of Symetra's comments and requested changes. Once the draft Service Delivery Reference Manual has been approved in writing by Symetra (such approved not to be unreasonably withheld, delayed or conditioned), on each of April 1 and October 1 of each Contract Year (excluding October 1, 2009), ACS shall provide to Symetra for its review and comments an updated draft of the Service Delivery Reference Manual that includes: (a) all changes to the contents thereof through such date; and (b) Symetra's comments and requested changes from the prior draft. ACS' delivery to Symetra of the Service Delivery Reference Manual and updated drafts of the Service Delivery Reference Manual as provided herein shall constitute Critical Milestones and are subject to Corrective Assessments as provided in **Section 3.2** of **Schedule 5**.

2.6.2 Contents. ACS shall provide the Service Delivery Reference Manual to Symetra electronically (and in a manner such that it can be accessed via either Symetra's intranet or the Internet) and communicate to all End-Users the availability of and methodology for accessing the Service Delivery Reference Manual. The Service Delivery Reference Manual shall describe, among other things, the manner in which ACS provides the Services hereunder, including the equipment and software being and to be used and the documentation (including operations manuals, user guides, specifications, and End-User support manuals) that provide further details regarding such activities, and shall include detailed problem and Change Management Procedures and the other contents described in **Attachment R**. The Service Delivery Reference Manual also shall describe the activities ACS will undertake in order to provide the Services including, where appropriate, direction, supervision, monitoring, staffing, quality assurance, reporting, planning and oversight activities, as well as the specific measures taken to comply with all laws and regulations that are applicable to ACS as an operator of its business or in performing its obligations under the Agreement. The Service Delivery Reference Manual also shall identify those Services that ACS is to perform to assist Symetra in complying with its own regulatory obligations including, without limitation, those relating to the privacy and security of the Symetra Data, including HIPAA, the Personal Information Statutes, GLB and any other laws and regulations applicable to the Symetra Data and/or identified by Symetra. Without limiting ACS' obligations to

assist Symetra in complying with its own regulatory obligations as described above, it is expressly agreed and understood by the Parties that Symetra shall be responsible for compliance with all laws and regulations that are applicable to Symetra as an operator of its business, its receipt of the Services, its direct regulatory obligations relating to the Symetra Data and, if the terms of **Section 14.6** are applicable, its status as controller of the Symetra Data. The Service Delivery Reference Manual shall in no event be interpreted as an amendment to this Agreement or so as to relieve ACS of any of its performance obligations under this Agreement.

2.7 Service Compatibility. ACS shall ensure that all services, equipment, networks, software, enhancements, upgrades, modifications and other resources, including those provided by Symetra (collectively, the “**Resources**”), that are: (a) used by ACS to deliver the Services; or (b) approved by ACS for utilization by Symetra in connection with the Services, shall be successfully integrated and interfaced, and shall be compatible with the services, equipment, networks, software, enhancements, upgrades, modifications and other resources that are being provided to Symetra by Third Party service providers (collectively, the “**Third-Party Resources**”); provided, however, that any such responsibilities of ACS for Resources shall be detailed in the applicable **Schedule 2**. Further, ACS shall ensure that none of the Services or other items provided to Symetra by ACS shall be adversely affected by, or shall adversely affect, those of any such Third Party providers, whether as to functionality, speed, service levels, interconnectivity, reliability, availability, performance, response times or similar measures. To the extent that any interfaces need to be developed or modified in order for the Resources to integrate successfully, and be compatible with, the Third-Party Resources, ACS shall develop or modify such interfaces as part of the Services, pursuant to the process set forth in **Section 2.8**. If a question arises as to whether a particular defect, malfunction or other difficulty with respect to the Services was caused by Resources or by Third-Party Resources, ACS shall be responsible for correcting, at its cost, such defect, malfunction or difficulty, except to the extent that ACS can demonstrate, to Symetra’s satisfaction, by means of a Root-Cause Analysis, that the cause was not caused by Resources. In addition, ACS shall cooperate with all Third Party service providers of Symetra to coordinate its provision of the Services with the services and systems of such Third Party service providers. Subject to reasonable confidentiality requirements, such cooperation shall include providing: (a) applicable written information concerning any or all of the systems, data, computing environment, and technology direction used in providing the Services; (b) reasonable assistance and support services to such Third Party providers; (c) access to systems and architecture configurations of ACS to the extent reasonably required for the activities of such Third Party providers; and (d) access to and use of the Resources.

2.8 In-Scope Service Requests. If Symetra requires the performance of work that is not being performed at a particular time but that is within the scope of the Services, Symetra may deliver to the ACS Project Executive an “**In-Scope Service Request**” in the form set forth in **Attachment D** specifying the proposed work with sufficient detail to enable ACS to evaluate the request. If such In-Scope Service Request is a request for access to ACS Personnel versus a request for a particular set of Services that are in the nature of a longer-term project, Symetra shall prioritize (and re-prioritize as deemed necessary by Symetra), and ACS shall respond to, such In-Scope Service Request as provided in the In-Scope Service Request SLA set forth in **Schedule 2A**.

With respect to In-Scope Service Requests that are in the nature of a longer-term project, unless the Parties mutually agree in writing to proceed otherwise, within five (5) Business Days following the date of ACS' receipt of such In-Scope Service Request, ACS shall provide Symetra with a written proposal in response to the In-Scope Service Request that contains the following: (a) a detailed description of the Services to be performed; (b) specifications (if applicable); and/or (c) an implementation plan, with implementation to commence not later than thirty (30) calendar days after approval thereof, unless otherwise mutually agreed. All services requested in an In-Scope Service Request shall constitute Services for purposes of this Agreement. Following receipt of ACS' proposal, Symetra shall notify ACS in writing whether to proceed with the In-Scope Service Request, and ACS shall take no further action with respect to the In-Scope Service Request until it receives approval from Symetra. In-Scope Service Requests must be executed by the Symetra Project Executive, or his or her designee, in order to be effective.

2.9 Out-of-Scope Work Orders.

2.9.1 Requirements and Process. From time-to-time, Symetra may solicit a response from prospective providers to perform services that are outside the scope of the Services ("**Out-of-Scope Service(s)**"). At its own cost and expense, ACS shall submit a response ("**Out-of-Scope Work Order**") to any such Out-of-Scope Services request that complies with the terms of this Section within ten (10) Business Days after ACS' receipt of Symetra's request, or, if the scope of the Out-of-Scope Services is such that ten (10) Business Days would be insufficient, within a mutually agreed period of time. ACS' proposed fees for performing each Out-of-Scope Work Order shall be quoted in the manner requested by Symetra in its Out-of-Scope Services request (*e.g.*, fixed or time-and-materials at rates that do not exceed the Service Rates), with full transparency respecting any particular pricing elements to the extent requested by Symetra and not prohibited by ACS' contracts with applicable Third Parties. For the avoidance of doubt, "full transparency" shall mean that ACS will provide the following pricing elements: hardware, software (licensing and maintenance to be shown separately), labor, Third Party professional services, management fees, one-time and recurring costs, and pass-through fees. Each such response shall be in writing and shall contain the following items and be in conformance with the process set forth herein: (a) ACS' response to Symetra's description and specifications for the Out-of-Scope Services, including all services to be performed, categories of personnel (and number of personnel within each category) required to complete the Out-of-Scope Services, and an implementation plan; (b) the amount, schedule, and method of payment; (c) the timeframe for performance; (d) completion and acceptance criteria; and (e) any proposed SLRs for new services that would result from the Out-of-Scope Services. If Symetra selects ACS as its provider with respect to the Out-of-Scope Work Order, the obligations of ACS with respect to the Out-of-Scope Services shall be deemed Other Services under this Agreement, and the Out-of-Scope Services and the Out-of-Scope Work Order shall be governed by all the terms and conditions of this Agreement.

2.9.2 Potential Limitation on Future Contracts. If ACS, under the terms of this Agreement or through the performance of tasks hereunder, develops specifications or statements of work, and such specifications or statements of work are to be incorporated into a solicitation, at Symetra's option, ACS may be ineligible under Symetra's standard procurement rules or, if such rules do not exist, industry standard procurement rules, to bid on and perform the work de-

scribed within that solicitation as a prime contractor or subcontractor under a future Symetra contract. Except for the foregoing, ACS shall have the ability to compete for future business with Symetra on an equal basis with other Persons.

2.10 Extraordinary Events or Circumstances. Symetra may, at any time, in a written notice signed by the Symetra Project Executive, or his or her designee, and as a result of an Extraordinary Event: (a) direct ACS, in accordance with **Section 2.8**, to perform Services in an extraordinary manner (*e.g.*, perform Services at service levels above or below the SLRs for a limited duration); or (b) direct ACS to prepare and submit a proposed Out-of-Scope Work Order more quickly than required under **Section 2.9.1**; (c) direct ACS to temporarily cease the performance of certain Services; or (d) obtain a Third Party to perform certain Services for the duration of the Extraordinary Event. If such Extraordinary Event results in ACS' performance of Other Services, to the extent incremental pricing for such Other Services is not set forth in this Agreement (including, in particular, in **Schedule 4**), the Parties shall engage in good faith negotiations in order to arrive at appropriate fees and expenses to be paid to ACS in consideration of its performance of such Other Services. If such Extraordinary Event results in ACS' performance of additional or fewer Services, as the case may be: (e) provided: (i) the upper Pricing Band limit or the lower Pricing Band limit, as applicable, for such Services has not been surpassed for more than ninety (90) calendar days, the applicable pricing set forth in **Schedule 3** shall apply; or (f) once the upper Pricing Band limit or the lower Pricing Band limit, as applicable, for such Services has been surpassed for more than ninety (90) calendar days, at either Party's request, the Parties shall engage in good faith negotiations in order to arrive at new pricing for the affected Service Tower Services. The rights and obligations of the Parties under this **Section 2.10** shall be in addition to those under **Sections 2.5.7, 9.2.3** and similar provisions of this Agreement addressing Force Majeure Events.

2.11 Reports and Other Resource Materials.

2.11.1 General. In addition to any reports that may be required to be furnished pursuant to a Service Tower Schedule, ACS shall furnish reports to Symetra in the manner, format, and frequency, and containing contents, reasonably requested by Symetra from time to time. In addition to Service Level Reports and reports relating to amounts invoiced to Symetra, ACS' reports shall include, among other things, annual security audit reporting, including reporting on unauthorized system access incidents, and reports regarding cost-management, Subcontractor relationships, End-User satisfaction, human resources matters and any other pertinent data requested by Symetra. ACS promptly shall (but not later than two (2) calendar days after gaining knowledge thereof) inform Symetra of any deficiencies, omissions or irregularities in Symetra's requirements or in ACS' performance of the Services that come to ACS' attention. ACS shall furnish Symetra with all existing and future research and development resources, such as published materials, and industry studies conducted for or by ACS, that pertain to the Services and that might assist Symetra in setting its IT policies or requirements. The ACS Project Executive also shall advise Symetra of all other matters of a material nature that he or she believes would be helpful to Symetra in setting or revising its IT policies or requirements.

2.11.2 Media. ACS shall furnish to Symetra all reports in both hard copy and electronic form per Symetra's specifications in effect on the Restatement Date, as the same may be reasonably modified by Symetra from time-to-time thereafter.

2.12 Critical Milestones.

2.12.1 Designation of Critical Milestones. In addition to the Critical Milestones identified in the Agreement as of the Restatement Date, following the Restatement Date, the Parties may agree to designate (in the applicable Schedule, Transition Plan, In-Scope Service Request, Out-of-Scope Work Order or any other written agreement between the Parties) certain milestones, activities, actions and/or projects as Critical Milestones (such designation not to be unreasonably withheld by either Party). In connection with any such designation, the Parties shall work together cooperatively and in good faith to agree upon appropriate Due Dates and Corrective Assessments for such Critical Milestones (such agreement not to be unreasonably withheld by either Party).

2.12.2 Failure to Achieve a Critical Milestone. A Critical Milestone will be achieved successfully only when the activities, events and/or deliverables that comprise such Critical Milestone have occurred and/or have been completed and accepted in accordance with the terms of the applicable Schedule, Transition Plan, In-Scope Service Request, Out-of-Scope Work Order or other written agreement between the Parties. Subject to the further terms of this Section, if Symetra reasonably determines that ACS likely will not complete a Critical Milestone on or before its Due Date, then promptly following Symetra's request, ACS shall provide to Symetra a corrective plan of action for achieving the Critical Milestone on or before its Due Date. If ACS fails to complete a Critical Milestone on or before its Due Date, provided such failure was not caused by an Excuse:

(a) at Symetra's request and at no additional cost or expense to Symetra, ACS shall provide additional ACS resources as required or necessary to complete the Critical Milestone on or before a re-adjusted Due Date established by Symetra, provided that: (i) any adjustment of a Critical Milestone Due Date shall not operate to adjust any future Critical Milestone Due Date (unless specifically agreed to in writing by Symetra); and (ii) notwithstanding any such adjustment, Symetra shall be entitled to receive Corrective Assessments (if any) based on the original Critical Milestone Due Date (unless specifically waived in writing by Symetra); and

(b) Symetra shall receive Corrective Assessments (if any) in the amounts specified in the applicable Schedule, Transition Plan, In-Scope Service Request, Out-of-Scope Work Order or other written agreement between the Parties.

Notwithstanding any contrary terms that may be contained in the foregoing, if ACS' failure to achieve a Critical Milestone on or before its Due Date is caused by an Excuse, then that Critical Milestone Due Date and any other affected Critical Milestone Due Date(s) shall be extended by mutually agreed time periods as reasonably necessary to account for the period of delay directly caused by the Excuse.

2.13 End-User Satisfaction and Communication. In addition to any End-User satisfaction survey requirements set forth in **Schedule 2A**, not less than annually, ACS shall conduct End-User satisfaction surveys in accordance with this Section. The proposed surveys (including the underlying instrument(s), methodology and survey plan) shall be subject to Symetra’s review, comments and approval and shall cover a representative sample of the End-Users including, as a separate sample category, senior management of Symetra. Symetra shall provide reasonable assistance to ACS to: (a) identify the appropriate sample of End -Users; (b) distribute the surveys; and (c) encourage participation by such End-Users in order to obtain meaningful results. ACS shall report the results of the surveys separately from each of the End-Users or groups of End-Users as may be specified by Symetra, and the ACS Project Executive shall review the results of each survey with Symetra within thirty (30) calendar days following the mutually agreed deadline for completion and return of the survey. During each such review session, ACS shall submit an End-User communication plan to Symetra for its review, comments and approval that shall include, at a minimum, updates to the End-Users regarding the results of the satisfaction surveys. Not later than thirty (30) calendar days following each review session, ACS shall provide to Symetra an action plan for addressing any problem areas identified in the survey results.

2.14 Cooperation with Symetra and Third Parties. ACS shall cooperate fully with Symetra and all Third Parties designated by Symetra, and shall disclose such information to Symetra and such Third Parties relating to ACS and its Subcontractors as may be reasonably required or necessary for delivery of the Services as required herein. All such disclosures shall be subject to the confidentiality provisions of **Article 13**.

2.15 Movement of an ACS Facility. Except as otherwise agreed to by the Parties in writing, if ACS moves, relocates, alters or changes any facility (including, without limitation, any ACS data center), such movement, relocation, alteration or change shall not: (a) result in any charges to Symetra; or (b) alter or excuse ACS’ obligation to perform all Services in accordance with the SLRs.

2.16 Symetra Policies and Procedures. ACS Personnel shall comply with all policies and procedures of Symetra and/or its Affiliates that are established from time-to-time and that are provided to ACS in writing including, without limitation, rules and requirements for the safety, security and/or protection of premises, materials, systems and/or Persons. Without limiting the terms of **Section 9.6**, any violations or disregard of such policies and procedures shall be cause for denial of access by such Personnel to the properties of Symetra and/or its Affiliates.

ARTICLE 3
PERSONNEL

3.1 ACS Personnel.

3.1.1 ACS Key Personnel.

(a) Designation of ACS Key Personnel. Each of the ACS Key Personnel is designated on, and shall have the functions assigned to him or her as set forth in, **Attachment E**. This Schedule may be modified from time-to-time in accordance with this

Agreement and shall be deemed modified upon any Symetra-approved replacement or substitution of a new person for any ACS Key Personnel. Prior to the assignment, hiring or designation of any person to fill the position or perform the duties provided by any ACS Key Personnel, Symetra shall have the right to interview and participate in the selection of such person to fill the position or perform the duties provided by the ACS Key Personnel to be replaced. ACS shall not hire, assign or designate any new person to fill the position or perform the duties provided by any ACS Key Personnel without Symetra's prior written consent, which consent may be given or withheld in Symetra's sole discretion. In addition, Symetra shall not be obligated to pay any Fees (or portion thereof) that are attributable to ACS Key Personnel until it determines, in its reasonable discretion, that such ACS Key Personnel have sufficient training, education and knowledge about Symetra's then-current status and project needs. ACS shall ensure that all ACS Key Personnel have at least one designated individual as his or her core knowledge backup, ACS acknowledging that cross-sharing of knowledge is critical to minimizing the potential impact to Symetra if any of the ACS Key Personnel become unavailable for any reason. ACS Key Personnel shall treat Symetra as their most favored customer and shall give Symetra priority over all of ACS' other customers. All other ACS Personnel who perform Services shall treat Symetra as a priority customer.

(b) Removal/Replacement of ACS Key Personnel by ACS. All ACS Key Personnel shall be assigned to perform the Services on such basis (*e.g.*, full time assignment or otherwise) as needed to ensure that the Services contemplated hereunder are provided in an efficient and timely manner. Except as otherwise permitted in **Section 1.2.2(d)**, without Symetra's prior written consent, ACS shall not: (i) undertake any action with respect to any ACS Key Personnel that would result in the alteration or reduction of time expended by such ACS Key Personnel in performance of ACS' duties hereunder; or (ii) transfer, reassign or otherwise re-deploy any ACS Key Personnel from performance of ACS' duties under this Agreement, except in cases involving: (i) a voluntary or For Cause termination; (ii) removal at Symetra's request; or (iii) inability to work due to death, disability or illness. If any one of the ACS Key Personnel comes unavailable to perform his/her duties for any reason, subject to the terms of **subsection (c)** below, within forty-eight (48) hours thereafter, ACS shall replace such person with another person approved by Symetra that is at least as well qualified as the person being replaced. For purposes of this Section, the movement of ACS Key Personnel from the employ of ACS to an Affiliate or a Subcontractor of ACS shall be considered a reassignment requiring Symetra's consent and not a cessation of employment. If ACS removes or temporarily reassigns the ACS Key Personnel in accordance with the terms of this Section, Symetra may withhold any and all payments due or that become due to ACS until the ACS Key Personnel vacancy is filled by a qualified replacement, as approved by Symetra.

(c) Removal of ACS Personnel by Symetra. Notwithstanding anything contained herein to the contrary, if Symetra believes that the performance or conduct of any Person employed or retained by ACS to perform ACS' obligations under this Agreement (including, without limitation, ACS Key Personnel) is unsatisfactory for any reason or is not in compliance with the requirements of this Agreement, Symetra shall so notify ACS in writing and ACS shall promptly address the performance or conduct of such person,

or, at Symetra's request, immediately replace such Person with another Person acceptable to Symetra and with sufficient knowledge and expertise to perform the Services in accordance with this Agreement. Symetra shall not be responsible for any relocation expenses associated with ACS' compliance with this Section or any other term or condition of this Agreement.

(d) Transition. If: (i) ACS is obligated to replace an individual as provided in **subsection (c)** above; or (ii) ACS wants to replace or reassign any of the ACS Key Personnel, and either Symetra consents to such replacement or reassignment, or Symetra's consent to such replacement or reassignment is not required as provided in **subsection (b)** above, then: (1) the terms of **subsection (a)** above with respect to Symetra's right to select replacement Personnel for any ACS Key Personnel shall apply; (2) the proposed replacement Personnel shall be "qualified," meaning that the proposed replacement Personnel shall possess comparable experience and training as the ACS Personnel to be replaced; and (3) the replacement Personnel shall work with the replaced Personnel during a mutually agreed transition period, the duration of which shall be determined based on the duties and responsibilities of the person to be replaced, and all costs and expenses associated with educating and training the replacement Personnel shall be borne by ACS. Without limiting the generality of the foregoing, the transition period for the ACS Project Executive shall be at least one (1) month in length. In addition, provided the replaced Personnel remains employed by ACS, such individual shall continue to be available by telephone to answer any Services or Other Services-related questions.

3.1.2 Additional Personnel Requirements. In addition to ACS Key Personnel, ACS shall provide and make available such additional ACS Personnel necessary to properly perform all of ACS' obligations under this Agreement, all of whom shall, prior to their assignment to perform Services, be subject to security clearances by ACS consistent with any applicable policies and/or practices as may be requested and/or approved by Symetra. All costs and expenses associated with providing, equipping and retaining ACS Personnel is included within the Fees, including, without limitation, all wages (including overtime payments), benefits of employment, applicable payroll taxes, applicable Subcontractor fees and expenses and all associated staffing costs such as training and education, office supplies, PC refreshment, travel and lodging costs and recruiting and relocation expenses. On the Restatement Date and at the end of every six (6)-month period after the Restatement Date, ACS shall provide Symetra with a written list of Substantially Dedicated Personnel, and the contents of such written list shall include, without limitation, the employees' names, dates of placement, assignment addresses, assigned duties and responsibilities, and the names of the person to whom they are required to report.

3.1.3 Minimum Proficiency Levels. ACS Key Personnel, and all other Personnel assigned by ACS or its Subcontractors to perform ACS' obligations under this Agreement, shall have experience, training and expertise sufficient to perform ACS' obligations under this Agreement including, without limitation, ACS' obligations with respect to the SLRs. Whenever ACS and/or an ACS Subcontractor indicates that a Person has a specific level of experience or expertise, such Person shall in fact possess such experience and expertise. Symetra shall not be required to pay for Services provided by any Person who does not possess the promised levels of experience and expertise.

3.1.4 Specialized Personnel. As part of its provision of Services, ACS shall ensure that all ACS Personnel performing Services in work areas requiring specific health, regulatory (including, without limitation, HIPAA, the Personal Information Statutes, GLB and other regulations identified by Symetra), security or safety-related expertise are trained, qualified, and available to perform the Services in such areas as such training is commercially appropriate for the Services performed by such Personnel. As reasonably requested by ACS, Symetra shall make available to ACS Personnel any regulatory training that Symetra makes available to its own Personnel in such work areas, with all costs and expenses associated with such training (if any) to be borne by ACS.

3.1.5 Training. At its own cost and expense, ACS shall provide, or cause to be provided, all such training to ACS Personnel as may be necessary for them to perform all of ACS' duties under this Agreement (including technical training as well as training regarding applicable administrative matters such as training regarding Symetra-specific policies and SOPs), and, in any event, levels of training equal to or greater than the average levels of training given to other ACS personnel holding corresponding positions.

3.1.6 Supervision and Conduct of ACS Personnel. Except as expressly set forth herein, neither ACS nor any ACS Personnel, are or shall be deemed to be employees of Symetra. As between Symetra and ACS, ACS shall: (a) be responsible for all ACS Personnel assigned to provide Services under this Agreement; (b) subject to this **Article 3**, have the sole right to direct and control the management of such ACS Personnel; (c) determine and pay all applicable wages and salaries, including applicable overtime and other premium pay; (d) provide welfare and retirement benefits, as it deems necessary or desirable; (e) comply with applicable tax laws, including income tax and employment tax withholding laws; (f) comply with all applicable laws governing the relationship employers and employees, including laws relating to accommodation of disabilities, equal pay, provision of leave (*e.g.*, FMLA, jury duty, etc.), unlawful discrimination, as well as wage and hour law requirements; (g) comply with all workers' compensation insurance coverage laws; (h) file all applicable reports with federal, state and local agencies and authorities as required by law; (i) maintain all required employment records, including I-9, personnel and medical files consistent with applicable law and customary business practices; and (j) comply with all applicable equal employment opportunity laws (including, without limitation, Executive Order 11246 as well as all other related laws and regulations). While at or on the premises of Symetra, ACS Personnel shall: (k) conduct themselves in a businesslike manner; and (l) comply with the requests and standard rules of Symetra regarding safety and health and personal, professional and ethical conduct (including, without limitation, those contained in Symetra's employee manuals and other written policies and procedures applicable to employees and contractors) as may be required for such locations.

3.2 Symetra Personnel. The Symetra Project Executive shall act as the primary liaison between Symetra and the ACS Project Executive and have overall responsibility for the day-to-day oversight of ACS' performance under this Agreement and coordination of Symetra's retained authorities and Symetra's performance of its responsibilities hereunder. If any Symetra Personnel is unable to perform the functions or responsibilities assigned to him or her in connection with this Agreement, or if he or she is no longer employed by Symetra, Symetra shall replace such

person or reassign the functions or responsibilities to another Person. Symetra promptly shall notify ACS if the identity of the Symetra Project Executive changes, including in such notice the name and contact information of the replacement Symetra Project Executive.

3.3 Solicitation of Personnel. Except as provided in **Section 10.3.6**, without the other Party’s prior written consent, each Party agrees not to solicit, or cause to be solicited, for employment any of the other Party’s employees. The foregoing non-solicitation obligation shall be in effect with respect to a particular individual for a period of twelve (12) months following: (a) in the case of ACS employees, the earlier to occur of: (i) the date on which the applicable ACS employee ceased providing Services to Symetra; and (ii) the applicable ACS employee’s termination of employment with ACS, as applicable; and (b) in the case of Symetra’s employees, the Symetra employee’s termination of employment with Symetra. The terms of this Section shall remain in effect for a period of twelve (12) months following the Termination Date. Notwithstanding the foregoing, a Party (the “**Recruiting Party**”) will not have violated the terms of this Section if an employee of the other Party: (a) responds to a general, non-targeted solicitation for employment issued by the Recruiting Party, such as a newspaper advertisement; or (b) is contacted by a recruiter for the Recruiting Party, where the recruiter has not been instructed by the Recruiting Party to target the employees of the other Party.

3.4 Personnel Restriction. With respect to any ACS Project Executive, provided such ACS Project Executive remains employed by ACS or one of its Affiliates, for a period of twelve (12) months following the date on which such ACS Project Executive last provided Services to Symetra hereunder, ACS shall restrict such ACS Project Executive from directly or indirectly, through the education of other persons or otherwise, providing services to any of the Symetra Competitors.

ARTICLE 4
ASSETS AND THIRD-PARTY CONTRACTS

4.1 Symetra Equipment.

4.1.1 General. Symetra will furnish to ACS, for ACS’ use at no charge, the equipment owned by Symetra (the “**Symetra-Owned Equipment**”), and the equipment leased by Symetra (the “**Symetra-Leased Equipment**”) that are listed in **Attachment B**, but for each such item of Symetra Equipment, only for that portion of the Term occurring prior to the date on which, in the case of Symetra-Owned Equipment, the item of Equipment reaches the end of its useful life and, in the case of Symetra-Leased Equipment, the lease expires for such item of Symetra-Leased Equipment, after which time ACS shall de-install such item of equipment at ACS’ own cost and comply with Symetra’s reasonable directions regarding the disposal or other disposition of such item of equipment. The Symetra Equipment will remain the property of Symetra. **Attachment B** shall be deemed to be updated to include any additional Symetra Equipment made available by Symetra for ACS’ use in providing the Services. Notwithstanding the location of any Symetra Equipment at an ACS or other non-Symetra facility, or the failure to list any item of Symetra Equipment on **Attachment B**, all right, title and interest in and to any Symetra Equipment will be and remain in Symetra, and ACS will have no title or ownership interest in such Symetra Equipment. ACS will provide Symetra with reasonable access to all Symetra Equipment located

at an ACS or other non-Symetra facility, and, notwithstanding any contrary terms that may be contained herein, will be responsible for all costs and expenses associated with repair or replacement of any Symetra Equipment or any part thereof damaged (reasonable wear and tear excepted) by ACS Personnel and/or invitees of ACS, its Affiliates and/or its Subcontractors (excluding Symetra).

4.1.2 Third-Party Approvals. ACS and Symetra shall work together to identify, and Symetra with ACS' assistance thereafter will take all actions reasonably necessary to obtain, any consents, approvals or authorizations from Third Parties as required for ACS to lawfully access, operate, and use (at or from any location where Services are to be provided) the Symetra Equipment. Symetra hereby appoints ACS to act as its single point of contact for all operational matters pertaining to the Symetra Equipment, and with Symetra's approval, ACS promptly will notify all appropriate Third Parties of such appointment. Symetra may at any time revoke such appointment and/or exercise control over ACS' actions with respect to such Third Parties.

4.1.3 Return of Symetra Equipment. Unless a later return date is requested by Symetra, thirty (30) calendar days following any expiration or termination of this Agreement (or earlier termination of a Service Tower), ACS will return each applicable item of Symetra Equipment to Symetra in substantially the same condition it was in when initially provided to ACS, reasonable wear and tear excepted.

4.2 ACS Equipment. "ACS Equipment" means equipment owned, leased or otherwise held by ACS that is used by ACS to provide the Services. Notwithstanding the location of ACS Equipment at a Symetra facility, all right, title and interest in and to any such ACS Equipment will be and remain in ACS, and Symetra will not have any title or ownership interest in the ACS Equipment.

4.2.1 Use of ACS Equipment by ACS Personnel. ACS may provide ACS Equipment for use by ACS Personnel on behalf of Symetra, at no additional charge to Symetra.

4.2.2 Provision of ACS Equipment to Symetra. Subject to mutual agreement with Symetra as to equipment and charges (if any), ACS shall provide to Symetra certain ACS Equipment at mutually agreed location(s), and on a mutually agreed delivery schedule. With the advice and assistance of ACS, Symetra will prepare and maintain at Symetra's cost and expense any Symetra facility in which ACS Equipment will be installed in accordance with the manufacturers' specifications and all applicable codes, statutes, regulations and standards. Symetra will be responsible for all costs and expenses of repair or replacement to correct any damage to ACS Equipment or any part thereof (reasonable wear and tear excepted) caused by Symetra Personnel and/or Symetra invitees (excluding ACS Personnel and/or ACS invitees).

4.2.3 Installation of ACS Equipment. ACS will arrange for, and will determine the mode of transportation and installation of each item of ACS Equipment to such location(s) as may be mutually agreed to by the Parties. If Symetra relocates any Symetra facility in which ACS Equipment may be installed, Symetra will be responsible for the relocation costs of such ACS Equipment. If ACS requests the relocation of any ACS Equipment, ACS shall be responsible for the associated relocation costs.

4.3 Software.

4.3.1 ACS-Licensed Third Party Software.

(a) **Category 1 Software. Attachment L** to this Agreement sets forth the software that is owned by a Third Party and licensed by ACS and/or any of its Affiliates on an enterprise-wide basis (meaning pursuant to a license that is not specific to Symetra) that Symetra agrees ACS may use to provide the Services (together with all supporting documentation, media and related materials, including all Software Enhancements, the “**Category 1 Software**”). ACS shall grant to Symetra a license for Symetra Personnel and other End-Users to use, or receive the benefit of the use by ACS of, the Category 1 Software through and including the Termination Date. If and as requested by Symetra prior to the Termination Date and at no additional charge to Symetra, ACS shall assist Symetra, its Affiliates and/or the Replacement Provider in procuring a license, and in securing maintenance and support, with respect to the Category 1 Software commencing on the Termination Date and continuing thereafter for as long as Symetra requires at competitive rates (which license and maintenance and support fees shall be paid by Symetra). Except as provided in the preceding sentence, all costs and expenses associated with the Category 1 Software including, without limitation, license, maintenance and support, installation and implementation and/or Software Enhancements fees, are included in the Annual Services Fees. All right, title and interest in and to the Category 1 Software (excluding Derivative Works that contain Work Product) shall remain with the applicable Third Party.

(b) **Category 2 Software. Attachment L** to this Agreement sets forth the software that is owned by a Third Party and licensed by ACS and/or its Affiliates with Symetra as the named licensee that Symetra agrees ACS may use solely as necessary to provide the Services (together with all supporting documentation, media and related materials, including all modifications, Symetra-specific customizations and configurations, enhancements, updates, replacements and Derivative Works thereof, the “**Category 2 Software**”). Respecting Category 2 Software first made available to Symetra following the Restatement Date, ACS shall use commercially reasonable efforts to obtain for Symetra a perpetual, non-exclusive, non-transferable (except in connection with a permitted assignment of the underlying license agreement), fully paid-up license for Symetra Personnel and other End-Users to use, and/or receive the benefit of the use by ACS, of the Category 2 Software (and the licensing requirements in effect under the Agreement prior to the Restatement Date shall apply to all Category 2 Software set forth in **Attachment L** as of the Effective Date). If, after using commercially reasonable efforts, ACS is unable to procure such a license, ACS shall so notify Symetra in writing, including a detailed description of the terms and conditions such Third Party is willing to offer, if any, as well as a description of the best available terms for comparable Category 2 Software that ACS has the ability to license (if any), and Symetra will review the options presented by ACS and Symetra may: (i) waive all or any portion of the foregoing license scope requirements in writing; or (ii) become directly involved in negotiations with the Third Party. If ACS is unable to procure a perpetual license in Symetra’s name on terms acceptable to Symetra and Symetra elects instead that such Category 2 Software be licensed by ACS with ACS as the licensee, then ACS shall use commercially reasonable efforts to procure

the advance consent of each Third Party software vendor of Category 2 Software to an assignment to Symetra, its Affiliates and/or the Replacement Provider, of the license agreement between such Third Party software vendor and ACS prior to the Termination Date. If such consent cannot be obtained from any Third Party software vendor on reasonable terms, ACS shall so notify Symetra in writing, and Symetra may: (iii) waive this requirement in writing; or (iv) elect to license the applicable Category 2 Software directly from the applicable Third Party software vendor. If Symetra licenses such Category 2 Software directly from the Third Party software vendor, the software shall be deemed Category 3 Software for purposes of this Agreement. If and as requested by Symetra prior to the Termination Date and at no additional charge to Symetra, ACS shall assist Symetra, its Affiliates and/or the Replacement Provider in procuring a license (if necessary) and securing maintenance and support with respect to the Category 2 Software commencing on or before the Termination Date and continuing thereafter for as long as Symetra requires at competitive rates (which license (if any) and maintenance and support fees shall be paid by Symetra). All costs and expenses associated with the Category 2 Software during the Term and the Disentanglement Period including, without limitation, license, maintenance and support, installation and implementation and/or Software Enhancements fees (but excluding any assignment-related consent fees as described above), are included in the Annual Services Fees. All right, title and interest in and to the Category 2 Software (excluding Derivative Works that contain Work Product) shall remain with the applicable Third Party.

4.3.2 Symetra-Licensed Third Party Software.

(a) Category 3 Software. Attachment L sets forth certain Third Party software licensed by Symetra that ACS may access and/or use in providing the Services up to and including the Termination Date (“**Category 3 Software**”). Symetra will attempt to secure the appropriate consents and approvals required to enable ACS to access and/or use the Category 3 Software, and if it is unable to do so, the terms of **Section 4.3.2(c)** shall apply. ACS will pay all required license, maintenance and support, installation and implementation and Software Enhancements fees with respect to the Category 3 Software, and Symetra shall pay all required costs and expenses (including, without limitation, license and consent charges imposed by software vendors) required to permit usage by ACS of the Category 3 Software under this Agreement. All right, title and interest in and to the Category 3 Software (excluding Derivative Works that contain Work Product) shall remain with the applicable Third Party.

(b) Category 4 Software. Attachment L sets forth certain Third Party software licensed by Symetra that ACS may access and/or use to provide the Services (“**Category 4 Software**”). Symetra will attempt to secure the appropriate consents and approvals required to enable ACS to access and/or use the Category 4 Software, and if it is unable to do so, the terms of **Section 4.3.2(c)** shall apply. Symetra will pay all required: (i) license, maintenance and support, installation and implementation and Software Enhancements fees with respect to the Category 4 Software; and (ii) all costs and expenses (including, without limitation, license and consent charges imposed by Software vendors) required to permit usage by ACS of Category 4 Software under this Agreement. All

right, title and interest in and to the Category 4 Software (excluding Derivative Works that contain Work Product) shall remain with the applicable Third Party.

(c) Consents and Approvals. If any consents or approvals under this **Section 4.3.2** are required to be obtained but are not reasonably available, Symetra will not be required to obtain them, and Symetra and ACS agree to negotiate in good faith as to the impact of the lack of consent and to produce a reasonable alternative.

4.3.3 Category 5 Software. Attachment L sets forth the software that is owned by ACS and/or any of its Affiliates that Symetra agrees ACS may use to provide the Services (together with all supporting documentation, media and related materials, including any and all modifications, enhancements, updates, replacements and other Derivative Works thereof, the “**Category 5 Software**”). ACS shall grant to Symetra a perpetual, non-exclusive, worldwide, non-transferable (except in connection with a permitted assignment of this Agreement), fully paid-up, royalty-free license for Symetra Personnel and other End-Users to use, or receive the benefit of the use by ACS of, such Category 5 Software. All costs and expenses associated with the Category 5 Software including, without limitation, license, maintenance and support, installation and implementation and/or Software Enhancements fees, are included in the Annual Services Fees. All right, title and interest in and to the Category 5 Software (excluding Derivative Works that contain Work Product) shall remain with ACS.

4.3.4 Category 6 Software. Attachment L sets forth the software that is owned by Symetra and/or any of its Affiliates that Symetra may instruct ACS to use in connection with the Services (together with all supporting documentation, media and related materials, including any and all modifications, enhancements, updates, replacements and other Derivative Works thereof, the “**Category 6 Software**”). All right, title and interest in and to the Category 6 Software shall remain with Symetra and/or its Affiliates, and ACS will have no ownership interests or other rights in the Category 6 Software, provided that Symetra grants to ACS the right to access and use the Category 6 Software as necessary to provide the Services. The Category 6 Software will be made available to ACS in such form and on such media as ACS may reasonably request, together with existing documentation and other available materials. If ACS is authorized to make any changes to any Category 6 Software, such changes will be authorized by the Change Management Procedures. ACS will document any such changes, and all such changes shall constitute Category 6 Software and shall be treated as Work Product for purposes of this Agreement. Without Symetra’s prior written permission, ACS will not access or use the Category 6 Software for any purpose other than the provision of Services hereunder.

4.3.5 Other Software-Related Terms. Subject to and without limiting the terms of the license grants set forth elsewhere in this **Section 4.3**, with respect to ACS Software, the license grant shall include the right to receive all Software Enhancements that are made available to ACS or all other licensees of the applicable ACS Software. **Attachment L** may be modified by the Parties (including adding and/or deleting Software therefrom) in accordance with the Change Management Procedures and/or pursuant to any other written agreement of the Parties.

4.3.6 Bankruptcy. The ACS Software constitutes “intellectual property” as defined in Section 101(35A) of the United States bankruptcy code. If ACS voluntarily or involuntarily be-

comes subject to the protection of the United States bankruptcy code and ACS or the trustee in bankruptcy rejects this Agreement under Section 365 thereof, Symetra shall have the right to: (a) treat this Agreement as terminated; or (b) retain Symetra's rights under this Agreement, specifically including, without limitation, the right to exercise its rights granted herein to the ACS Software. Failure by Symetra to assert its right to retain its benefits to the intellectual property embodied in the ACS Software pursuant to Section 365(n)(1)(B) of the United States bankruptcy code with respect to an executory contract rejected by ACS or the trustee in bankruptcy shall not be construed by the courts as a termination of such contract by Symetra under Section 365(n)(1)(A) of the United States bankruptcy code. Any attempted assignment of this Agreement by ACS or the trustee in bankruptcy to a Third Party shall be subject to such Third Party providing to Symetra "adequate assurance of future performance" (as referenced in Section 365(f) of the United States bankruptcy code). Among other requirements that may be reasonably imposed, "adequate assurance" shall include: (c) a Third Party's express written agreement to assume all of ACS' obligations under this Agreement; and (d) the Third Party must have annual revenues and capitalization that are equal to or greater than ACS' annual revenues and capitalization as of the Restatement Date.

4.4 Assigned Contracts. Attachment H sets forth the written support, maintenance and other agreements that were assigned to ACS for use in providing the Services. If any agreement inadvertently was omitted from such Schedule, at Symetra's request, the Parties shall work together in a cooperative manner to effectuate the assignment of such agreement to ACS. If Symetra is unable to effectuate an assignment of any of such agreements, such agreements shall become subject to the terms of **Section 4.5**.

4.5 Managed Contracts. Attachment I sets forth the support, maintenance and other agreements that are managed by ACS as part of the Services (collectively, the "**Managed Contracts**"). If any agreement inadvertently was omitted from such Schedule, at Symetra's request, the Parties shall add such agreement to **Attachment I**. Symetra will attempt to secure the appropriate consents and approvals required to enable ACS to perform its obligations relating to the Managed Contracts. If any such consents or approvals are not reasonably available, Symetra will not be required to obtain them, and Symetra and ACS agree to negotiate in good faith as to the impact of the lack of consent and to produce a reasonable alternative. Symetra hereby appoints ACS to act during the Term as its single point of contact for all matters pertaining to the Managed Contracts, and with Symetra's approval, ACS promptly will notify all appropriate Third Parties of such appointment. Symetra may at any time revoke such appointment and/or exercise reasonable control over ACS' actions with respect to such Third Parties as it relates to the provision of Services.

4.6 Further Assurances. Symetra and ACS agree to execute and deliver such other instruments and documents as either Party reasonably requests to evidence or effect the transactions contemplated by this **Article 4**.

4.7 Use of Symetra Facilities.

4.7.1 General. Symetra shall make reasonably necessary office space, furnishings, and storage space (the "**Symetra Facilities**") available to ACS' on-site Personnel performing Services

at any Symetra Site throughout the Term and shall maintain Symetra Facilities in areas and at a level similar to that which it maintains for its own employees performing similar work. Office space, furnishings, storage space, and assets installed or operated on Symetra premises, and supplies allocated, are provided "AS IS, WHERE IS," and "WITH ALL FAULTS". Symetra shall provide ACS reasonably unencumbered access to such facilities as is reasonably required for ACS to provide the Services. Any furnishings (other than basic office furnishings) and office supplies for the use of ACS Personnel are the exclusive responsibility of ACS. ACS shall be entitled to make improvements and/or structural, mechanical and/or electrical changes to any space where ACS Personnel are performing Services on-site at any Symetra Site, provided that: (a) such improvements shall have been previously approved in writing by Symetra (which approval may be withheld in Symetra's sole discretion); (b) such improvements shall be made at no cost or expense to Symetra; (c) any contractors used by ACS to perform such improvements shall have been identified or otherwise approved in writing by Symetra; and (d) Symetra shall be granted, without further consideration, all rights of ownership in such improvements.

4.7.2 Specific Hardware and Carrier Charges. ACS shall provide and be responsible for all telephone and modem lines, telephones, computers and peripheral devices, computer connections, and network access that is necessary for ACS to provide the Services. ACS shall be responsible for all usage-based carrier charges incurred by ACS Personnel and all usage-based carrier charges incurred to provide a telecommunications link between ACS and any Symetra Site.

4.7.3 Access to Personnel and Information. The Parties shall cooperate with each other in all matters relating to ACS' performance of the Services. With respect to Symetra, such cooperation shall be limited to providing, as reasonably required by ACS for the performance of the Services, access to Symetra's administrative and technical Personnel, other similar Symetra Personnel, and network management records and information.

4.7.4 Other Facility-Related Obligations. Except as expressly provided in this Agreement, ACS shall use Symetra Facilities for the sole and exclusive purpose of providing the Services to Symetra. Use of such facilities by ACS does not constitute a leasehold interest in favor of ACS. ACS shall use Symetra Facilities in a reasonably efficient manner. ACS Personnel shall keep the Symetra Facilities in good order, shall not commit or permit waste or damage to such facilities, and shall not use such facilities for any unlawful purpose or act. ACS shall comply, and shall cause ACS Personnel to comply, with all applicable laws and regulations, including all of Symetra's standard policies and procedures that are provided to ACS in writing regarding access to and use of Symetra Facilities, including procedures for the physical security of the Symetra Facilities. When Symetra Facilities are no longer required for performance of the Services, ACS shall return such facilities to Symetra in substantially the same condition as when ACS began use of such facilities, subject to reasonable wear and tear. ACS shall not cause the breach of any lease agreements governing use of Symetra Facilities.

ARTICLE 5
RETAINED AUTHORITIES

5.1 General. Symetra shall retain the exclusive right and authority to set Symetra's IT strategy and to determine, alter, and define any or all of Symetra's requirements and operational and/or business processes and procedures. Symetra shall have the right to approve or reject any or all proposed decisions regarding infrastructure design, technical platform, architecture and standards and, subject to the Change Management Procedures, will have the right and authority to cause ACS at any time to change any or all of the foregoing. If ACS can demonstrate that a particular exercise of Symetra's rights and authorities as stated in this Section may interfere with or degrade ACS' provision of the Services or have a materially detrimental impact on ACS' cost of providing the Services or time for delivery of the Services, the Parties shall mutually agree to any proposed exercise of such right or authority pursuant to the terms of Change Management Procedures prior to the implementation thereof. Symetra shall consult with ACS to inform ACS of significant changes in Symetra's IT strategy and changes in its requirements and business processes relating to the Services. ACS shall actively participate in any of the foregoing as Symetra requests and shall provide Symetra with advice, information and assistance in identifying and defining IT projects and future IT requirements to meet Symetra's objectives.

5.2 Specific Retained Authorities. Without limiting the generality of **Section 5.1**, Symetra shall retain exclusive authority, discretion and rights of approval with respect to the activities described in this **Section 5.2**, and ACS shall obtain Symetra's prior written approval before undertaking any such activities.

5.2.1 Strategic and Operational Planning. Symetra shall retain exclusive authority, discretion and rights of approval with respect to strategic and operational planning, which includes the following:

- (a)** developing a series of comprehensive standards and planning guidelines pertaining to the development, acquisition, implementation, and oversight and management of IT systems;
- (b)** identifying and implementing opportunities for reducing costs for IT systems considering alternatives suggested by ACS;
- (c)** approving or disapproving, in accordance with guidelines established by Symetra, each proposed acquisition of hardware or software for an IT system;
- (d)** approving or disapproving, in accordance with guidelines established by Symetra, all requests or proposed contracts for consultants for IT systems;
- (e)** defining and evaluating IT services, including service availability and minimum acceptable service levels; service specifications and standards; selection of suppliers; security requirements; scheduling, prioritization, and service conflict resolution among End-Users; help desk rules; and general operational management guidelines; and

(f) service-provider strategy, including selection of providers; specialized provider relationships (e.g., telecommunications); and quality assurance standards.

5.2.2 Service Design and Delivery. Symetra shall retain exclusive authority, discretion and rights of approval with respect to service design and delivery, which includes the following:

- (a) selecting designs of specific technologies and services from alternatives suggested by ACS;
- (b) selecting specific technologies, hardware and software from alternatives suggested by ACS for implementation of such designs;
- (c) selecting providers of specific technologies, hardware and software from alternatives suggested by ACS; and
- (d) selecting implementation schedules and activities from alternatives suggested by ACS.

5.2.3 IMACs. Symetra shall retain exclusive authority, discretion and rights of approval with respect to ordering install, move, add, change and decommission activities.

5.2.4 Business Process Reengineering. Symetra shall retain exclusive authority, discretion and rights of approval with respect to any business process reengineering opportunities identified by ACS. The Parties shall ensure that performance metrics related to any business process reengineering are accurately and appropriately developed. Notwithstanding anything contained in this **Section 5.2.4** or anywhere else in this Agreement to the contrary, Symetra shall retain sole control over its business operations.

5.2.5 Budget Management. Symetra shall retain exclusive authority, discretion and rights of approval with respect to managing Symetra's annual budget for all Symetra operations, utilizing ACS' estimates for Services included in the scope of this Agreement and for additional services planned or anticipated throughout the Term.

5.2.6 Review and Acceptance.

(a) **General.** Symetra shall have the right to review and accept or reject all components, deliverables and systems to be provided by ACS to Symetra under this Agreement pursuant to the methodology set forth in this Section. The Parties expect to agree on specific time frames for conducting the testing described in this Section for appropriate projects and other activities.

(b) **Acceptance Testing.** Following ACS' notification to Symetra that ACS has completed any component or deliverable identified in this Agreement, including In-Scope Service Requests and Out-of-Scope Work Orders, at a mutually agreed scheduled time thereafter, Symetra shall begin testing the component or deliverable to determine whether such component or deliverable conforms to the applicable specifications and/or

standards (collectively, the “**Acceptance Criteria**”). After Symetra has completed such testing or upon expiration of the agreed-upon testing period (the “**Acceptance Testing Period**”), Symetra shall notify ACS in writing either that: (i) the component or deliverable meets the Acceptance Criteria and that acceptance of such component or deliverable has occurred (“**Acceptance**”); or (ii) the Acceptance Criteria have not been met and, in accordance with **subsection (c)** below, the reasons therefor. If the component or deliverable is identified as being part of a larger, integrated system being developed thereunder, then any Acceptance under the terms of this subsection shall be understood as being conditional acceptance (“**Conditional Acceptance**”), and such component or deliverable shall be subject to Final Acceptance in accordance with **subsection (d)** below.

(c) Cure. If Symetra determines that a component or deliverable does not conform to the applicable Acceptance Criteria, Symetra promptly shall deliver to ACS an exception report describing the nonconformity (the “**Exception Report**”). Within thirty (30) calendar days following receipt of the Exception Report, ACS shall: (i) perform a Root-Cause Analysis to identify the cause of the nonconformity; (ii) provide Symetra with a written report detailing the cause of, and procedure for correcting, such nonconformity; (iii) provide Symetra with satisfactory evidence that such nonconformity will not recur; and (iv) cure the nonconformity; provided, however, that if the nonconformity is incapable of cure within such thirty (30) calendar day period then, within such thirty (30) calendar day period, ACS shall present to Symetra a mutually agreeable plan to cure such nonconformity within a reasonable amount of time. Upon ACS’ notice to Symetra that ACS has cured any such nonconformity, Symetra shall re-test the defective component or deliverable for an additional testing period of up to thirty (30) calendar days or such other period as the Parties may mutually agree upon in writing, at the end of which period the process described in **subsection (b)** above shall be repeated.

(d) Final Acceptance. Upon achievement of Conditional Acceptance for all identified components or deliverables, Symetra shall begin testing the system that is comprised of such components or deliverables using the applicable test procedures and standards to determine whether such system performs as an integrated whole in accordance with the Acceptance Criteria. After Symetra has completed such testing or upon expiration of the testing period (the “**Final Acceptance Testing Period**”), Symetra shall notify ACS in writing that: (i) the system, and all components and deliverables that are a part thereof, meet the Acceptance Criteria and that final acceptance of the system and such components and deliverables has occurred (“**Final Acceptance**”); or (ii) that the Acceptance Criteria have not been met and, in accordance with **subsection (b)** above, the reasons therefor. If Symetra determines that the Acceptance Criteria have not been so met, the process described in **subsection (b)** above shall be initiated, with all references to “component or deliverable” being references to the “system,” and all references to the “Acceptance Testing Period” being references to the “Final Acceptance Testing Period.” Neither Conditional Acceptance, Acceptance, nor Final Acceptance by Symetra shall constitute a waiver by Symetra of any right to assert claims based upon defects not discernable through conduct of the applicable test procedures and subsequently discovered in a component or deliverable or the system following Symetra’s Final Acceptance thereof. Nothing else, including Symetra’s use of the system, or any component thereof,

shall constitute Final Acceptance, affect any rights and remedies that may be available to Symetra and/or constitute or result in “acceptance” under general contract law, any state uniform commercial code or any other law.

ARTICLE 6

FEES AND PAYMENT TERMS

6.1 Fees.

6.1.1 General. As the sole and entire financial consideration for all of the Services to be performed by ACS hereunder and for all of the other tasks, services and obligations of ACS, Symetra shall pay to ACS the amounts described in this **Article 6**. Except as otherwise expressly stated in this **Article 6**, and except as otherwise provided in this Agreement, Symetra shall not be obligated to pay ACS any additional fees, assessments, reimbursements, labor and/or general business expenses (including travel, meals and overhead expenses) or other amounts for the Services and other obligations of ACS hereunder.

6.1.2 Transition Services. For and in consideration of ACS’ provision of transition Services pursuant to the terms of any applicable Transition Plan, Symetra shall pay to ACS the mutually agreed Fees for such transition Services in accordance with the mutually agreed payment terms for such transition Services, which Fees and payment terms shall be specified in the applicable Schedule, Transition Plan, In-Scope Service Request, Out-of-Scope Work Order or other written agreement between the Parties.

6.1.3 Annual Services Fees and Fees for Other Services. The “**Annual Services Fees**” for the Service Tower Services are set forth in **Schedule 3** and, subject to the terms of **Sections 2.3.3** and **6.3**, shall be invoiced monthly in twelve (12) equal payments. For and in consideration of ACS’ provision of Other Services pursuant to the terms of any Service Tower Schedule, Transition Plan, In-Scope Service Request, Out-of-Scope Work Order or other written agreement between the Parties, Symetra shall pay to ACS the mutually agreed Fees for such Other Services in accordance with the mutually agreed payment terms for such Other Services, which Fees and payment terms shall be specified in the applicable Schedule, Transition Plan, In-Scope Service Request, Out-of-Scope Work Order or other written agreement between the Parties.

6.1.4 Service Rates. Services not included in the Services or otherwise designated in this Agreement as “other services” (collectively, “**Other Services**”) that are available from ACS on a time-and-materials basis will be provided at rates that do not exceed the hourly service rates set forth in **Schedule 4** (“**Service Rates**”). The Service Rates may be increased by ACS once annually commencing on the first anniversary of the Restatement Date; provided that: (a) such annual increases shall not exceed the lesser of: (i) the most recent increase in the CPI; and (ii) three percent (3%), in each case of the then-current Service Rates; and (b) such rates shall never exceed ACS’ then-current rates. ACS shall not increase the billing rate for a particular individual who is assigned to a Symetra project as a result of a promotion, change in job classification or otherwise without Symetra’s prior written consent, it being the understanding of the Parties that Symetra does not expect any rate changes during the course of a particular project. Additionally,

ACS shall bill Symetra in increments of not more than one (1)-hour for all Other Services provided, and shall in no event bill Symetra for travel time.

6.1.5 Taxes.

(a) ACS' Taxes. The Fees to be paid by Symetra are inclusive of taxes legally imposed on ACS, including: (i) all applicable sales, use, gross-receipts or value-added, excise, personal property or other similar taxes based upon or measured by ACS' cost in acquiring or providing equipment, materials, supplies or third party services furnished to or used by ACS in providing and performing the Services; (ii) all taxes payable by ACS with respect to its net worth, net income or profits; and (iii) other taxes legally imposed on ACS such as franchise taxes, ad valorem taxes on its owned or leased property, employment taxes with respect to its employees, intangibles taxes on property it owns or licenses, and the Washington business and occupation tax.

(b) Symetra's Taxes. Notwithstanding **Section 6.1.5(a)**, if any sales, use, privilege, value added, excise, gross receipts, services and/or similar tax that ACS is authorized by law to collect from or otherwise pass through to Symetra is imposed on, based on, or measured by any consideration for the provision of the Services by ACS to Symetra under this Agreement, Symetra shall be responsible for and pay the amount of any such tax to ACS, or to the appropriate tax authority as the law may otherwise require, in addition to the Fees.

(c) Cooperation to Minimize Tax Liability. The Parties agree to reasonably cooperate with each other in good faith to more accurately determine and reflect each Party's tax liability and to minimize such liability to the extent legally permissible. Each Party shall provide and make available to the other any resale certificates, multi-state benefit certificates, exemption certificates or other evidence of exemption from tax reasonably requested by either Party. The Parties will also work together to segregate the Fees and other amounts payable hereunder into separate payment accounts charged under separate invoices, as appropriate, for Services and the components of the Services (i.e., components that are taxable and nontaxable, including those for which a sales, use or similar tax has already been paid by ACS and for which ACS functions merely as a paying agent for Symetra in receiving goods, supplies or services including licensing arrangements that otherwise are nontaxable or have previously been subjected to tax, components that are capitalized, and components that are expensed).

6.1.6 Currency. Except as set forth herein, all pricing in **Schedule 3** and **Schedule 4** shall be expressed in United States Dollars. Any payments made in local currency other than United States Dollars (a "**Local Currency**") shall be converted into United States Dollars based on the official exchange rate posted in the U.S. morning edition of the Wall Street Journal on the thirtieth (30th) day of the month preceding the month in which the currency transaction occurs. By way of example, if a transaction involving a conversion of Local Currency into United States Dollars takes place on February 15, 2010, the Local Currency shall be converted into United States Dollars at the exchange rate set forth in the US morning edition of the Wall Street Journal on January 30, 2010.

6.2 Adjustments to Fees.

6.2.1 Terminated Services. If, in accordance with the terms set forth in **Sections 9.2** and/or **9.5**, Symetra terminates or reduces all or any portion of the Services to be provided hereunder, then the Fees relating to such terminated Services shall be appropriately reduced, and such reduction shall apply as of the applicable Termination Date(s). There shall be no price increases with respect to the remaining Services to be performed by ACS unless the Parties expressly agree otherwise in writing.

6.2.2 Fee Reductions and Corrective Assessments.

(a) General. Schedule 5 specifies certain Fee Reductions and Corrective Assessments that will be applicable with respect to ACS' actual performance as measured against the SLRs and the Critical Milestones. For the avoidance of doubt, Fee Reductions shall in no event be the sole and exclusive remedy of Symetra with respect to any failure of ACS to perform the Services in accordance with the SLRs, and Corrective Assessments shall in no event be the sole and exclusive remedy of Symetra with respect to any failure of ACS to achieve a Critical Milestone on or before its Due Date.

(b) Calculation of Fee Reductions and Corrective Assessments. All Fee Reductions and Corrective Assessments will be calculated on a monthly basis in accordance with the terms set forth in **Schedule 5** and reflected on the next monthly invoice to Symetra following such calculation. Additionally, in the first month of each Contract Year commencing with the second Contract Year, the Parties shall calculate the total of all actual fees for the prior Contract Year and re-calculate all Fee Reductions incurred during the prior Contract Year based on such amount. The resulting amount shall be compared to the actual Fee Reductions that were applied to Symetra's invoices during the prior Contract Year, and if such resulting amount demonstrates that additional Fee Reductions are owed to Symetra, then a credit for the difference in such amounts shall be applied by ACS to the first month's invoice in the then-current Contract Year, and if the resulting amount demonstrates that ACS overpaid Fee Reductions, then ACS shall invoice Symetra for the difference on the first month's invoice in the then-current Contract Year.

6.2.3 Baselines and ARCs and RRCs. The initial Baselines for each of the Service Tower Services are set forth in **Schedule 3**. On an annual basis commencing on the first anniversary of the Restatement Date, the Parties shall adjust all such Baselines to be equal to Symetra's actual average resource consumption for each such Baseline over the prior twelve (12) month period, with an appropriate corresponding adjustment to the then-current Annual Services Fees (which adjustments will be calculated at rates that are no less favorable to Symetra than the ARC and RRC rates unless a Pricing Band will be exceeded as a result of the Baselines adjustments, in which event the Parties shall engage in good faith negotiations regarding the amount of such adjustments). Further, upon the addition or divestiture of a Symetra Affiliate as described in **Section 6.2.4**, the Parties shall appropriately adjust all Baselines, and the then-current Annual Services Fees (which adjustments will be calculated at rates that are no less favorable to Symetra than the ARC and RRC rates unless a Pricing Band will be exceeded as a result of the Baselines

adjustments, in which event the Parties shall engage in good faith negotiations regarding the amount of such adjustments), to reflect the new Services volumes associated with such addition or divestiture. ARCs and RRCs that are applicable to each of the Service Tower Services, and the methodology for applying such ARCs and RRCs, are set forth in **Schedule 3**.

6.2.4 Addition or Divestiture of Affiliates and Business Ventures. ACS acknowledges that, following the Restatement Date, Symetra may want to add additional Affiliates and/or business ventures of Symetra and/or its Affiliates (including adding new lines of business, adding new services and products, and acquiring additional blocks of business from Third Parties that complement Symetra's current businesses and services) to the scope of this Agreement and/or reduce the number of Affiliates or existing business ventures included within the scope of this Agreement, in each case as a result of Symetra's and/or its Affiliates' acquisition and divestiture activities. If Symetra wants to add an additional Affiliate or an additional business venture of Symetra and/or its Affiliates to the scope of this Agreement, provided such additional Affiliate or business venture is not an ACS Competitor, the Parties shall work together cooperatively and in good faith to incorporate such Affiliate or business venture within the scope of this Agreement including, without limitation, by developing an appropriate transition plan and any such additional Affiliate shall be deemed added to **Schedule 7** and authorized to receive Services from ACS hereunder; however:

(a) if ACS will be providing Services to such new Affiliate and/or business venture that are included within the scope of the Service Tower Services that are then being provided to Symetra and/or its Affiliates hereunder and: (i) the addition of such Affiliate and/or business venture will not result in ACS' provision of a volume of any such Services that surpasses the upper Pricing Band limit for such Services as specified in **Schedule 3**, the pricing for Service Tower Services set forth in **Schedule 3** shall apply; or (ii) the addition of such Affiliate and/or business venture will result in the provision of a volume of any such Services that surpasses the upper Pricing Band limit for such Services as specified in **Schedule 3**, the Parties shall engage in good faith negotiations in order to arrive at new pricing for the affected Service Tower Services;

(b) if ACS will be providing Services to such new Affiliate and/or business venture that are not included within the scope of the Service Tower Services that are then being provided to Symetra and/or its Affiliates hereunder, the Parties shall engage in good faith negotiations in order to arrive at pricing for such new Service Tower Services; and

(c) Symetra shall be responsible for mutually agreed, reasonable set-up costs and expenses required to accommodate such addition including, without limitation, resource expenses, software license and consent fees and other similar expenses incurred by ACS in effecting such request.

Symetra (and not its Affiliates) shall be responsible for paying all Fees to be paid to ACS hereunder. Any SLRs that will be applicable to such new Affiliate and/or business venture shall become effective not later than ninety (90) calendar days following conclusion of the applicable transition period. If Symetra divests an Affiliate or exits an existing business venture and wants

to reduce the number of Affiliates or scope of Services included within the scope of this Agreement, then: (d) Symetra shall so notify ACS and, at Symetra's option, all or any portion of the terms of **Article 10** shall apply with respect to such divested Affiliate or business venture; and (e) neither Symetra nor any of its Affiliates shall be obligated to pay Termination Fees to ACS as a result of any such scope reduction; however, if and to the extent the divestiture of such Affiliate and/or business venture will result in ACS providing a volume of any Service Tower Services that surpasses the lower Pricing Band limit for such Services as specified in **Schedule 3**, the Parties shall engage in good faith negotiations in order to arrive at new pricing for the affected Service Tower Services.

6.2.5 Set Off. Symetra may set off against any and all amounts otherwise payable to ACS pursuant to any of the provisions hereof any and all amounts owed by ACS to it including, without limitation, any Fee Reductions and/or Corrective Assessments. Within twenty (20) calendar days following any such set off, Symetra shall provide to ACS a written accounting of such set off and a written statement of the reasons therefor.

6.2.6 Market Rate Adjustments. If at any time the then-prevailing market rates for a definable Services unit (including by way of example but not of limitation, data storage costs and/or telecommunications costs) is less than the corresponding price, cost or fee under the Agreement, as determined through a pricing review conducted by a Symetra-retained independent Third Party (which may be one of the entities identified in **Section 2 of Attachment A**), then promptly following Symetra's request, the Parties shall meet to discuss and agree upon an appropriate reduction in the Annual Services Fees to account for such decrease in the applicable market rate. If requested by ACS, Symetra shall facilitate discussions with the Third Party entity that conducted the pricing review to enable ACS to ask questions about the pricing review process and results. If the Parties are unable to agree on any such decrease within thirty (30) calendar days following Symetra's request for a meeting, then Symetra may elect to treat the disagreement as a Problem that is subject to the terms of **Article 17**, or Symetra shall have the right to initiate a full benchmark under **Attachment A** (notwithstanding any limitations on benchmarking frequency that may be contained in **Attachment A**). Symetra shall have the right to conduct a pricing review of the type described in this Section only once annually. For the avoidance of doubt, Symetra shall be solely responsible for paying the fees and expenses of Third Parties retained to perform the pricing reviews described in this Section.

6.3 Invoices.

6.3.1 Services. Subject to the further terms of this Section, ACS shall submit monthly invoices to Symetra for the Services provided hereunder within [***] calendar days following: (a) unless the terms of **subsection (c)** below apply, the date on which the applicable Services were provided to Symetra; (b) the date on which reimbursable expenses were incurred for Symetra's account; or (c) if applicable, the occurrence of the invoicing milestone(s) specified in the applicable Service Tower Schedule, Transition Plan, In-Scope Service Request, Out-of-Scope Word Order or other written agreement between the Parties. Invoices shall be in the format set forth in **Attachment J**, and any changes in the monthly invoice format must be approved by Symetra in advance of ACS' implementation of such changes. All invoices will be subject to Symetra's review and approval prior to payment. ACS shall not submit invoices: (d) in the case

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of invoices for Fixed Charges, prior to the first day of the month in which the invoiced Services will be provided; or (e) in the case of invoices for Variable Charges, prior to the last day of the month in which the invoiced Services were provided. Invoices must provide detailed and customized information as requested by Symetra. Such detailed and customized information may include, without limitation, general fee visibility and billing requirements that are consistent with Symetra's specific financial requirements and practices. Invoices shall be accompanied by the Service Level Reports and other information and data that support the invoiced Fees, including ARCs and RRCs, as well as any Fee Reductions and/or Corrective Assessments. Unless subject to a dispute as provided in **Section 6.4**, invoices for Fixed Charges are payable within [***] calendar days after receipt of an invoice that complies with the requirements of this Agreement, and invoices for Variable Charges are payable within [***] calendar days after receipt of an invoice that complies with the requirements of this Agreement. Late payment of undisputed and otherwise payable amounts will bear interest at the Interest Rate. Symetra shall not be obligated to pay the fees, charges and/or expenses included in any ACS invoice that is received by Symetra more than: (f) [***] calendar days, in the case of telecommunications fees, charges and/or expenses included in an ACS invoice; or (g) [***] calendar days, in the case of all other fees, charges and/or expenses included in an ACS invoice, in each case after the occurrence of the date or event (as described in **subsections (a), (b) and (c)** above) triggering authorization for ACS to invoice Symetra for such fees, charges and/or expenses.

6.3.2 Other Services. The invoicing milestones for Other Services Fees will be determined as described in **Section 6.1.3**. ACS' invoices for Other Services shall include documentation that references Symetra's authorizing documentation, Symetra's account number, charges and description. No invoice with respect to Other Services shall be paid unless such Other Services were pre-authorized in writing by Symetra.

6.4 Disputed Amounts. Symetra shall have the right to dispute any ACS invoice. In such event: (a) Symetra shall have the right to withhold payment of the ACS invoice (or part thereof) that it in good faith disputes as due or owing, up to an aggregate monthly cap that is equal to [***] of the fees, charges and expenses invoiced by ACS in respect of the applicable month; and (b) Symetra shall pay any undisputed amounts and provide to ACS a written explanation of the basis for the dispute. The failure of Symetra to pay a disputed invoice, or to pay the disputed part of an invoice, shall not constitute a breach or default by Symetra as long as Symetra complies with the provisions of this **Section 6.4**. Any dispute relating to amounts owed by a Party hereunder shall be considered a Problem and resolved pursuant to **Article 17**. If any withheld amounts are determined (whether through the Problem resolution process or otherwise) to have been properly charged by ACS and improperly withheld by Symetra, then Symetra promptly following such determination shall pay to ACS the improperly withheld amount. If any disputed amounts paid to ACS are determined (whether through the Problem resolution process or otherwise) to have been improperly charged by ACS, then ACS promptly following such determination shall refund to Symetra the improperly paid amount. All of ACS' obligations under this Agreement shall continue unabated during the dispute resolution process.

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ARTICLE 7
RECORDKEEPING AND AUDIT RIGHTS

7.1 Recordkeeping. ACS shall maintain complete and accurate financial and accounting records and books of account relating to its performance of Services under this Agreement, including electronic copies of all such records and books, utilizing generally accepted accounting principles (“**GAAP**”), consistently applied. Further, ACS shall maintain transaction-level documentation, such as supporting invoices, purchase orders, bills of lading, tax returns, exemption certificates and other relevant documents, in each case to the extent relating to its performance of Services under this Agreement. Such records, books and documentation relating to ACS’ performance of the Services under this Agreement, and the accounting controls related thereto, shall constitute ACS Confidential Information and shall be sufficient to provide reasonable assurances that:

- (a) transactions are recorded so as to permit ACS to prepare its financial statements in accordance with GAAP and to maintain accountability for its assets; and
- (b) the recorded accountability for assets is compared with the existing assets at reasonable intervals and appropriate action is taken with respect to any differences.

Such records, books and documentation relating to ACS’ performance of Services under this Agreement shall be maintained by ACS at a location(s) made known to Symetra upon Symetra’s request, and Symetra (or its designees) shall have the right to examine and make extracts of information and copy any part thereof at such times during normal business hours as ACS and Symetra shall mutually agree, but in no event later than ten (10) Business Days after Symetra’s written request to ACS, unless a shorter time frame is necessary to enable Symetra to comply with any regulatory requirement. ACS shall retain and maintain accurate records, books and documentation relating to its performance of Services under this Agreement until the latest of: (i) seven (7) years after the final payment to ACS hereunder; (ii) one (1) year following the final resolution of all audits or the conclusion of any litigation with respect to this Agreement; or (iii) such longer time period as may be required by applicable federal, state, local and/or international laws or regulations, including tax laws.

7.2 Operational Audits. Upon Symetra’s request, but no more often than once annually except: (a) as necessary for Symetra to respond to any regulatory requirement or inquiry; or (b) as deemed reasonably necessary by Symetra as a result of Symetra’s good faith belief that ACS has breached any of its obligations hereunder and such breach has exposed, or in Symetra’s reasonable judgment, is likely to expose, Symetra to financial or other liabilities in excess of [***], ACS shall allow Symetra and/or any independent Third Party selected by Symetra from among the firms listed on **Attachment Q**, or any other firm that may then be agreed to by the Parties, to perform operational and/or security audits with respect to ACS’ performance of its obligations hereunder, including without limitation, to: (a) verify the integrity of Symetra Data; (b) examine the systems that process, store, support and transmit Symetra Data; (c) examine the internal controls implemented by ACS as they relate to the Services; (d) examine the security, disaster recovery and back-up practices and procedures as they relate to the Services; (e) verify ACS’ performance against the SLRs; (f) examine ACS’ measurement,

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monitoring and management tools; and (g) enable Symetra and its Affiliates to meet applicable legal, regulatory and contractual requirements. If a firm listed on **Attachment Q** might otherwise be ineligible to act as Symetra's auditor under this Section due to a conflict of interest arising from a former or current representation of ACS, ACS and Symetra agree that such conflict may be eliminated by the audit firm's creation of an ethical wall or other screening procedure satisfactory to both parties. ACS shall grant, and shall cause its Subcontractors to grant, Symetra and its Third Party representatives full and complete access to ACS' and its Subcontractors' facilities (including, without limitation, the Symetra-specific network and systems environments so that vulnerability and penetration assessments can be performed) and all books, records and other documents of ACS and its Subcontractors as they relate to this Agreement, or as they may be required in order for Symetra or its authorized Third Party representatives to ascertain any facts relative to ACS' performance hereunder. ACS shall provide Symetra, or its authorized Third Party representatives, such information and assistance as requested in order to perform such audits; provided, however, that the Parties shall endeavor to arrange such assistance in such a way that it does not interfere with ACS' performance of the Services. If any audit reveals a material inadequacy or deficiency in ACS' performance, the cost of such audit, up to a cap of [***], shall be borne by ACS. ACS shall incorporate this paragraph verbatim into any Agreement into which it enters with any Subcontractor providing Services under this Agreement.

7.3 Financial Audits. Upon Symetra's request, but no more often than once annually except: (a) as necessary for Symetra to respond to any regulatory requirement or inquiry; or (b) as deemed reasonably necessary by Symetra as a result of Symetra's good faith belief that a billing error has occurred involving an amount in excess of [***], ACS shall allow Symetra and/or any independent Third Party selected by Symetra from among the firms listed on **Attachment Q**, or any other firm that may then be agreed to by the Parties, to fully audit ACS' and/or its Subcontractors' books and records to the extent necessary to verify any amounts paid or payable hereunder. If a firm listed on **Attachment Q** might otherwise be ineligible to act as Symetra's auditor under this Section due to a conflict of interest arising from a former or current representation of ACS, ACS and Symetra agree that such conflict may be eliminated by the audit firm's creation of an ethical wall or other screening procedure satisfactory to both parties. Such auditors shall be provided with full access to such information, books and records as may be necessary to confirm the accuracy of ACS' invoices, documents, and other information supporting such invoices, and any pricing adjustment computations. All such audits shall be conducted during business hours, with reasonable advance notice, and shall include access to all proprietary and confidential information of ACS and its Subcontractors to the extent necessary to comply with the provisions of this **Section 7.3**. If any such audit reveals that ACS has overcharged Symetra five percent (5%) or more during the period to which the audit relates (as determined prior to the commencement of the audit), then ACS promptly shall refund such overcharges to Symetra together with interest thereon retroactive to the date of the overcharge(s) at the Interest Rate, and the cost of such audit (up to a cap of [***], shall be borne by ACS. Similarly, if any such audit reveals that ACS has undercharged Symetra during the period to which the audit relates (as determined prior to the commencement of the audit), then Symetra shall pay such undercharge(s) to ACS, together with interest thereon retroactive to the date of the undercharge(s) at the Interest Rate, up to an aggregate cap for all such undercharges (plus applicable interest) of [***]

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[***]. ACS shall incorporate the auditing requirements set forth in this paragraph verbatim into any agreement into which it enters with any Subcontractor providing Services under this Agreement.

7.4 Sarbanes-Oxley Compliance.

7.4.1 General. ACS acknowledges that: (a) Symetra's management is now and/or in the future may be required under the SOX Laws to, among other things, assess the effectiveness of its internal controls over financial reporting and state in its annual report whether such internal controls are effective; (b) Symetra's independent auditor is now and/or in the future may be required to evaluate the process used by management to reach the assessment conclusions described in **subsection (a)** above to determine whether that process provides an appropriate basis for management's conclusions; and (c) because Symetra has outsourced certain functions to ACS as described in this Agreement, the controls used by ACS (including, without limitation, controls that restrict unauthorized access to systems, data and programs) are relevant to Symetra's evaluation of its internal controls. Having acknowledged the foregoing, ACS agrees to cooperate with Symetra and its independent auditor as reasonably necessary to facilitate Symetra's ability to comply with its obligations under the SOX Laws including, without limiting the generality of the foregoing, by complying with the further terms of this **Section 7.4**.

7.4.2 SAS 70 Type II Audits.

7.4.2.1 ACS Audits. At its sole cost and expense, ACS shall cause a reputable independent auditor to conduct SAS 70 Type II Audits, and to prepare and deliver to Symetra full and complete copies of written reports prepared following such audits, in July of each year during the Term (covering January through June of that year), and in January of each year during the Term (covering July through December of the prior year). All SAS 70 Type II Audits conducted by ACS pursuant to this **Section 7.4.2.1** shall include a review of all of ACS' internal controls as they relate to ACS' customers generally. If requested by Symetra, ACS shall cause its independent auditor to timely prepare and submit to Symetra for its review and approval a detailed description of the scope of the first SAS 70 Type II Audit to be conducted by ACS hereunder that specifically identifies therein, among other things, any limitations on the scope of the audit. Once approved by Symetra, and unless otherwise agreed to by the Parties in writing, such scope description shall be used for all SAS 70 Type II Audits to be conducted by ACS hereunder.

7.4.2.2 Symetra Audits. At its sole cost and expense and upon reasonable prior written notice to ACS, but no more frequently than twice annually (unless additional audits are necessary for Symetra and/or its Affiliates to address a SOX Laws requirement), Symetra shall have the right (either through its internal audit staff or through a reputable independent auditor) to conduct audits including, without limitation, SAS 70 Type II Audits, of ACS' internal controls as they affect Symetra and/or its Affiliates. In order to facilitate such audits, ACS shall collect and maintain appropriate books and records documenting ACS' internal controls (both for ACS' customers generally and as they affect Symetra and/or its Affiliates) (for purposes of this Section, collectively, "**Records**"). Further, with respect to such audits, Symetra and/or its independent auditors shall have the

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right to: (a) examine and audit the Records; and (b) question and interview any ACS Personnel, in each case as reasonably necessary or desirable to facilitate Symetra's and/or its Affiliates' ability to comply with the SOX Laws. ACS shall obtain Symetra's prior written consent before modifying any of its internal controls as they affect Symetra and/or the Records if such modification will, or is likely to, affect Symetra's and/or its Affiliates' compliance under the SOX Laws.

7.4.3 Results of Inquiries and Corrective Plan. If any SAS 70 Type II Audit report and/or Symetra's (or its independent auditor's) inquiries pursuant to **Section 7.4.2.2** reveal any deficiencies and/or exceptions (including, without limitation, if it is determined that ACS' internal controls, in whole or in part, fail to constitute effective controls over financial reporting), ACS shall prepare and deliver to Symetra a detailed plan that is reasonably acceptable to Symetra for promptly correcting all such deficiencies and exceptions ("**Corrective Plan**"). ACS shall deliver such Corrective Plan to Symetra and its independent auditor within ten (10) calendar days following: (a) ACS' delivery to Symetra of the SAS 70 Type II Audit report containing the deficiencies and/or exceptions, if the deficiencies and/or exceptions were identified in a SAS 70 Type II Audit report prepared pursuant to **Section 7.4.2.1**; and/or (b) ACS' receipt of written notice from Symetra that contains a description of such deficiencies and/or exceptions, if the deficiencies and/or exceptions were identified by Symetra (or its independent auditor) through the exercise of the rights described in **Section 7.4.2.2**. ACS shall bear all costs and expenses associated with correcting all deficiencies and exceptions identified in the Corrective Plan if such deficiencies and/or exceptions affect ACS' customers generally. If the deficiencies and/or exceptions do not affect ACS' customers generally, but rather are unique to Symetra, ACS may activate the Change Management Procedures with respect to the correction of such deficiencies and exceptions.

7.4.4 Subcontractors. To the extent any ACS Subcontractor will perform any function that affects Symetra's financial reporting (irrespective of whether Symetra's consent to such subcontract arrangement is required as provided in **Section 18.1**), the agreement entered into by ACS and the Subcontractor shall include: (a) substantially the same terms as those appearing in this **Section 7.4** (with any substantive deviations being pre-approved in writing by Symetra); and (b) a provision identifying Symetra as a direct and intended third-party beneficiary of the agreement between ACS and the Subcontractor.

7.4.5 Confidential Information. Notwithstanding anything that may be contained herein to the contrary, Symetra shall have the right to: (a) disclose all ACS Confidential Information received by Symetra and its independent auditor pursuant to the terms of this **Section 7.4** to its employees, independent auditors, attorneys and other Persons with a reasonable need to know; and (b) use such information as necessary or desirable to facilitate its ability to comply with the SOX Laws.

ARTICLE 8
REPRESENTATIONS, WARRANTIES AND COVENANTS

8.1 ACS Representations, Warranties and Covenants.

8.1.1 Performance of the Services. ACS represents and warrants to Symetra that it has the skills, resources and expertise to provide, and shall provide, all Services in accordance with the terms of this Agreement. Without limiting the generality of the foregoing, ACS represents and warrants to Symetra that all Services and Other Services provided under this Agreement shall be provided in a timely, professional and workmanlike manner consistent with the highest industry standards of quality and integrity provided, however, that where this Agreement specifies a particular standard or criteria for performance, including, without limitation, applicable SLRs, this warranty is not intended to and does not diminish that standard or criteria for performance.

8.1.2 Viruses and Disabling Devices. ACS shall implement and use industry best practices to identify, screen, and prevent, and shall not introduce, any Disabling Device in hardware, software or other resources utilized by ACS, Symetra or any Third Party in connection with the Services. A “**Disabling Device**” is any virus, timer, clock, counter, time lock, time bomb, Trojan horse, worms, file infectors, boot sector infectors or other limiting design, instruction or routine and surveillance software or routines or data gathering or collecting software or devices that could, if triggered, erase data or programming, have an adverse impact on the Services, cause the hardware, software or other resources to become inoperable or otherwise incapable of being used in the full manner for which such hardware, software or other resources were intended to be used, or that collect data or information. Without limiting any other rights and remedies that may then be available to Symetra, at no cost or expense to Symetra and without adversely impacting the Services or any Other Services, ACS shall reduce and/or eliminate the effects of any Disabling Device including, without limitation, by restoring and/or bearing the cost to re-create any lost data and/or software programming.

8.1.3 Conflicts of Interest.

(a) No Financial Interest. ACS represents and warrants to Symetra that neither ACS nor any of its Affiliates has, shall have, or shall acquire, any contractual, financial, business or other interest or advantage, direct or indirect, that would: (a) materially conflict with, in a manner that would materially, adversely impact, ACS’ performance of its duties and responsibilities to Symetra under this Agreement; or (b) result in a breach of ACS’ performance of its duties and responsibilities to Symetra under this Agreement. ACS promptly shall inform Symetra of any such improper interest or advantage that may be incompatible with the interests of Symetra.

(b) No Abuse of Authority for Financial Gain. ACS represents and warrants to Symetra that neither ACS nor any of its Affiliates has used or shall use the authority provided or to be provided under this Agreement to improperly obtain financial gain, advantage or benefit for ACS and/or any of its Affiliates.

(c) No Use of Information for Financial Gain. ACS represents and warrants to Symetra that neither ACS nor any of its Affiliates has used or shall use any Symetra Confidential Information acquired in connection with this Agreement to improperly obtain financial gain, advantage or benefit for ACS and/or any of its Affiliates.

(d) Independent Judgment. ACS represents and warrants to Symetra that neither ACS nor any of its Affiliates has accepted or shall accept another Symetra contract to perform auditing or other services as described in **Section 2.9.2** that would impair the independent judgment of ACS in the performance of this Agreement.

(e) No Influence. ACS represents and warrants to Symetra that neither ACS nor any of its Affiliates: (a) has accepted or shall accept, in a manner that is inconsistent with Symetra's standard procurement policies or, if such policies do not exist, industry standard procurement policies, anything of value, or an inducement that would provide a financial gain, advantage or benefit, based on an understanding that the actions of ACS or any such Affiliates on behalf of Symetra would be influenced thereby; and (b) shall attempt to influence, in a manner that is inconsistent with Symetra's standard procurement policies or, if such policies do not exist, industry standard procurement policies, any Symetra employee by the direct or indirect offer of anything of value.

(f) No Payment Tied to Award. ACS represents and warrants to Symetra that neither ACS nor any of its Affiliates has paid or agreed to pay any Person, other than bona fide employees working solely for ACS or such Affiliates or any of ACS' Subcontractors, any fee, commission, percentage, brokerage fee, gift or any other consideration in a manner that is inconsistent with Symetra's standard procurement policies or, if such policies do not exist, industry standard procurement policies.

(g) No Collusion. ACS represents and warrants to Symetra that the prices presented in the ACS Bid were arrived at independently, without consultation, communication or agreement with any other proposer for the purpose of restricting competition; the prices quoted were not knowingly disclosed by ACS to any other proposer; and no attempt was made by ACS to induce any other Person to submit or not to submit a proposal for the purpose of restricting competition.

(h) Training. ACS represents and warrants to Symetra that it regularly provides ethics training to its employees on matters such as those covered by this **Section 8.1.3**.

8.1.4 Financial Condition and Information.

(a) Financial Condition. ACS represents and warrants to Symetra that it now possesses, and covenants that it shall maintain throughout the Term, sufficient financial resources to comply with the requirements of this Agreement. If ACS experiences a change in its financial condition that may adversely affect its ability to perform under this Agreement, then it immediately shall notify Symetra of such change.

(b) Accuracy of Information. ACS represents and warrants to Symetra that all financial statements, reports, and other information furnished by ACS to Symetra as part of the ACS Bid or otherwise in connection with the award of the Original Agreement and/or the execution of this Agreement fairly and accurately represent the business, properties, financial condition and results of operations of ACS as of the respective dates, or for the respective periods, covered by such financial statements, reports or other information. Since the respective dates or periods covered by such financial statements, reports or other information, there has been no material adverse change in the business, properties, financial condition or results of operations of ACS.

8.1.5 Litigation and Service of Process. ACS represents and warrants to Symetra that as of the Restatement Date there is no pending or anticipated claim, suit or proceeding that involves ACS or any of its Affiliates or Subcontractors that might adversely affect ACS' ability to perform its obligations under this Agreement including, without limitation, actions pertaining to the proprietary rights described in **Section 8.1.6**. ACS shall notify Symetra, within fifteen (15) calendar days of ACS' knowledge of any such actual or anticipated claim, suit or proceeding. Without limiting the further terms of **Section 13.4**, ACS shall notify Symetra, within forty-eight (48) hours, if process is served on ACS in connection with this Agreement, including any subpoena for ACS' records, and shall send a written notice of the service together with a copy of the same to Symetra within seventy-two (72) hours of such service.

8.1.6 Proprietary Rights Infringement. ACS represents and warrants to Symetra that during the Term: (a) it owns, or has the right to use, on its own behalf or on Symetra's behalf, as applicable, any and all services, techniques or products provided or used by ACS to provide the Services; and (b) such services, techniques and products provided or used by ACS to provide the Services do not and shall not knowingly infringe upon any Third Party's patent, and do not and shall not infringe upon any Third Party's trademark, copyright or other intellectual-property rights, nor make use of any misappropriated trade secrets.

8.1.7 Legal and Corporate Authority. ACS represents and warrants to Symetra that: (a) it is a Delaware corporation and is qualified and registered to transact business in all locations where the performance of its obligations hereunder would require such qualification; (b) it has all necessary rights, powers and authority to enter into and perform this Agreement and to bind its organization with respect to the same, and the execution, delivery, and performance of this Agreement by ACS have been duly authorized by all necessary corporate action; (c) the execution and performance of this Agreement by ACS shall not violate any law, statute or regulation and shall not breach any agreement, covenant, court order, judgment or decree to which ACS is a party or by which it is bound; (d) it has, and promises that it shall maintain in effect, all governmental licenses and permits necessary for it to provide the Services contemplated by this Agreement; (e) it owns or leases and promises that it shall own or lease, free and clear of all liens and encumbrances, other than lessors' interests, or security interests of ACS' lenders, all right, title, and interest in and to the tangible property and technology and the like that ACS intends to use or uses to provide the Services, and in and to the related patent, copyright, trademark, and other proprietary rights, or has received appropriate licenses, leases or other rights from Third Parties to permit such use; and (f) this Agreement constitutes a valid, binding, and enforceable obligation of ACS.

8.1.8 Violations. ACS represents and warrants to Symetra that it: (a) is not, and covenants that it shall not be, in violation of any laws, ordinances, statutes, rules, regulations or orders of governmental or regulatory authorities to which it is subject as an operator of its business or in performing its obligations under the Agreement; and (b) has not failed, and shall not fail, to obtain any licenses, permits, franchises or other governmental authorizations necessary for the ownership of its properties or the conduct of its business, which violation(s) under the foregoing **subsection (a)** or failure(s) under the foregoing **subsection (b)**, either individually or in the aggregate, might substantially adversely affect ACS' ability to consummate the transactions contemplated by this Agreement, or to perform its obligations hereunder.

8.1.9 Information Furnished to Symetra. ACS represents and warrants to Symetra that all written information furnished to Symetra prior to the Restatement Date by or on behalf of ACS in connection with this the Original Agreement and/or this Agreement, including in the ACS Bid, and all the information made a part of this Agreement is true, accurate, and complete, and contains no untrue statement of a material fact or omits any material fact necessary to make such information not misleading.

8.1.10 Previous Contracts. ACS represents and warrants to Symetra that neither it, nor any of its Affiliates or Subcontractors, is in default or breach of any other contract or agreement related to information systems facilities, equipment or services that it or they may have with Symetra or any of its Affiliates. ACS further represents and warrants that neither it, nor any of its Affiliates or Subcontractors, has been a party to any contract for information system facilities, equipment or services with Symetra or any of its Affiliates that was finally terminated within the previous five (5) years for the reason that ACS or such Person failed to perform or otherwise breached an obligation of such contract.

8.1.11 Completeness of Due Diligence Activities. ACS acknowledges that, in connection with the award and execution of the Original Agreement and the execution of this Agreement, it has been provided with sufficient access to Symetra facilities, information and Personnel, and has had sufficient time in which to conduct and perform a thorough due diligence of Symetra's operations and business requirements and those assets currently used to provide the services. In light of the foregoing, ACS has not and will not seek any adjustment in the Fees based on any incorrect assumptions made by ACS in arriving at the Fees.

8.2 Symetra's Representations, Warranties and Covenants.

8.2.1 Legal Authority. Symetra represents and warrants to ACS that it has all necessary rights, powers and authority to enter into and perform this Agreement and that the execution, delivery and performance of this Agreement by Symetra has been duly authorized by all necessary corporate action.

8.2.2 Warranty Disclaimer. Symetra does not make any representation or warranty, express or implied, with respect to the Services, Other Services or any component thereof. All hardware, software, networks, and other assets made available or conveyed by Symetra to ACS under the Original Agreement or by Symetra to ACS under this Agreement are made available or

conveyed to ACS “AS IS, WHERE IS AND WITH ALL FAULTS,” and there are no representations or warranties of any kind with respect to the condition, capabilities or other attributes of such items.

8.2.3 Proprietary Rights Infringement. Symetra represents and warrants to ACS that: (a) it owns the Category 6 Software; and (b) the Category 6 Software does not and shall not knowingly infringe upon any Third Party’s patent, and does not and shall not infringe upon any Third Party’s trademark, copyright or other intellectual-property rights, nor make use of any misappropriated trade secrets.

8.3 General Warranty Disclaimer. EXCEPT AS EXPRESSLY STATED IN THIS AGREEMENT, NEITHER PARTY MAKES ANY EXPRESS WARRANTIES TO THE OTHER, AND THERE ARE NO IMPLIED WARRANTIES OR CONDITIONS, INCLUDING, WITHOUT LIMITATION, THE IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE.

8.4 Material Misstatements or Omissions. No representation or warranty by ACS that is contained in this Agreement or that may be contained in any Schedule, Attachment, or other document that may comprise this Agreement contains any untrue statement of a material fact or omits to state a material fact necessary to make the statements and facts contained herein or therein not materially misleading.

ARTICLE 9
TERM AND TERMINATION

9.1 Term.

9.1.1 Initial Term. The period during which ACS shall be obligated to provide the Services hereunder shall commence as provided in **Section 2.1.1** and, unless extended as provided in **Section 9.1.2** or terminated earlier in accordance with the terms of this Agreement, shall end at 12:01 am, local time, on the date of the fifth (5th) anniversary of the Restatement Date to occur under this Agreement (the “**Initial Term**”).

9.1.2 Renewal Terms. Symetra shall have the right to extend the Initial Term for up to two (2) successive renewal periods of twelve (12) months each (each, a “**Renewal Term**”) by providing written notice to ACS in accordance with the terms of **Section 19.5** at least three (3) months before the end of the Initial Term or the then-current Renewal Term, as applicable. At Symetra’s request in connection with any contemplated renewal of the Agreement, the Parties promptly shall meet to negotiate modifications to the terms of this Agreement. If: (a) such negotiations are not requested by Symetra; or (b) the negotiations do not result in an agreement on different terms and Symetra elects not to withdraw its renewal notice (which Symetra shall have the right to do), the then-existing terms and conditions of this Agreement shall remain unchanged and in full force and effect during each such Renewal Term.

9.1.3 Symetra-Initiated Annual Renegotiation. At Symetra’s request, Symetra and ACS shall meet at least thirty (30) calendar days prior to each anniversary of the Restatement

Date of this Agreement to review the status of the performance of the Agreement and, if requested by Symetra, to negotiate modifications to the terms hereof. If such modifications are not requested by Symetra, or if the negotiations with respect to such modifications do not result in an agreement on different terms, the then-existing terms and conditions of this Agreement shall remain unchanged and in full force and effect during the following Contract Year.

9.2 Early Termination.

9.2.1 For Convenience. Symetra shall have the right to terminate for its convenience all or any portion of the Services and/or to end the Term of this Agreement for its convenience, in each case by delivering to ACS a Termination Notice at least ninety (90) calendar days before Symetra's projected Termination Date. If Symetra terminates all or any portion of the Services and/or terminates this Agreement in its entirety as provided in this **Section 9.2.1**, upon completion of ACS' Disentanglement obligations with respect to the terminated Services, Symetra shall pay to ACS an amount determined with reference to the table(s) set forth in **Schedule 3**, and the relevant month for purposes of such table(s) shall be the month in which ACS completes its Disentanglement obligations (the "**Termination Fees**"). Notwithstanding the foregoing, Symetra shall be obligated to pay to ACS only [***] of the otherwise applicable Termination Fees if any one (1) or more of the following events (each, a "**Triggering Event**") occurred on or prior to the date of Symetra's Termination Notice provided that, in the case of a **subsection (a)** Triggering Event, Symetra gives ACS a Termination Notice within six (6) months following the occurrence of such Triggering Event:

- (a) ACS failed to achieve any Critical Milestone on or before its Due Date; or
- (b) ACS failed to provide the Services in accordance with the SLRs such that any of the circumstances described in **Section 9.3(a)** had occurred.

9.2.2 Change in Control of ACS.

(a) Without in any way limiting Symetra's rights under **Section 9.2.1**, Symetra shall have the right to terminate all or any portion of the Services and/or to end the Term of this Agreement upon the occurrence of a Change in Control of ACS by delivering to ACS within one (1) year following receipt of written notice from ACS of the occurrence of such Change in Control event a Termination Notice at least ninety (90) calendar days prior to Symetra's projected Termination Date.

(b) If Symetra terminates all or any portion of the Services and/or ends the Term of this Agreement pursuant to this Section: (i) ACS shall perform its Disentanglement obligations hereunder until they are fulfilled; and (ii) Symetra shall pay to ACS (in accordance with the payment terms set forth in **Section 9.2.1**) [***].

(c) Notwithstanding any contrary terms in the foregoing, Symetra shall not be obligated to pay Termination Fees to ACS as described in **subsection (b)** above if the ACS Change in Control involves an entity (the "**Acquiring Entity**") (i) that is a Symetra

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

Competitor; or (ii) in respect of which one (1) or more of Symetra's Third Party vendors fails or refuses to promptly consent to having the Acquiring Entity act as Symetra's outsourcing services provider (excluding, if paid by ACS and/or the Acquiring Entity, those Third Party vendors that will provide such consent upon payment of an approval or consent fee).

9.2.3 Termination for Force Majeure Event.

(a) Symetra Force Majeure Events. If: (i) a Force Majeure Event occurs with respect to Symetra; (ii) such Force Majeure Event substantially prevents, inhibits and/or frustrates Symetra's ability to receive the Services from ACS under circumstances when ACS is otherwise able to provide the Services to Symetra; and (iii) such Force Majeure Event continues for seven (7) consecutive calendar days or more, or for ten (10) consecutive or non-consecutive calendar days or more during any thirty (30) calendar day period, then Symetra shall have the right to terminate the Services affected by the Force Majeure Event by delivering to ACS a Termination Notice specifying Symetra's projected Termination Date; however, ACS shall remain obligated to perform its Disentanglement obligations hereunder until such obligations have been fulfilled. During such period, Symetra shall remain obligated to pay the Annual Services Fees and other fees to ACS in accordance with the terms of this Agreement until such Services are terminated in accordance with this Section. Any termination pursuant to this Section shall not constitute a termination for convenience or for cause, and Symetra shall in no event be required to pay Termination Fees to ACS with respect to any such termination.

(b) ACS Force Majeure Events. If a Force Majeure Event substantially prevents, hinders, or delays ACS' performance of all or any portion of the Services for seven (7) consecutive calendar days or more, or for ten (10) consecutive or non-consecutive calendar days or more during any thirty (30) calendar day period, thereby causing an adverse impact on Symetra's business operations, then:

(i) with Symetra's reasonable cooperation, ACS at its sole cost and expense immediately shall procure the affected Services from an alternate provider, and thereafter provide such Services to Symetra through the use of the alternate provider until ACS is able to resume performance of the affected Services in accordance with the terms of this Agreement, provided that ACS' obligations under this **subsection (i)** shall continue for a period that shall not exceed one-hundred eighty (180) calendar days plus the length of any Disentanglement Period, and during such period Symetra shall remain obligated to pay the Annual Services Fees and other fees to ACS in accordance with the terms of this Agreement; and

(ii) once the affected Services have been stabilized with the alternate provider, ACS shall be obligated to provide such Services to Symetra in accordance with the SLRs and other terms of this Agreement; and

(iii) notwithstanding the foregoing, if ACS is unable to provide the Services through an alternate provider within seven (7) calendar days following commencement of the Force Majeure Event, or the one-hundred eighty (180) calendar day time period described in **subsection (i)** above expires without ACS having resumed performance of the affected Services in accordance with the terms of this Agreement, then Symetra shall have the right to terminate all or any portion of the Services and/or to end the Term, in each case by delivering to ACS a Termination Notice specifying Symetra's projected Termination Date; however, ACS shall remain obligated to perform its Disentanglement obligations hereunder until such obligations have been fulfilled.

Any termination pursuant to this Section shall not constitute a termination for convenience nor cause, and Symetra shall in no event be required to pay Termination Fees to ACS with respect to any such termination.

9.2.4 HIPAA. ACS acknowledges that the HIPAA terms set forth in **Attachment K** (and the HIPAA terms set forth in any separate HIPAA agreement as contemplated under **Section 14.4.1**), as applicable, include the right under the circumstances described therein for Symetra (and/or the applicable Symetra Affiliate) to terminate this Agreement. Having acknowledged the foregoing, ACS agrees that Symetra shall have the right to terminate this Agreement for cause upon the occurrence of such circumstances, all in accordance with the terms set forth in **Attachment K** and/or the applicable separate HIPAA agreement, as applicable. Symetra shall in no event be required to pay Termination Fees to ACS with respect to any such termination.

9.3 Events of Default. The following events shall constitute "**Events of Default**," and the occurrence of any one (1) or more of such Events of Default by or with respect to a Party shall constitute a material breach of this Agreement that shall afford the non-breaching Party, as applicable, the rights and remedies set forth in this **Article 9**:

(a) ACS: (i) fails to achieve an SLR in a manner that constitutes an Event of Default as specified in the applicable Schedule; (ii) fails to achieve an SLR for an SLA that has a Weighting Factor equal to or greater than [***], and such failure adversely impacts Symetra's business operations for: (A) four (4) or more hours on each of two (2) consecutive calendar days or more; or (B) four (4) or more hours on each of five (5) non-consecutive calendar days or more during any thirty (30) calendar day period; (iii) fails to achieve an SLR for an SLA that has a Weighting Factor that is greater than [***] and less than [***], and such failure adversely impacts Symetra's business operations for: (A) four (4) or more hours on each of five (5) consecutive calendar days or more; or (B) four (4) or more hours on each of ten (10) non-consecutive calendar days or more during any thirty (30) calendar day period; (iv) has incurred Fee Reductions in any given month equal to [***] of the Monthly At-Risk Amount (without regard to ACS' earn-back rights); or (v) fails to achieve any SLR or combination of SLRs, and such failure causes a material adverse effect on Symetra's business, any of which events shall constitute an ACS Event of Default that shall not be subject to a cure period;

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

(b) ACS fails to achieve any Critical Milestone on or before its Due Date, which failure shall constitute an ACS Event of Default unless caused by an Excuse;

(c) ACS materially breaches any warranty, which material breach shall constitute an ACS Event of Default unless, if curable, such material breach is cured within the time frames, if any, specified in this Agreement for curing any such material breach, or if none is specified elsewhere in this Agreement, then within thirty (30) calendar days, in each case following ACS' receipt of written notice of such breach from Symetra;

(d) ACS fails to maintain insurance coverage in accordance with the terms set forth in **Article 16**, which failure shall constitute an ACS Event of Default unless such failure is cured within thirty (30) calendar days following ACS' receipt of written notice of such failure from Symetra;

(e) Bankruptcy, receivership, insolvency, reorganization or other similar proceedings are instituted by or against ACS under any section or chapter of the United States Bankruptcy Code, as amended, or under any similar laws or statutes of the United States (or any state thereof), provided such proceedings are not dismissed or discharged within thirty (30) calendar days after they are instituted, or any corporate action is taken by the Board of Directors of ACS in furtherance of any of the above-described events, any of which events shall constitute an ACS Event of Default that shall not be subject to a cure period;

(f) ACS becomes insolvent, makes an assignment for the benefit of creditors or admits any involuntary debts as they mature, of any reorganization arrangement or other readjustment of debt plan not involving the United States Bankruptcy Code is instituted by or against ACS, or any corporate action taken by the Board of Directors of ACS in furtherance of any of the above actions, any of which events shall constitute an ACS Event of Default that shall not be subject to a cure period;

(g) ACS makes an assignment of all or substantially all of its assets for the benefit of creditors, or the Board of Directors of ACS takes any corporate action in furtherance of the above action, any of which events shall constitute an ACS Event of Default that shall not be subject to a cure period;

(h) Symetra fails to timely make any undisputed payment in accordance with the terms of **Section 6.3**, which failure shall constitute a Symetra Event of Default unless such failure is cured within thirty (30) calendar days after Symetra has received written notice of such failure from ACS;

(i) A Party fails to comply with the terms of **Article 13**, which failure shall constitute an Event of Default by such Party unless such failure is cured, or substantial progress is made towards a cure, within seven (7) calendar days following that Party's receipt of written notice of such failure from the other Party; or

(j) A Party materially breaches any of its other obligations under this Agreement, which material breach shall constitute an Event of Default by such Party unless such material breach is cured within thirty (30) calendar days following such Party's receipt of written notice of such breach from the other Party.

9.4 Rights and Remedies of ACS Upon Default of Symetra. Upon the occurrence of an Event of Default by or with respect to Symetra, subject to **Section 9.6**, ACS shall be entitled to the following remedies:

- (a) subject to Symetra's rights as set forth below in this Section, terminate all of the Services, terminate one (1) or more Service Towers and/or end the Term; and/or
- (b) subject to the terms of **Section 11.1**, seek to recover damages from Symetra; and/or
- (c) if applicable, obtain the additional rights and remedies set forth in **Section 17.5**; and/or
- (d) any additional remedies that may be set forth in this Agreement or in any Schedule, Attachment or Addendum.

Upon the occurrence of a Symetra Event of Default with respect to which ACS exercises a termination remedy as described in **Section 9.4(a)**, ACS shall effectuate such termination by delivering to Symetra a Termination Notice specifying Symetra's projected Termination Date, whereupon the terms set forth in **Section 10.2** shall apply; however, ACS shall remain obligated to perform its Disentanglement obligations hereunder until they are fulfilled, subject, upon ACS' request, and only if such termination is a result of a **Section 9.3(g)** Symetra Event of Default, to Symetra's payment of all: (e) invoices for Fixed Charges monthly in advance; (f) undisputed amounts then due and owing; and (g) invoices for Variable Charges including, if applicable, Disentanglement Services, as incurred. Any termination pursuant to this Section shall not constitute a termination for convenience, and Symetra shall in no event be required to pay Termination Fees to ACS with respect to any such termination.

9.5 Rights and Remedies of Symetra Upon Default of ACS. Upon the occurrence of an Event of Default by or with respect to ACS, subject to **Section 9.6**, Symetra shall be entitled to:

- (a) subject to Symetra's rights as set forth below in this Section, terminate all of the Services, terminate one (1) or more Service Towers (or other defined subset of one (1) or more Service Towers or components of Services) and/or end the Term; and/or
- (b) subject to the terms of **Section 11.2**, seek to recover damages from ACS; and/or
- (c) if applicable, obtain the additional rights and remedies set forth in **Section 17.5**; and/or

(d) any additional remedies that may be set forth in this Agreement or in any Schedule, Attachment or Addendum.

Upon the occurrence of an ACS Event of Default with respect to which Symetra exercises a termination remedy as described in **Section 9.5(a)**, Symetra shall effectuate such termination by delivering to ACS a Termination Notice specifying Symetra's projected Termination Date; however, ACS shall remain obligated to perform its Disentanglement obligations hereunder until they are fulfilled. Any termination pursuant to this Section shall not constitute a termination for convenience, and Symetra shall in no event be required to pay Termination Fees to ACS with respect to any such termination.

9.6 Non-Exclusive Remedies. The remedies provided in **Sections 9.4** and **9.5** and elsewhere in this Agreement are neither exclusive nor mutually exclusive, and the Parties shall be entitled to any and all such remedies, and any and all other remedies that may be available to the Parties at law or in equity, by statute or otherwise, individually or in any combination thereof.

9.7 Survival. The provisions of **Articles 10, 11, 15, 16, 18** and **19** and **Sections 1.1, 1.3, 1.4, 3.3, 3.4, 4.1.3, 6.1, 6.4, 7.1, 9.2-9.7, 12.1.3, 12.5, 13.2-13.6, 14.4** and any other Sections, Schedules, Attachments, Exhibits, Addenda or Appendices to this Agreement that, by their express terms or by their nature, may reasonably be presumed to survive any termination or expiration of this Agreement, shall so survive.

ARTICLE 10

DISENTANGLEMENT

10.1 General Obligations. Upon any termination or expiration of this Agreement, ACS shall provide the Disentanglement (as defined herein) services as set forth in this Article. ACS shall accomplish a complete transition of any terminated Services from ACS and its Subcontractors to Symetra, its Affiliates and/or to any replacement provider(s) designated by Symetra (collectively, the "**Replacement Provider**"), without causing any unnecessary interruption of, or causing any unnecessary adverse impact on, the Services, any Other Services and/or services provided by Third Parties (the "**Disentanglement**"). Without limiting the generality of the foregoing, ACS shall: (a) cooperate with Symetra, its Affiliates and/or the Replacement Provider, including by promptly taking all steps required to assist Symetra in effecting a complete Disentanglement; (b) provide to Symetra, its Affiliates and/or the Replacement Provider all information regarding the Services as needed for Disentanglement including, without limitation, data conversions, interface specifications and related professional services; (c) provide for the prompt and orderly conclusion of all work, as Symetra may direct, including completion or partial completion of Other Services and/or Out-of-Scope Services, documentation of work in process, and other measures to provide an orderly transition to Symetra, its Affiliates and/or the Replacement Provider; and (d) accomplish the other specific obligations described in this **Article 10**. ACS and Symetra shall discuss in good faith a plan for determining the nature and extent of ACS' Disentanglement obligations and for the transfer of Services in process; provided, however, that ACS' obligation under this Agreement to provide all Services necessary for Disentanglement shall not be lessened in any respect. ACS' obligation to provide the Services shall not cease until a Disentanglement that

is satisfactory to Symetra has been completed, including the performance by ACS of all asset transfers, if any, and other obligations of ACS set forth in this **Article 10**.

10.2 Disentanglement Period. The process to effectuate the Disentanglement shall begin on any of the following dates: (a) the date designated by Symetra in connection with expiration of the Term, which date shall not be earlier than one hundred eighty (180) calendar days prior to the end of the Term; or (b) the date specified in any Termination Notice delivered by Symetra to ACS, if Symetra elects to terminate any or all of the Services pursuant to **Sections 9.2 or 9.5** (unless ACS in good faith disputes such termination); or (c) the date specified in any Termination Notice delivered by ACS to Symetra pursuant to **Section 9.4** (unless Symetra in good faith disputes such termination), and shall continue: (d) in the case of **subsection (a)**, until expiration of the Term; or (e) in all other cases, for a period of up to twelve (12) months thereafter, at Symetra's option. If requested by Symetra, ACS shall perform its Disentanglement obligations on an expedited basis if Symetra terminates this Agreement pursuant to **Sections 9.2.4 or 9.5**.

10.3 Specific Obligations. Disentanglement shall include, without limitation, the performance of the specific obligations described in this Section and those described in **Section 4.3**. In connection with **Sections 10.3.3** and **10.3.4** below, ACS shall as soon as reasonably possible following its issuance or receipt of a Termination Notice, but in no event longer than ten (10) Business Days thereafter, provide to Symetra a complete and accurate list of all items that will be subject to conveyance or re-conveyance to Symetra as provided in such Sections. ACS agrees that its agreements with all Third Parties relating to this Agreement, including Subcontractors, shall not include any terms that would prohibit or otherwise restrict such Third Parties, including Subcontractors, from entering into agreements with Symetra, its Affiliates and/or the Replacement Provider (whether directly or through an assignment) as provided herein.

10.3.1 Full Cooperation, Information and Knowledge Transfer. During Disentanglement, the Parties shall cooperate fully with one another to facilitate a smooth transition of the terminated Services from ACS and its Subcontractors to Symetra, its Affiliates and/or the Replacement Provider. ACS shall provide such cooperation both before and after the Termination Date, and such cooperation shall include, without limitation, provision of full, complete, detailed, and sufficient information (including all information then being utilized by ACS with respect to programs, tools, utilities and other resources used to provide the Services, as well as the information and assistance required pursuant to **Section 2.5.6**, if applicable) and knowledge transfer with respect to all such information in order to enable Symetra's, its Affiliates' and/or the Replacement Provider's personnel (or that of Third Parties) to fully assume, become self-reliant with respect to, and continue without interruption, the provision of the Services. ACS shall cooperate with Symetra and all of Symetra's other service providers to provide a smooth transition at the time of Disentanglement, with no unnecessary interruption of Services, no unnecessary adverse impact on the provision of Services or Symetra's activities and no unnecessary interruption of, or unnecessary adverse impact on, any services provided by Third Parties.

10.3.2 Third-Party Authorizations. Without limiting the obligations of ACS pursuant to **Section 12.2** and subject to the terms of any Third Party contracts, if requested by Symetra as part of the Disentanglement, ACS shall procure at no charge to Symetra any Third Party authorizations necessary to grant Symetra the use and benefit of any Third Party contracts between ACS

and Third Party contractors used to provide the Services, pending their assignment to Symetra pursuant to **Section 10.3.4**.

10.3.3 Transfer of Assets. If and as requested by Symetra as part of the Disentanglement, ACS shall convey to Symetra, its Affiliates and/or the Replacement Provider from among those assets used by ACS to provide the Services (including ACS Equipment), such assets (other than software assets otherwise covered by the terms of **Section 4.3**) as Symetra might select from the list provided by ACS pursuant to **Section 10.3** at a price for each such asset that is the lesser of: (a) the net book value as reflected on ACS' books and records; and (b) a fair market value price determined by a mutually agreed Third Party, or the then-remaining lease value; provided, however, that to the extent Symetra has paid all or any portion of the purchase price for any such assets, ACS shall convey such assets to Symetra at a price equal to the original purchase price less the applicable amounts paid by Symetra. At mutually agreed times during Disentanglement, ACS shall remove from Symetra's premises any ACS assets (including ACS Equipment) that Symetra, its Affiliates and/or the Replacement Provider elect not to purchase. In addition, although Symetra acknowledges that ACS does not control Third-Party equipment vendors (if any), if requested by Symetra, ACS shall assist Symetra, its Affiliates, and/or the Replacement Provider in securing maintenance (including all enhancements and upgrades) and support with respect to any such assets for so long as Symetra requires at competitive rates.

10.3.4 Assignment of Contracts. If and as requested by Symetra as part of the Disentanglement, ACS shall assign to Symetra, its Affiliates and/or the Replacement Provider from among those leases, maintenance, support and other contracts used by ACS, Symetra or any other Person in connection with the Services, such contracts as Symetra might select from the list provided by ACS pursuant to **Section 10.3**. ACS' obligation under this **Section 10.3.4** shall include ACS' performance of all obligations under such leases, maintenance, support and other contracts to be performed by it with respect to periods prior to the date of assignment, and ACS shall reimburse Symetra for any Losses resulting from any claim that ACS did not perform any such obligations.

10.3.5 Delivery of Documentation and Data. If and as requested by Symetra, ACS shall deliver to Symetra, its Affiliates, and/or the Replacement Provider all documentation and data related to ACS' provision of the Services, including the Symetra Data, all results of ACS' processing activities and use of Symetra's Data, as well as all procedures, standards and operating schedules (including the Service Delivery Reference Manual), held by ACS. Notwithstanding the foregoing, ACS may retain one (1) copy of such documentation and data, excluding Symetra Data, for archival purposes or warranty support. ACS shall delete all data storage media used in its processing activities following completion of its Disentanglement obligations. All test and data processing material shall be destroyed or turned over to Symetra without undue delay.

10.3.6 Hiring of Employees. ACS shall as soon as reasonably possible following its issuance or receipt of a Termination Notice, but in no event later than ten (10) Business Days thereafter, provide to Symetra a complete and accurate list of all Substantially Dedicated Resources who were involved in providing the Services during the six (6) month period preceding ACS' issuance or receipt of such Termination Notice. ACS shall cooperate with and assist (and shall cause its Subcontractors to cooperate with and assist) Symetra, its Affiliates and/or the Replacement

Provider in offering employment, at the sole discretion of Symetra, to any or all of such Persons, whether such offers are made at the time of, after or in anticipation of the Termination Date. ACS shall be solely responsible for and shall pay to any such employees of ACS who are hired by Symetra, its Affiliates, and/or the Replacement Provider, all severance and related payments, if any are payable pursuant to ACS' standard policies, and shall cause relevant Subcontractors to pay severance and related payments to any such employee of a Subcontractor who is hired by Symetra or its designee, if any are payable pursuant to such Subcontractors' standard policies. ACS shall release (and shall cause its Subcontractors to release) from any restrictive covenants including, without limitation, non-compete agreements, any of the Persons hired by Symetra, its Affiliates and/ by the Replacement Provider. Notwithstanding any agreements that ACS may have with its employees, ACS shall not take or fail to take any actions that would interfere with or prevent Symetra, its Affiliates and/or the Replacement Provider from hiring any or all of such Substantially Dedicated Resources. ACS shall not (and shall ensure that its Subcontractors do not) in any manner communicate disparaging information about Symetra, its Affiliates, and/or the Replacement Provider, or any of their employees, to transitioning employees or existing employees of Symetra, its Affiliates and/or the Replacement Provider.

10.4 Preparation for Disentanglement.

10.4.1 Complete Documentation. In addition to and/or as part of the Service Delivery Reference Manual, at all times during the Term, ACS shall provide to Symetra complete information, including complete documentation, in accordance with the standards and methodologies to be implemented by ACS, for all software (including applications developed as part of the Services) and hardware, that is sufficient to enable Symetra, its Affiliates, and/or the Replacement Provider, to fully assume the provision of the Services to Symetra.

10.4.2 Maintenance of Assets. ACS shall maintain all of the hardware, software, systems, networks, technologies, and other assets utilized in providing Services to Symetra (including leased and licensed assets) in good condition and in such locations and configurations as to be readily identifiable and transferable to Symetra or its designees in accordance with the provisions of this Agreement; in addition, ACS shall insure such assets in accordance with the requirements of **Article 16**.

10.4.3 Advance Written Consents. At all times during the Term, ACS shall seek to obtain advance written consents from all licensors (in accordance with **Section 4.3**), lessors and other contract parties to the conveyance or assignment of licenses, leases and other contracts to Symetra, its Affiliates, and/or the Replacement Provider upon Disentanglement. If any such consent cannot be obtained, ACS shall so notify Symetra in writing, and Symetra may: (a) as to the affected contract(s), waive this requirement in writing; or (b) elect to enter into the applicable license, lease or other contract directly with the applicable Third Party. ACS also shall obtain for Symetra the right, upon Disentanglement, to obtain maintenance (including all enhancements and upgrades) and support with respect to the assets that are the subject of such leases, licenses and other contracts at the price at which, and for so long as, such maintenance and support is made commercially available to other customers of such Third Parties.

10.4.4 All Necessary Cooperation and Actions. ACS shall provide all cooperation, take such additional actions, and perform such additional tasks, as may be necessary to ensure a timely Disentanglement in compliance with the provisions of this **Article 10**.

10.4.5 Payment for Disentanglement Services. Symetra shall be required to pay (at the Service Rates, unless other rates are then agreed to by the Parties) for any Disentanglement Services that are both outside the scope of the Services and cannot be accomplished by the Substantially Dedicated Resources without adversely impacting ACS’ ability to comply with the SLRs. Notwithstanding the foregoing: (a) the ACS Key Personnel shall exercise all commercially reasonable efforts to minimize the costs and expenses associated with such Disentanglement services; and/or (b) Symetra may require ACS to re-focus the work efforts of the Substantially Dedicated Resources toward Disentanglement activities and waive any resulting failure of ACS to comply with the SLRs. ACS shall not: (y) in anticipation of sending or receiving a Termination Notice or the expiration of the Term, reduce the number of Substantially Dedicated Resources, nor change the identities of the Substantially Dedicated Resources; or (z) without Symetra’s prior written consent, reduce the number, or change the identities, of the Substantially Dedicated Resources during the Disentanglement Period.

ARTICLE 11
LIMITATIONS ON LIABILITY

Subject to the further terms of this **Article 11**, a breaching Party shall be liable to the other Party for all damages incurred by such Party as a result of the breaching Party’s failure to perform its obligations under this Agreement.

11.1 Cap On Liability. EXCEPT AS OTHERWISE PROVIDED IN SECTIONS 11.4 AND 11.5, THE AGGREGATE CUMULATIVE MONETARY LIABILITY OF EITHER PARTY (INCLUDING THE AFFILIATES OF EACH PARTY) FOR ALL CLAIMS ARISING UNDER OR RELATING TO THIS AGREEMENT AND/OR ANY COUNTRY AGREEMENTS, NOTWITHSTANDING THE FORM IN WHICH ANY ACTION IS BROUGHT, WHETHER IN CONTRACT, TORT OR OTHERWISE, SHALL BE LIMITED IN THE AGGREGATE TO THE TOTAL FEES PAID AND/OR PAYABLE UNDER THIS AGREEMENT AND/OR ANY COUNTRY AGREEMENTS DURING THE TWELVE (12) MONTH PERIOD PRECEDING THE DATE ON WHICH THE FIRST CLAIM AROSE (IT BEING THE UNDERSTANDING OF THE PARTIES THAT IDENTIFYING THE “FIRST” CLAIM WILL ESTABLISH THE BEGINNING POINT FOR ANY TIME PERIOD DESCRIBED IN THIS SECTION 11.1), EXCEPT THAT IF SUCH EVENT ARISES AT ANY TIME FOLLOWING EXPIRATION OR TERMINATION OF THIS AGREEMENT, THEN SUCH AMOUNT SHALL BE EQUAL TO THE FEES PAID BY SYMETRA UNDER THIS AGREEMENT DURING THE TWELVE (12) MONTH PERIOD IMMEDIATELY PRECEDING SUCH EXPIRATION OR TERMINATION DATE (THE DOLLAR AMOUNT DERIVED BY APPLYING THE TERMS OF THIS SECTION SHALL CONSTITUTE THE “SYMETRA CAP” AS IT RELATES TO THE CAP ON SYMETRA’S POTENTIAL LIABILITY TO ACS AND THE “ACS CAP” AS IT RELATES TO THE CAP ON ACS’ POTENTIAL LIABILITY TO SYMETRA).

NOTWITHSTANDING ANYTHING THAT MAY BE CONTAINED HEREIN TO THE CONTRARY, NEITHER FEE REDUCTIONS NOR CORRECTIVE ASSESSMENTS PAID OR PAYABLE TO SYMETRA SHALL COUNT TOWARD SATISFACTION OF THE ACS CAP; HOWEVER, TO THE EXTENT SYMETRA RECEIVES MONETARY DAMAGES FOR THE REDUCED VALUE OF SERVICES RECEIVED BY SYMETRA AS A RESULT OF ACS' FAILURE TO ACHIEVE ONE (1) OR MORE SERVICE LEVEL REQUIREMENTS OR TO TIMELY ACHIEVE ONE (1) OR MORE CRITICAL MILESTONES, THE AMOUNT OF THE FEE REDUCTIONS AND/OR CORRECTIVE ASSESSMENTS ACTUALLY PAID OR CREDITED TO SYMETRA UNDER THE AGREEMENT SHALL BE DEDUCTED FROM SUCH DAMAGES AWARD SOLELY TO THE EXTENT NECESSARY TO AVOID COMPENSATING SYMETRA TWICE FOR THE SAME SERVICE LEVEL REQUIREMENT OR CRITICAL MILESTONE FAILURE.

11.2 Recoverable Damages. WITHOUT LIMITING THE GENERALITY OF SECTION 11.1, AND NOTWITHSTANDING ANY CONTRARY TERMS IN SECTION 11.3, ACS AGREES THAT THE FOLLOWING TYPES OF DAMAGES (BY WAY OF EXAMPLE AND NOT OF LIMITATION) SHALL BE INTERPRETED AND CONSTRUED TO CONSTITUTE DIRECT DAMAGES RECOVERABLE BY SYMETRA PURSUANT TO SECTION 11.1, AND ACS SHALL NOT CLAIM OTHERWISE:

A. COSTS AND EXPENSES INCURRED TO SELECT, PROCURE, MIGRATE TO AND IMPLEMENT SUBSTANTIALLY EQUIVALENT REPLACEMENT SERVICES (FROM AN IN-HOUSE OR REPLACEMENT PROVIDER) INCLUDING, WITHOUT LIMITATION, COSTS AND EXPENSES INCURRED: (i) FOR EMPLOYEES (WAGES AND SALARIES, BOTH STRAIGHT TIME AND OVERTIME, AND RELATED EXPENSES, INCLUDING OVERHEAD ALLOCATIONS), CONTRACTORS, TRAVEL EXPENSES, TELECOMMUNICATIONS CHARGES AND OTHER SIMILAR CHARGES; AND (ii) TO RE-CREATE, RE-LOAD AND/OR CONVERT ANY OF SYMETRA'S DATA, AND TO CREATE AND TEST INTERFACES;

B. REGULATORY FINES AND/OR PENALTIES INCLUDING, WITHOUT LIMITATION, THOSE ASSOCIATED WITH DELAYS IN ELECTRONIC TRANSFERS OR FAILURES TO COMPLY WITH REGULATORY DEADLINES; AND

C. IN THE EVENT OF AN ACS CHANGE IN CONTROL PERMITTING SYMETRA TO TERMINATE THIS AGREEMENT UNDER SECTION 9.2.2(c)(ii): (I) IF SYMETRA ELECTS NOT TO EXERCISE ITS RIGHT OF TERMINATION UNDER SUCH SECTION, ALL COSTS AND EXPENSES INCURRED AS A RESULT OF ANY SUCH CHANGE IN CONTROL INCLUDING, IF APPLICABLE UNDER THE CIRCUMSTANCES, THE COSTS AND EXPENSES ASSOCIATED WITH SELECTING, PROCURING, MIGRATING TO AND IMPLEMENTING SUBSTANTIALLY EQUIVALENT REPLACEMENT THIRD PARTY APPLICATION SYSTEMS IF ONE OR MORE OF SYMETRA'S

APPLICATION VENDORS WILL NOT CONSENT TO HAVING AN ACQUIRING ENTITY ACT AS SYMETRA'S OUTSOURCING PROVIDER PLUS ANY APPROVAL AND/OR CONSENT FEES NOT PAID UNDER THE TERMS OF SECTION 9.2.2 (THE "CHANGE IN CONTROL EXPENSES"); AND (II) IF SYMETRA ELECTS TO EXERCISE ITS RIGHT OF TERMINATION UNDER SUCH SECTION, ALL CHANGE IN CONTROL EXPENSES LESS ANY COSTS AND EXPENSES AVOIDED BY SYMETRA AS A RESULT OF ITS TERMINATION OF ONE OR MORE CONTRACTS WITH THOSE APPLICATION VENDORS THAT FAIL TO CONSENT TO HAVING AN ACQUIRING ENTITY ACT AS SYMETRA'S OUTSOURCING PROVIDER.

11.3 Non-Direct Damages. EXCEPT AS OTHERWISE PROVIDED IN SECTIONS 11.4 AND 11.5, NEITHER PARTY SHALL BE LIABLE TO THE OTHER PARTY OR TO ANY THIRD PARTY CLAIMING BY OR THROUGH THE OTHER PARTY FOR CONSEQUENTIAL, INCIDENTAL, INDIRECT, SPECIAL, EXEMPLARY OR PUNITIVE DAMAGES WITH RESPECT TO ANY CLAIMS ARISING OUT OF OR RELATING TO THIS AGREEMENT, EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES AND REGARDLESS OF THE FORM IN WHICH ANY ACTION IS BROUGHT.

11.4 Symetra Exceptions from the Limitations on Liability. THE LIMITATION ON SYMETRA'S LIABILITY SET FORTH IN SECTIONS 11.1 AND 11.3 SHALL NOT APPLY TO LOSSES ARISING OUT OF OR RELATING TO: (A) SYMETRA'S INDEMNIFICATION OBLIGATIONS UNDER SECTION 15.2 (INDEMNIFICATION BY SYMETRA); (B) SYMETRA'S FAILURE TO COMPLY WITH THE PROVISIONS OF ARTICLE 13 (SECURITY AND CONFIDENTIALITY); (C) THE WILLFUL MISCONDUCT OR GROSS NEGLIGENCE OF SYMETRA OR ANY ENTITY TO WHICH SYMETRA HAS SUBCONTRACTED ITS OBLIGATIONS UNDER THIS AGREEMENT; OR (D) SYMETRA'S FAILURE TO COMPLY WITH THE PROVISIONS OF ARTICLE 12 (PROPRIETARY RIGHTS). FURTHER, THE LIMITATION ON SYMETRA'S LIABILITY SET FORTH IN SECTION 11.1 SHALL NOT APPLY TO LOSSES ARISING OUT OF OR RELATING TO SYMETRA'S OBLIGATION TO MAKE ANY PAYMENTS THEN DUE AND OWING.

11.5 ACS Exceptions from the Limitations on Liability. THE LIMITATION ON ACS' LIABILITY SET FORTH IN SECTIONS 11.1 AND 11.3 SHALL NOT APPLY TO LOSSES ARISING OUT OF OR RELATING TO: (A) ACS' INDEMNIFICATION OBLIGATIONS UNDER SECTION 15.1 (INDEMNIFICATION BY ACS), EXCLUDING ACS' INDEMNIFICATION OBLIGATIONS UNDER SECTION 15.1.8 (NON-PERFORMANCE); (B) ACS' FAILURE TO COMPLY WITH THE PROVISIONS OF ARTICLE 13 (SECURITY AND CONFIDENTIALITY); (C) ACS' REPUDIATION OF, OR UNEXCUSED REFUSAL TO PERFORM, THE SERVICES IN VIOLATION OF SECTION 17.3 (CONTINUED PERFORMANCE; NO TOLLING OF CURE PERIODS); (D) THE WILLFUL MISCONDUCT OR GROSS NEGLIGENCE OF ACS AND/OR ITS SUBCONTRACTORS; (E) ACS' FAILURE TO COMPLY WITH THE PROVISIONS OF ARTICLE 12 (PROPRIETARY RIGHTS); (F) ACS' INDEMNIFICATION OBLIGATIONS

UNDER ATTACHMENT K FOR A VIOLATION OF THE NON-DISCLOSURE AND/OR USE OBLIGATIONS RELATING TO SYMETRA PHI; OR (G) ACS’ OBLIGATIONS UNDER SECTION 14.5(b)(iii). FURTHER, THE LIMITATION ON ACS’ LIABILITY SET FORTH IN SECTION 11.3 SHALL NOT APPLY TO ACS’ INDEMNIFICATION OBLIGATIONS UNDER ATTACHMENT K FOR A VIOLATION OF ANY OBLIGATIONS THEREUNDER EXCEPT FOR THOSE DESCRIBED IN THE FOREGOING SUBSECTION (F), BUT ONLY UNTIL SUCH TIME AS THE DOLLAR VALUE OF THE ACS CAP HAS BEEN ACHIEVED.

11.6 Costs of Cure. To the extent a Party elects to cure any failure by it to comply with its obligations under the Agreement, all costs and expenses associated with such cure shall be borne solely by the curing party and shall in no event count toward satisfaction of the either the ACS CAP or the SYMETRA CAP, as applicable.

11.7 Attorneys’ Fees. If a Party brings an action, suit or proceeding (including, without limitation, any arbitration proceeding under **Section 17.2**) against the other Party to this Agreement arising out of or relating to this Agreement, or pertaining to a declaration of rights under this Agreement, the trier of fact may, in the exercise of its discretion, award the Party it finds to be the prevailing party in such action, suit or proceeding that portion or all of its attorneys’ fees, costs and expenses that it deems to be appropriate under the facts and circumstances.

ARTICLE 12
PROPRIETARY RIGHTS

12.1 Work Product.

12.1.1 Symetra Sole Owner. Symetra shall be the sole and exclusive owner of all Work Product, and of all copyright, patent, trademark, trade secret and other proprietary rights in and to the Work Product. Ownership of the Work Product shall inure to the benefit of Symetra from the date of conception, creation or fixation of the Work Product in a tangible medium of expression (whichever occurs first). Each copyrightable aspect of the Work Product shall be considered a “work-made-for-hire” within the meaning of the Copyright Act of 1976, as amended. If and to the extent such Work Product, or any part thereof, is not considered a “work-made-for-hire” within the meaning of the Copyright Act of 1976, as amended, ACS hereby expressly assigns to Symetra all exclusive right, title and interest in and to the Work Product, and all copies thereof, and in and to the copyright, patent, trademark, trade secret, and all other proprietary rights therein, whether in the United States or any other country, territory or jurisdiction, that ACS may have or obtain, without further consideration, free from any claim, lien for balance due, or rights of retention thereto on the part of ACS. ACS shall obtain similar written undertakings from all ACS Personnel who will perform any Services, so as to ensure Symetra’s ownership of the Work Product as provided herein, and shall not commence the deployment of any such Personnel until such a written undertaking has been obtained from such Personnel and delivered to ACS. ACS acknowledges that the Parties do not intend ACS to be a joint author of the Work Product within the meaning of the Copyright Act of 1976, as amended, and that ACS shall in no event be deemed the joint author of any Work Product. Symetra shall have unrestricted access to all ACS materials, premises and computer files containing the Work Product. The Parties

will cooperate with each other and execute such other documents as may be appropriate to achieve the objectives in this Section.

12.1.2 ACS License to Use. Symetra hereby grants to ACS a non-transferable, non-exclusive, royalty-free, fully paid-up license to use any Work Product solely as necessary to provide the Services to Symetra and/or its Affiliates. Except as provided in this Section, neither ACS nor any Subcontractor shall have the right to use the Work Product in connection with the provision of services to its other customers without the prior written consent of Symetra, which consent may be withheld or given in Symetra's sole discretion.

12.1.3 Intellectual Property. ACS promptly and fully shall disclose in writing and deliver to Symetra all Work Product, which delivery, in the case of computer programs, shall include both source code and object code and all available user manuals and other documentation, including any documentation specifically requested by Symetra. ACS shall execute and deliver any and all patent, copyright or other applications, assignments, and other documents that Symetra requests for protecting the Work Product, whether in the United States or any other country, territory or jurisdiction. Symetra shall have the full and sole power to prosecute such applications and to take all other action concerning the Work Product, and ACS shall cooperate, at Symetra's expense, in the preparation and prosecution of all such applications and in any legal actions and proceedings concerning the Work Product. ACS shall provide to Symetra's Office of the General Counsel, on a quarterly basis, a written report with appropriate information to enable Symetra to pursue all intellectual property registrations or other protections for Symetra's interests in the Work Product.

12.1.4 ACS Underlying and Derivative Works. Notwithstanding anything to the contrary contained in this Agreement, including in this **Section 12.1**, ACS shall be the sole and exclusive owner of all ACS Underlying Works and all Derivative Works thereof that do not contain Work Product ("**ACS Derivative Works**").

12.1.5 Third-Party Underlying and Derivative Works. Notwithstanding anything to the contrary contained in this Agreement, including this **Section 12.1**, the sole and exclusive owner of any Third Party's Underlying Works and of all Derivative Works thereof that are created, invented, conceived, and fixed in a tangible medium of expression by such Third Party (such Derivative Works, collectively with the Third Party's Underlying Works, the "**Third-Party Works**") shall be the applicable Third Party; provided, however, that ACS shall not implement or utilize any Third-Party Works in the provision of any Services unless the Third-Party Works are commercially available or ACS shall have used commercially reasonable efforts to cause such Third Party to agree to grant to Symetra (at Symetra's cost and expense) a perpetual, irrevocable, non-exclusive, fully-paid license to use, copy, modify, and sublicense the Third-Party Works in connection with the conduct of Symetra's business.

12.2 Rights and Licenses. ACS shall obtain from Third Parties all rights and licenses required to perform the Services.

12.3 Symetra Data. Symetra shall permit ACS to have access to Symetra Data solely to the extent ACS requires access to such data to provide the Services in accordance with the terms of

this Agreement. ACS may only access and process Symetra Data in connection herewith or as directed by Symetra in writing and may not otherwise modify Symetra Data, merge it with other data, commercially exploit it or engage in any other practice or activity that may in any manner adversely affect the integrity, security or confidentiality of such data, other than as specifically permitted herein or as directed by Symetra in writing. ACS understands and agrees that Symetra owns all right, title, and interest in and to the Symetra Data and in and to any modification, compilation or Derivative Works therefrom (collectively, “**Data and Modified Data**”), and also owns all copyright, trademark, trade secrets, and other proprietary rights in and to the Data and Modified Data.

12.4 Infringement. Each of the Parties shall perform its responsibilities under this Agreement in a manner that does not infringe, or constitute an infringement or misappropriation of, any patent, trade secret, copyright or other proprietary right of any Third Party, or a violation of the other Party’s software license agreements or intellectual property rights disclosed to or known by such Party.

12.5 Cooperation. If at any time Symetra brings, or investigates the possibility of bringing, any claim against any Person for infringement of any patent, trademark, copyright or similar proprietary right of Symetra, including misappropriation of trade secrets and misuse of confidential information, then ACS, upon the request and at the expense of Symetra, shall cooperate with and assist Symetra in the investigation or pursuit of such claim, and provide Symetra with any information in the possession of ACS that may be of use to Symetra in the investigation or pursuit of such claim.

ARTICLE 13
SECURITY AND CONFIDENTIALITY

13.1 Security.

13.1.1 Data Security Program. ACS shall at all times maintain in effect a comprehensive data security program that includes reasonable and appropriate technical, organizational and physical security measures designed to protect against the destruction, loss, unauthorized access and/or alteration of data, including Symetra Data, in ACS’ possession, and which shall be: (a) no less rigorous than those measures maintained (or required to be maintained) by Symetra as of the Restatement Date (or required or implemented by Symetra in the future); (b) no less rigorous than those measures maintained by ACS for its own information of a similar nature; (c) no less rigorous than those measures that generally are implemented by providers of outsourcing services; and (d) compliant with all Symetra policies and procedures with which Symetra advises ACS it is required to comply (provided that ACS’ compliance with any such Symetra policies and procedures that are implemented and/or modified following the Restatement Date shall be effected through the Change Management Procedures), including those relating to the privacy, security, preservation and retention of data. The content and implementation of such data security program and associated technical, organizational and security measures shall be fully documented by ACS in the Service Delivery Reference Manual. From time to time, but not less frequently than annually, ACS proactively shall provide to Symetra information regarding industry-leading security best practices and ACS’ recommendations for implementing any of such practices. If

Symetra wants to implement any of such practices, the Parties shall do so in accordance with the Change Management Procedures.

13.1.2 Changes. Under no circumstances shall ACS make any changes that materially weaken any technical, organizational or physical security measures in place to safeguard Symetra Data, or result in ACS’ failure to meet any of the minimum standards set forth in **Section 13.1.1**, without Symetra’s prior written approval. Under no circumstances shall ACS Personnel access, attempt to access, or allow others to access, Symetra Data unless such access is required for the performance of ACS’ obligations under the Agreement or otherwise permitted under the Agreement.

13.1.3 Data Back-Ups. Symetra shall have the right to keep backup files of the Symetra Data in its possession if it so chooses. ACS shall provide Symetra with downloads of Symetra Data, as requested and directed by Symetra, to enable Symetra to maintain such backup copies.

13.1.4 Security Breaches. Without limiting the additional requirements set forth in **Section 14.5**, if ACS discovers or is notified of a breach or potential breach of security relating to Symetra Data, ACS immediately shall: (a) notify Symetra of such breach or potential breach; (b) investigate (with Symetra’s participation) such breach or potential breach, and coordinate with Symetra on the development of a risk assessment, Root Cause Analysis and corrective action plan; and (c) if ACS is responsible for the source of the breach or potential breach: (i) provide a written report to Symetra of such risk assessment, Root Cause Analysis and action plan; (ii) remediate the effects of such breach or potential breach of security as soon as practicable, or cooperate with Symetra’s remediation activities if ACS is not responsible for the source of the breach or potential breach; and (iii) provide Symetra with reasonable assurances that such breach or potential breach shall not recur.

13.1.5 Disposition of Media. If ACS removes from service any media on which Symetra Data was stored, ACS permanently shall destroy or erase such media. Under no circumstances shall ACS use or re-use media on which Symetra Data has been stored to store data of any other ACS customer or to deliver data to a Third Party, including another ACS customer, unless such media has been securely erased in accordance with Symetra’s policies and procedures.

13.1.6 Information Access. Prior to performing any Services, ACS Personnel who will have access to Symetra Data and/or systems shall execute the Parties’ agreements and forms concerning access protection and data/software security consistent with the terms and conditions of this Agreement. ACS Personnel shall comply with all policies and procedures of Symetra and its Affiliates regarding data access, privacy and security, including those prohibiting or restricting remote access to Symetra systems and data. Symetra shall authorize, and ACS shall issue, any necessary information-access mechanisms, including access IDs and passwords, and ACS agrees that the same shall be used only by the ACS Personnel to whom they are issued. ACS shall provide to such ACS Personnel only such level of access as is minimally necessary to perform the tasks and functions for which such ACS Personnel are responsible. Promptly following Symetra’s request (but in the absence of any request from Symetra, at least quarterly), ACS shall provide Symetra with an updated list of those ACS Personnel having access to Symetra’s and/or its Affiliate’s systems, software, and data, and the level of such access. Computer data and software,

including Symetra Data, provided by Symetra or accessed (or accessible) by ACS Personnel, shall be used by such Personnel only in connection with the obligations provided hereunder, and shall not be commercially exploited by ACS or its Subcontractors in any manner whatsoever. Without limiting the terms of **Section 9.6**, failure of ACS Personnel to comply with the provisions of this **Article 13** may result in Symetra restricting offending Personnel from access to Symetra computer systems or Symetra Data. ACS shall maintain and ensure the confidentiality and security of Symetra Data.

13.1.7 Background Checks. In accordance with the further terms of this Section: (a) ACS shall conduct, or shall cause to be conducted, the checks and screens described in **Attachment S** respecting ACS Personnel who are assigned to perform Services, and ACS shall not assign a Person to perform Services if the required checks and screens have not been performed in respect of such Person; (b) ACS shall review the results of such checks and screens to verify that each Person meets ACS' standards, and ACS shall not assign a Person to perform Services if the results of any such checks and screens demonstrate that any such Person does not meet ACS' standards; and (c) if and to the extent requested by Symetra, ACS shall present the results of the checks and screens to Symetra for its review (and ACS shall obtain all releases, waivers or permissions required for the release of such information to Symetra), or ACS shall certify to Symetra in writing on an annual basis its compliance with the terms of this Section. If and to the extent requested by Symetra, ACS shall conduct or shall cause to be conducted any additional Personnel-related checks or screens that Symetra deems to be reasonably necessary. Symetra shall reimburse ACS for the reasonable out-of-pocket costs (without mark-up) incurred by ACS in connection with performance of such additional checks and/or screens.

13.1.8 Scope of Security Services. For the avoidance of doubt, the Services include ACS' performance of the security-related duties and responsibilities set forth in **Schedule 6**.

13.2 Confidential Information.

13.2.1 Non-Disclosure.

(a) All Confidential Information disclosed by the Disclosing Party to the Receiving Party shall be deemed the sole property of the Disclosing Party and/or its Affiliates and shall be used solely by the Receiving Party and its Personnel for purposes of performing the Receiving Party's obligations and/or exercising the Receiving Party's rights under this Agreement, and, except as permitted under **Sections 13.2.3** and **13.3**, shall not be published, transmitted, released or disclosed by the Receiving Party or its Personnel to any other Person without the prior written consent of the Disclosing Party, which consent shall not be unreasonably withheld.

(b) The Receiving Party shall implement and maintain appropriate policies and procedures to safeguard the confidentiality of the Disclosing Party's Confidential Information in accordance with **subsection (a)** above. The Receiving Party shall require as a condition of any subcontract that the Subcontractor expressly acknowledge and agree to be bound by confidentiality requirements that are no less restrictive than the requirements to which the Receiving Party is bound under this Agreement.

13.2.2 Disclosure Requests. Except to the extent Confidential Information is permitted to be disclosed pursuant to **Sections 13.2.3 or 13.3**, any and all requests, from whatever source, for copies of, access to, or disclosure of the Disclosing Party's Confidential Information shall be promptly submitted to the Disclosing Party for disposition.

13.2.3 Permitted Disclosures. The Disclosing Party shall require each of its contractors (including Subcontractors) and agents providing Services hereunder or otherwise having access, in whatever form or function, to the Disclosing Party's Confidential Information, to execute, prior to any such activity or access, a confidentiality agreement, the terms of which shall be no less stringent than the confidentiality requirements to which the Receiving Party is bound under this Agreement and under which such contractors (including Subcontractors) and agents agree to protect and maintain as confidential all of the Disclosing Party's Confidential Information (including, without limitation, following any termination of the Disclosing Party's relationship with any such contractor (including Subcontractors) and/or agents). The Receiving Party may disclose the Disclosing Party's Confidential Information only to those of its Personnel who have a need to know the Disclosing Party's Confidential Information in order to perform their duties and/or exercise their rights under this Agreement, as determined by an appropriate official of the Disclosing Party, and only to the extent minimally necessary. Regardless of the form of any agreement executed with Receiving Party's contractors (including Subcontractors) and agents, ACS shall retain liability for all breaches of this Agreement and for the acts or omissions of its Personnel, including the unauthorized use or disclosure of the Disclosing Party's Confidential Information, by its Personnel. Notwithstanding any contrary terms that may be contained herein, the Receiving Party shall have the right to disclose the Disclosing Party's Confidential Information to the Receiving Party's accountants, attorneys, financial advisors, banks and other financing sources and other similar advisors who have a need to know such Confidential Information, and Symetra shall have the right to disclose ACS' Confidential Information to a Replacement Provider to the extent strictly necessary.

13.3 Legally Required Disclosures. The Receiving Party may disclose the Confidential Information of the Disclosing Party to the extent disclosure is based on the good faith written opinion of the Receiving Party's legal counsel that disclosure is required by law or by order of a court or governmental agency or in order to comply with applicable Securities and Exchange Commission ("**SEC**") requirements; provided, however, that the Receiving Party shall give advance notice of such requested disclosure and legal opinion to the Disclosing Party prior to any such disclosure (except in the case of SEC-required disclosures or when a judicial or other binding governmental order or decree or binding written instruction of a governmental regulator may prevent such notice) and shall use all commercially reasonable efforts to obtain a protective order or otherwise protect the confidentiality of the Disclosing Party's Confidential Information. Notwithstanding the foregoing, the Disclosing Party reserves the right to obtain a protective order or otherwise protect the confidentiality of such Confidential Information. For purposes of this Section, the Office of General Counsel of each Party may act as that Party's legal counsel.

13.4 Notification and Mitigation. In the event of any impermissible disclosure, loss or destruction of Confidential Information, the Receiving Party shall immediately notify the Disclosing

Party and take all reasonable steps to mitigate any potential harm or further disclosure, loss or destruction of such Confidential Information.

13.5 Return of Confidential Information. Subject to the further terms of this Section, on or before the Termination Date, and at any other time upon written request by the Disclosing Party, the Receiving Party promptly shall return to the Disclosing Party all Confidential Information (and all copies thereof) of the Disclosing Party then in its possession or control, in whatever form, or, in the case of a written request by the Disclosing Party, the Confidential Information specified in such request as then in the Receiving Party's possession or control, in whatever form. In addition, unless the Disclosing Party otherwise consents in writing, the Receiving Party also shall deliver to the Disclosing Party or, if requested by the Disclosing Party, shall delete or destroy, any copies, duplicates, summaries, abstracts or other representations of any such Confidential Information or any part thereof, in whatever form, then in the possession or control of the Receiving Party. Notwithstanding the foregoing: (a) ACS may retain one (1) copy of documentation and data, excluding Symetra Data, for archival purposes or warranty support; provided, however, that any subsequent disclosure of such archived data shall comply with this **Article 13**; and (b) Symetra may retain ACS' Confidential Information to the extent required by law or regulation, to the extent otherwise permitted under this Agreement and for legal archival purposes.

13.6 Injunctive Relief. If the Receiving Party or anyone acting on its behalf or operating under its control publishes, transmits, releases, discloses or uses any Confidential Information of the Disclosing Party in violation of this **Article 13**, or if the Disclosing Party anticipates that the Receiving Party may violate or continue to violate any restriction set forth in this **Article 13**, then the Disclosing Party shall have the right to have the provisions of this **Article 13** specifically enforced by any court having equity jurisdiction, without being required to post bond or other security and without having to prove the inadequacy of available remedies at law, it being acknowledged and agreed that any such violation shall cause irreparable injury to the Disclosing Party and that monetary damages shall not provide an adequate remedy.

ARTICLE 14
LEGAL COMPLIANCE

14.1 Compliance with All Laws and Regulations. At its own cost and expense, ACS shall perform its obligations hereunder in compliance with all laws and regulations throughout the world that are applicable to it as an operator of its business and/or in connection with performance of its obligations hereunder, including, without limitation, all laws and regulations relating to the collection, dissemination, transfer and use of data, specifically including, without limitation, the privacy and security of confidential, personal, sensitive or other protected data. ACS acknowledges and agrees that it may be required to modify the manner in which it provides the Services to Symetra in order to be compliant with policies and procedures developed by Symetra that are designed to assure compliance with HIPAA, the Personal Information Statutes, GLB and all other laws and regulations that are applicable to Symetra as an operator of its business ("**Symetra Laws**"). Without limiting the generality of the foregoing, such policies and procedures may require ACS to cause its Personnel with access to the Symetra Data to execute confidentiality and non-disclosure agreements. Any such change required under this **Section 14.1** shall be effected through the Change Management Procedures, and Symetra shall be responsible for any

additional costs or expense resulting from such change to the extent relating to Symetra Laws, provided that ACS use all commercially reasonable efforts to mitigate any such additional costs and expenses (including by spreading the cost thereof in equal portions among all ACS customers affected by the change). No provision of this Agreement, including any In-Scope Service Request, shall have any force or effect if it would cause a violation of any law or regulation, or would require any consent or approval to prevent any such violation.

14.2 ACS Permits, Licenses and Assistance. ACS shall obtain and maintain, and shall cause its Subcontractors to obtain and maintain, at no cost to Symetra, all approvals, permissions, permits, licenses, and other forms of documentation required in order to comply with all foreign or domestic statutes, ordinances, and regulations or other laws that may be or become applicable to performance of Services hereunder. Symetra reserves the right to reasonably request and review all such applications, permits, and licenses prior to the commencement of any Services hereunder. If requested, Symetra shall cooperate with ACS, at ACS' cost and expense, to obtain any such approvals, permits and licenses. Similarly, and without additional charge or fee, ACS shall provide relevant assistance to Symetra in its attempt to fully comply with any domestic or foreign laws concerning data protection, including any obligation to certify or respond to any data protection authority regarding such matters.

14.3 Hazardous Materials. In providing the Services, ACS shall be responsible for compliance with all Environmental Laws and all other laws, rules, regulations, and requirements regarding Hazardous Materials, health and safety, notices and training. ACS shall not store any Hazardous Materials at any Symetra Site. ACS agrees to take, at its expense, all actions necessary to protect Third Parties including, without limitation, Symetra Personnel, from any exposure to Hazardous Materials generated or utilized in its performance under this Agreement. ACS agrees to report to the appropriate governmental agencies all discharges, releases, and spills of Hazardous Materials that are required to be reported by any Environmental Law and to immediately notify Symetra of same. ACS shall not be liable to Symetra for Symetra's failure to comply with, or violation of, any Environmental Law.

14.4 HIPAA.

14.4.1 General. In order to address certain requirements that are now or will become applicable to Symetra and/or one (1) or more of its Affiliates pursuant to regulations issued pursuant to the Health Insurance Portability and Accountability Act of 1996 (as the same may have been and/or may be amended from time-to-time, "**HIPAA**"), ACS shall comply with the requirements set forth in **Attachment K** and shall, if and as requested by Symetra, execute with any such Affiliate a separate agreement that contains terms and conditions that are substantially the same as those set forth in **Attachment K**. Notwithstanding anything contained herein to the contrary, ACS agrees that **Attachment K** (and any separate agreements that may be entered into by ACS and any Symetra Affiliate) shall be modified appropriately if Symetra determines that such modifications are necessary for Symetra and/or its Affiliates to comply with any and all modifications to HIPAA and/or its implementing regulations.

14.4.2 Security Requirements. ACS acknowledges that certain Security and Electronic Signature Standards have been issued by the Secretary (as the same may have been and/or may

be modified from time-to-time, the “**Security Standards**”) and that such Security Standards will affect the manner in which ACS provides the Services to Symetra hereunder. Having acknowledged the foregoing, ACS agrees that it will cooperatively work with Symetra and, as part of the Services, take all actions that may be necessary to ensure Symetra’s and/or its Affiliates’ ability to comply with the Security Standards. ACS agrees that this provision shall equally apply with any other security or privacy standards as may be promulgated under domestic or foreign law concerning such matters.

14.5 Personal Information Statutes. ACS acknowledges that Symetra Confidential Information includes personal information pertaining to residents of many different states and that most states (including the state of Washington, at Wash. Rev. Code §19.255.010) have adopted statutes (the “**Personal Information Statutes**”) aimed at protecting individuals whose personal information is collected and/or maintained by entities such as Symetra. Having acknowledged the foregoing: (a) ACS shall ensure that the system and/or the network complies with the requirements of all applicable Personal Information Statutes (including any similar federal statutes that may be enacted); and (b) in the event of any unauthorized disclosure of or access to personal information, ACS shall:

(i) promptly report such unauthorized disclosure or access to Symetra;

(ii) mitigate, to the extent practicable, any harmful effect of such disclosure or access that is known to ACS; and

(iii) cooperate with Symetra in providing any notices regarding impermissible disclosures caused by such disclosure or access that Symetra deems appropriate. To the extent such unauthorized disclosure or access is attributable to a breach by ACS of its obligations under the Agreement with respect to personal information, ACS shall bear: (A) the costs incurred by ACS to comply with its legal obligations relating to such breach; and (B) in addition to any other damages for which ACS may be liable, the costs incurred by Symetra and/or its Affiliates in complying with its or their legal obligations relating to such breach. Nothing contained herein shall be deemed to release ACS from its indemnification obligations as set forth in **Section 15.1**.

14.6 Data Protection. The terms of this Section shall be applicable in European Union countries where this Agreement may be performed, and shall be “localized”, as necessary, to address local requirements and considerations.

(a) **General Compliance.** ACS shall during the Term comply with all applicable laws, regulations, regulatory requirements and codes of practice in connection with all processing of personal data by ACS pursuant to its obligations under this Agreement, including, without limitation, by complying with all the provisions of the applicable country’s data protection act and its amendments if any (the “**Act**”) and any regulations or instruments thereunder, and of Directive 95/46/EC of the European Parliament and of the Council on the Protection of Individuals with Regard to the Processing of Personal Data and on the Free Movement of Such Data and any relevant recommendation issued by Article 29 working group and/or the data protection authority in the applicable country (together

with the Act, the “**Data Protection Laws**”), and shall not do, or cause or permit to be done, anything which may cause or otherwise result in a breach by Symetra of the same. ACS will oblige its Personnel to comply with applicable Data Protection Laws and to undertake in writing only to collect, process or use any personal data received from Symetra for purposes of providing the Services and not to make personal data received from Symetra available to any Third Parties.

(b) Security. ACS warrants and undertakes that, as part of the Services provided to Symetra, it shall take, implement and maintain all such technical and organizational security procedures and measures necessary or appropriate to preserve the security and confidentiality of personal data processed by it and protect such personal data against unauthorized or unlawful disclosure, access or processing, accidental loss, destruction or damage, including any technical and organizational security procedures and measures as may be required or directed by Symetra from time to time. Having regard to the state of the art and the cost of their implementation, ACS shall ensure that such measures will provide a level of security appropriate to the risks represented by the Services to the processing and in consideration of the nature of the data to be protected. In addition, and without limiting the foregoing, ACS agrees, at Symetra's request, to provide relevant assistance to Symetra to devise appropriate technical and organization measures. By executing this Agreement, Symetra appoints ACS as a data processor of Symetra Data. As a processor of such data, ACS will process Symetra Data as specified in this Agreement. ACS may perform such processing as it reasonably considers necessary or appropriate to perform the Services. Upon expiration or termination of this Agreement and, if necessary, Symetra will give the data protection authority prompt notice of the termination of the appointment of ACS as Symetra's data processor.

(c) Trans-border Data Flows. ACS will not transfer any Symetra Data across a country border unless ACS reasonably considers such transfer necessary for ACS' performance of the Services and obtains Symetra's prior written consent.

(d) ACS as a Data Processor. ACS understands and acknowledges that, to the extent that performance of its obligations hereunder involves or necessitates the processing of personal data, it shall act only on instructions and directions from Symetra. ACS shall comply promptly with all such instructions and directions received by ACS from Symetra from time to time. ACS undertakes to keep the Symetra Data confidential and not to disclose personal data to any Third Party in any circumstances other than at Symetra's specific written request or in compliance with legal obligation. If ACS subcontracts any of its obligations under this Agreement, it shall ensure contractually that the provisions agreed hereunder also apply towards the subcontractor before any Symetra Data is transmitted to the subcontractor. ACS undertakes to monitor its subcontractors' compliance with such provisions as often as it deems necessary.

(e) Transfer Outside of the European Union or Outside of a Country Considered as Providing an Adequate Level of Protection Pursuant to Article 25 of the EU Directive 95/46 of 24 October 1995. As part of the Services provided to Symetra under this Agreement, ACS undertakes to transfer Symetra's personal data to its Affiliates,

which may be located in countries considered as not providing an adequate level of protection only if necessary for the performance of the Services. With respect to trans-border data flows mentioned under **Section 14.6(c)** above, ACS also undertakes to execute, as part of the Services provided to Symetra, any documents, including any data transfer agreement, that may be required for Symetra to comply with the Data Protection Laws.

(f) Data Subject Right of Access and Rectification. If Symetra is required to provide information to a data subject regarding that individual’s personal data, ACS will reasonably cooperate with Symetra in providing such information to the full extent necessary to comply with Data Protection Laws, and where a request by a data subject is made directly to ACS, it shall as soon as reasonably practicable notify Symetra upon receipt of a request (whether oral or in writing) from such an individual providing sufficient details and information as are required by Symetra to comply with its obligations under the Data Protection Laws. If further to this request the personal data must be rectified, ACS undertakes to amend the personal data as instructed by Symetra.

ARTICLE 15
INDEMNIFICATION

15.1 By ACS.

15.1.1 Intellectual Property. ACS shall indemnify, defend and hold harmless the Symetra Indemnitees from and against, and shall pay all settlements, judgments, awards, fines, penalties, interest, liabilities, losses, costs, damages and expenses, including attorneys’ fees and disbursements and court costs (collectively, “**Losses**”), sustained or incurred by any of the Symetra Indemnitees, based upon or relating to any claim, suit or proceeding brought by any Third Party against any of them for actual or alleged infringement of any patent, trademark, copyright or other proprietary right, including misappropriation of trade secrets, arising out of or relating to technology (excluding the Category 6 Software) and/or methods or processes used by ACS to provide the Services (an “**Infringement Claim**”). If Symetra’s right to use any such technology or enjoy continued use of any method or process is enjoined or appears likely to be enjoined, at its sole cost and expense, ACS shall either procure a license to enable Symetra to continue such use or replace or modify the technology, method or process so that it no longer is subject to any such claim, suit or proceeding while maintaining equivalent or better functionality and performance capabilities in a form acceptable to Symetra.

15.1.2 Personal Injury, Property and Other Damage. ACS shall indemnify, defend, and hold harmless the Symetra Indemnitees from and against, and shall pay any and all Losses sustained or incurred by any of the Symetra Indemnitees, based upon or relating to any claim, suit or proceeding brought by any Third Party, ACS employee or Symetra employee against any of the Symetra Indemnitees for actual or alleged bodily injury or death, damage to tangible personal or real property including computer data, data loss or any other damage, notwithstanding the form in which any such action is brought (*e.g.*, contract, tort or otherwise), to the extent such injuries or damages arise directly or indirectly from acts, errors or omissions that constitute negligence, willful misconduct or violations of law, by ACS Personnel.

15.1.3 Third-Party Contracts. ACS shall indemnify, defend and hold harmless the Symetra Indemnitees from and against, and shall pay any and all Losses sustained or incurred by any of the Symetra Indemnitees, based upon or relating to any claim, suit or proceeding brought by any Third Party against any of the Symetra Indemnitees for: (a) actual or alleged breach by ACS of any agreement with any Third Party; and (b) actual or alleged breach by Symetra of any agreement with any Third Party, to the extent the claim, suit or proceeding arises out of, relates to or is a result of ACS': (i) failure to fulfill its obligations under this Agreement; and/or (ii) breach of any term or condition of this Agreement.

15.1.4 ACS Employees. ACS shall indemnify, defend and hold harmless the Symetra Indemnitees from and against, and shall pay any and all Losses sustained or incurred by any of the Symetra Indemnitees, based upon or relating to any claim, suit or proceeding brought by any ACS employee against any of the Symetra Indemnitees based upon any act by ACS Personnel on or after the Original Effective Date (or in connection with services provided by ACS prior to the Original Effective Date) including, without limitation, any claim relating to the non-hire of employees by ACS, claims for wages, benefits, discrimination or harassment of any kind, wrongful termination and/or denial of severance or termination payments upon leaving ACS' employ. In connection therewith, ACS shall retain for an appropriate length of time in light of applicable statutes of limitation and make available to Symetra upon request any and all employment records relating to any such claim, suit or proceeding.

15.1.5 Hazardous Material. ACS shall indemnify, defend and hold harmless the Symetra Indemnitees from and against, and shall pay any and all Losses sustained or incurred by any of the Symetra Indemnitees, based upon or relating to any claim, suit or proceeding brought by any Third Party against any of the Symetra Indemnitees as a result of: (a) ACS' failure to comply with any applicable Environmental Laws; or (b) the presence of any Hazardous Material upon, above or beneath ACS' facilities or locations.

15.1.6 Information Disclosure. ACS shall indemnify, defend and hold harmless the Symetra Indemnitees from and against, and shall pay any and all Losses sustained or incurred by any of the Symetra Indemnitees, based upon or relating to any claim, suit or proceeding brought by any Third Party against any of the Symetra Indemnitees as a result of any failure by ACS Personnel to comply with the obligations set forth in this Agreement relating to Symetra Confidential Information or the protection of the security or privacy of data.

15.1.7 Security Breaches. ACS shall indemnify, defend and hold harmless the Symetra Indemnitees from and against, and shall pay any and all Losses sustained or incurred by any of the Symetra Indemnitees, based upon or relating to any claim, suit or proceeding brought by any Third Party against any of the Symetra Indemnitees as a result of any failure by ACS Personnel to comply with the security obligations set forth in this Agreement relating to protection against fraudulent or other inappropriate or unauthorized use of or access to the systems and/or networks described herein.

15.1.8 Non-Performance. ACS shall indemnify, defend and hold harmless the Symetra Indemnitees from and against, and shall pay any and all Losses sustained or incurred by any of

the Symetra Indemnitees, based upon or relating to any claim, suit or proceeding brought by any Third Party against any of the Symetra Indemnitees as a result of ACS' breach or default of any term of this Agreement.

15.1.9 Taxes. ACS shall indemnify, defend and hold harmless the Symetra Indemnitees from and against, and shall pay any and all Losses sustained or incurred by any of the Symetra Indemnitees, based upon or relating to any claim, suit or proceeding brought by any Third Party against any of the Symetra Indemnitees as a result of ACS' failure to pay applicable taxes including, without limitation, payroll and other employment-related taxes.

15.2 By Symetra.

15.2.1 Intellectual Property. Symetra shall indemnify, defend and hold harmless the ACS Indemnitees from and against, and shall pay any and all Losses sustained or incurred by any of the ACS Indemnitees, arising out of any claim, suit or proceeding brought by any Third Party against any of them for actual or alleged infringement of any patent, trademark, copyright or similar proprietary right, including misappropriation of trade secrets, arising out of or relating to the Category 6 Software. If ACS' right to use such software is enjoined, Symetra may, in its reasonable discretion and at Symetra's sole expense, either procure a license to enable ACS to continue use of such software or develop or obtain a non-infringing replacement. Symetra shall have no obligation with respect to any claim or action to the extent it is based solely upon: (a) modification of the software by ACS or any of its Affiliates or Subcontractors; or (b) ACS' combination, operation or use of such software with other apparatus, data or programs; provided, however, that this sentence and therefore this exception shall not be applicable to any such combination, modification, operation or use required or specified in writing by Symetra.

15.2.2 Managed and Assigned Contracts. Symetra shall indemnify, defend, and hold harmless the ACS Indemnitees from and against, and shall pay any and all Losses sustained or incurred by the ACS Indemnitees, based upon or relating to any claim, suit or proceeding brought by any Third Party against any of the ACS Indemnitees as a result of an actual or alleged breach by Symetra of: (a) any Managed Contract (to the extent not caused by ACS); or (b) any Assigned Contract (to the extent not caused by ACS) occurring prior to the date the Assigned Contract was assigned to ACS.

15.2.3 Hazardous Materials. Symetra shall indemnify, defend, and hold harmless the ACS Indemnitees from and against, and shall pay any and all Losses sustained or incurred by the ACS Indemnitees upon or relating to any claim, suit or proceeding brought by any Third Party against any of the ACS Indemnitees as a result of: (a) Symetra's failure to comply in all material respects with any applicable Environmental Laws; or (b) the presence of any Hazardous Material upon, above or beneath Symetra's facilities or locations, provided such Hazardous Material was not introduced to such facilities or locations by ACS or any of its Subcontractors or released into the environment by ACS or any of its Subcontractors.

15.3 Indemnification Procedures.

15.3.1 General. If any legal action governed by this **Article 15** is commenced against an Indemnified Party, such Indemnified Party shall give written notice thereof to the Indemnifying Party promptly after such legal action is commenced; provided, however, that failure to give prompt notice shall not reduce the Indemnifying Party's obligations under this **Article 15**, except to the extent the Indemnifying Party is prejudiced thereby. After such notice, if the Indemnifying Party acknowledges in writing to the Indemnified Party that the right of indemnification under this Agreement applies with respect to such claim, then the Indemnifying Party shall be entitled, if it so elects in a written notice delivered to the Indemnified Party not fewer than ten (10) Business Days prior to the date on which a response to such claim is due, to take control of the defense and investigation of such claim and to employ and engage attorneys of its choice, that are reasonably satisfactory to the Indemnified Party, to handle and defend same, at the Indemnifying Party's expense. The Indemnified Party shall cooperate in all reasonable respects with the Indemnifying Party and its attorneys, at the Indemnifying Party's expense, in the investigation, trial, and defense of such claim and any appeal arising therefrom; provided, however, that the Indemnified Party may participate, at its own expense, through its attorneys or otherwise, in such investigation, trial, and defense of such claim and any appeal arising therefrom. If a court of competent jurisdiction later determines, without right of further appeal, that a claim, suit or proceeding for which the Indemnifying Party assumed defense was not eligible for indemnification under this **Article 15**, within thirty (30) calendar days following such determination, the Indemnified Party shall reimburse the Indemnifying Party in full for all judgments, settlements, costs and expenses (including attorneys' fees) incurred in connection with such claim, suit or proceeding.

15.3.2 Settlement of Claims. No settlement of a claim that involves a remedy other than the payment of money by the Indemnifying Party along with standard settlement terms, specifically including a dismissal of all claims with prejudice as well as a non-admission of liability or other wrongdoing, shall be entered into by the Indemnifying Party without the prior written consent of the Indemnified Party, which consent may be withheld in the Indemnified Party's sole discretion. In no event shall an adverse judgment be entered against the Indemnified Party as part of a settlement without its express written consent.

15.3.3 Defense Declined. If the Indemnifying Party declines to assume defense of a claim as provided in this Section: (a) the Indemnified Party may assume such defense and, if such defense is assumed, unless the Parties otherwise agree in writing, the Indemnifying Party thereafter shall be barred from assuming such defense at a later time; and (b) if it is later determined by a court of competent jurisdiction, without right of further appeal, that such claim was eligible for indemnification by the Indemnifying Party under this **Article 15**, within thirty (30) calendar days following such determination, the Indemnifying Party shall reimburse the Indemnified Party in full for all settlements, judgments, costs and expenses (including attorneys' fees) incurred by the Indemnified Party in connection with such claim.

15.3.4 Defense Accepted. Notwithstanding anything contained herein to the contrary, if the Indemnifying Party accepts defense of a claim as provided in this Section, the Indemnified Party shall have the right to engage independent counsel to monitor and participate in the defense

of the matter as such counsel or the Indemnified Party deems fit to protect its interests. The Indemnifying Party and its counsel must reasonably cooperate with the Indemnified Party's counsel to enable such counsel to adequately represent the interests of the Indemnified Party.

ARTICLE 16

INSURANCE

16.1 Required Insurance Coverages. During the Term and for such other periods as may be required herein, at its sole expense, ACS shall provide and maintain insurance consistent with acceptable and prudent business practices including, at a minimum, the types of insurance and the amounts described in **Attachment N**. The fact that ACS has obtained the insurance required in this **Article 16** shall in no manner lessen nor otherwise affect ACS' other obligations or liabilities set forth in this Agreement including, without limitation, its obligations under **Article 15**. If ACS retains any Subcontractors, ACS shall require all such Subcontractors to carry appropriate coverages and appropriate policy limits for the scope and type of work to be performed by the applicable Subcontractor.

16.2 General Provisions.

16.2.1 Evidence of Insurance. On or before the Restatement Date and thereafter promptly following Symetra's request, ACS shall deliver to Symetra certificates of insurance evidencing the insurance required hereunder, together with appropriate separate endorsements. In addition, ACS promptly shall furnish to Symetra upon request copies of relevant policies for Symetra's review in connection with a claim or potential claim thereunder.

16.2.2 Claims-Made Coverage. If any coverage is written on a "claims-made" basis, the certificate of insurance shall clearly so state. In addition to the coverage requirements specified above, ACS will make all commercially reasonable efforts with respect to any such policies to provide that:

- (a)** the policy's retroactive date shall coincide with or precede ACS' commencement of performance of Services (including subsequent policies purchased as renewals or replacements);
- (b)** similar insurance is maintained during the required extended period of coverage following expiration of the Agreement for a minimum of two (2) years;
- (c)** if insurance is terminated for any reason, ACS shall purchase a replacement claims-made policy with the same or an earlier retroactive date or shall purchase an extended reporting provision to report claims arising in connection with this Agreement for a minimum of two (2) years following termination or completion of the Services; and
- (d)** all claims-made policies shall allow the reporting of circumstances or incidents that might give rise to future claims.

16.2.3 Notice of Cancellation or Change of Coverage. All certificates of insurance provided by ACS must evidence that the insurance ACS will give Symetra forty-five (45) calendar days' written notice in advance of any cancellation, lapse, reduction or other adverse change in respect of such insurance.

16.2.4 Qualifying Insurers. All policies of insurance required hereby shall be issued by companies that have been approved to do business in the State of Washington, unless prior written approval is obtained from Symetra's risk manager. All providers of insurance shall have an AM Best rating of A-and Financial Size Category VI or better.

16.2.5 Waiver of Subrogation. All policies of insurance required hereby shall include a waiver of subrogation in favor of Symetra and its Affiliates, a copy of which shall be provided to Symetra upon request. ACS does hereby exercise its waiver of subrogation in favor of Symetra and its Affiliates for any insurance proceeds payable under any policies of insurance required hereby.

ARTICLE 17
PROBLEM RESOLUTION

17.1 Problem Resolution Process.

17.1.1 Administrative-Level Performance Review. If a Problem arises between the Parties, the Symetra Project Executive and the ACS Project Executive shall meet and attempt to resolve the Problem. Written minutes of such meetings shall be kept. If the Parties are unable to resolve the Problem within ten (10) calendar days after the initial request for a meeting, then the Parties shall seek to resolve the Problem through the IT Outsourcing Committee Performance Review as provided in **Section 17.1.2**.

17.1.2 IT Outsourcing Committee Performance Review. Upon receipt of a written Problem referral from the Parties' representatives as provided in **Section 17.1.1**, the IT Outsourcing Committee shall meet within five (5) Business Days thereafter in an effort to resolve the Problem. If the IT Outsourcing Committee is unable to resolve the Problem within ten (10) calendar days after the Problem was referred to it or fifteen (15) calendar days have passed since the Problem resolution process was begun, then the IT Outsourcing Committee shall forward the written Problem referral to the Parties' executives as provided in **Section 17.1.3** along with a statement of any actions taken or recommendation made by the respective members of the IT Outsourcing Committee.

17.1.3 Executive-Level Performance Review. For Problems that are not resolved as described in **Section 17.1.2**, negotiations shall be conducted by the Chief Information Officer or higher-level officer of Symetra and the Western Region Vice President or higher-level officer of ACS. If such representatives are unable to resolve the Problem within five (5) Business Days after the Parties have commenced negotiations, or fifteen (15) calendar days have passed since the initial request for negotiations at this level, then the Parties shall be entitled to discontinue negotiations, to seek to resolve the Problem through mediation as hereinafter provided or, if the

Parties do not agree to submit the Problem to mediation, to seek any and all rights and remedies that may be available to them as provided in this Agreement.

17.1.4 Voluntary, Non-Binding Mediation. If executive-level performance review is not successful in resolving the Problem, the Parties may, but shall not be obligated to, mutually agree in writing to submit the Problem to non-binding mediation. Mediation must occur within five (5) Business Days after the Parties agree to submit the Problem to mediation. The Parties mutually shall select an independent mediator experienced in IT systems, and each shall designate a representative(s) to meet with the mediator in good faith in an effort to resolve the Problem. The specific format for the mediation shall be left to the discretion of the mediator and the designated Party representatives and may include the preparation of agreed-upon statements of fact or written statements of position furnished to the other Party.

17.2 Arbitration. At Symetra's sole and absolute discretion and election, a dispute that arises from or relates to this Agreement may be submitted for resolution to binding arbitration, and if Symetra makes such an election, such dispute shall be decided exclusively by binding arbitration in King County in the State of Washington, U.S.A., under the Commercial Arbitration Rules of the American Arbitration Association (the "**Rules**"), before a sole arbitrator, who shall be a retired or former judge or attorney with at least twenty (20) years of experience and mutually acceptable to the Parties. Each Party will bear one half of the arbitrator's fees and other administrative fees of the arbitration; provided, however, that the arbitrator may award recovery of such fees to the party whom the arbitrator reasonably believes is the prevailing party, if the arbitrator reasonably believes that an award of such fees is appropriate. The Parties agree that the arbitrator's award shall be final, and may be filed with and enforced as a final judgment by any court of competent jurisdiction. The arbitrator shall have no power to: (a) award damages (including any attorney's fees) in excess of the amount or other than the types allowed by **Article 11**; or (b) alter any of the provisions of this Agreement. The Parties consent and agree to the jurisdiction of the tribunals mentioned in this Section, and waive any and all objections to such forums, including but not limited to objections based on improper venue or inconvenient forum.

17.3 Continued Performance; No Tolling of Cure Periods. The Parties agree to continue performing their obligations under this Agreement while the Problem is being resolved as provided in this **Article 17**, unless and until the Problem is resolved or until this Agreement is terminated. The time frame for a Party to cure any breach of the terms of this Agreement shall not be tolled by the pendency of any Problem resolution procedures.

17.4 De Minimis Problems. Notwithstanding anything to the contrary in this **Article 17** or elsewhere in this Agreement, if: (a) Symetra requests services, products and/or resources from ACS and the Parties disagree as to whether any such request is within the scope of the Services; and (b) the financial impact on ACS of satisfying such request is less than [***], then the disagreement shall not be deemed a Problem, but absent mutual agreement of the Parties through the IT Outsourcing Committee, shall be deemed resolved in Symetra's favor. The maximum financial impact on ACS pursuant to this Section shall not exceed [***] in the aggregate during any Contract Year.

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

17.5 Equitable Relief. Notwithstanding anything contained in this Agreement to the contrary, the Parties shall be entitled to seek injunctive or other equitable relief whenever the facts or circumstances would permit a Party to seek equitable relief in a court of competent jurisdiction.

ARTICLE 18
USE OF SUBCONTRACTORS

18.1 Approval; Key Subcontractors. Except as hereinafter provided in this Section, ACS shall not perform or provide the Services through Subcontractors, including providers of hardware and software, without the prior written consent of the Symetra Project Executive as to the selection of the Subcontractor, which consent may be withheld by Symetra in its sole discretion. Any such consent, or ACS' subcontracting to the wholly owned subsidiaries of Affiliated Computer Services, Inc. (which shall not require Symetra's prior consent) shall be contingent on ACS' compliance with the terms of **Section 7.4.4** (when applicable) and **Section 13.2.3** before the Subcontractor (including any wholly owned subsidiary) begins providing any Services to ACS or Symetra. Symetra consents to the Subcontractors identified in **Attachment O**, provided that ACS complies with the terms of **Section 7.4.4** (when applicable) and **Section 13.2.3** before the Subcontractor begins providing any Services to ACS or Symetra. ACS shall ensure that each Subcontractor has obtained and maintains all licenses required in connection with the Services for which such Subcontractor is responsible. ACS agrees that it shall continue throughout the Term to retain the Subcontractors identified as "**Key Subcontractors**" in **Attachment O** and that such Persons shall continue to provide the Services initially provided, unless ACS has obtained Symetra's prior written consent to any changes, which consent may be withheld in Symetra's sole discretion.

18.2 Subcontractor Agreements. ACS will provide to Symetra copies of all agreements between ACS and its Subcontractors related to the performance of this Agreement within thirty (30) calendar days after such contracts are executed by ACS and its Subcontractors. Such subcontracts will contain materially the same terms and conditions as this Agreement, to the extent such terms and conditions are relevant to the Services to be provided by the Subcontractor (including, without limitation, a restriction on the subcontractor's right to further subcontract its obligations without Symetra's prior written consent), and shall identify Symetra as a direct and intended third-party beneficiary thereof. ACS represents and warrants that the copies of Subcontractor agreements required to be provided to Symetra hereunder will be true and complete copies thereof.

18.3 Liability and Replacement. In no event shall ACS be relieved of its obligations under this Agreement as a result of its use of any Subcontractors. ACS shall supervise the activities and performance of each Subcontractor and shall be jointly and severally liable with each such Subcontractor for any act or failure to act by such Subcontractor. If Symetra determines that the performance or conduct of any Subcontractor is unsatisfactory, Symetra may notify ACS of its determination in writing, indicating the reasons therefor, in which event ACS promptly shall take all necessary actions to remedy the performance or conduct of such Subcontractor or, subject to the terms of **Section 18.1**, replace such Subcontractor by another Third Party or by ACS Personnel.

18.4 Direct Agreements. Upon expiration or termination of the Term for any reason, Symetra shall have the right to enter into direct agreements with any Subcontractors. ACS represents, warrants, and covenants to Symetra that its arrangements with such Subcontractors shall not prohibit or restrict such Subcontractors from entering into direct agreements with Symetra.

ARTICLE 19
MISCELLANEOUS

19.1 Defined Terms. Capitalized terms used in this Agreement (including in any Schedules, Attachments, Exhibits, Addenda, Appendices and other documents attached to this Agreement), shall have the meanings ascribed to them in **Attachment P**. Other capitalized terms used in this Agreement are defined in the context in which they are used and shall have the meanings ascribed to them therein. The terms defined in **Attachment P** include the plural as well as the singular.

19.2 Third-Party Beneficiaries. The applicable agreements are agreements between the applicable Parties and, except for the Symetra Indemnitees and the ACS Indemnitees, confer no rights upon any of such Parties' Personnel, or upon any other Person.

19.3 Use of Symetra Name. Except as necessary to deliver the Services in accordance with this Agreement, ACS Personnel shall have no right to use, and ACS Personnel shall not use, the name of Symetra, the name of any Symetra Affiliate and/or the name of any Symetra Personnel, or any logos or trademarks of Symetra or its Affiliates, in any manner without the prior written consent of Symetra, which consent Symetra may withhold in its sole discretion.

19.4 Assignment. Except for: (a) subcontracting permitted under the terms of **Article 18**; (b) any initial public offering by Symetra; and (c) Symetra's assignment, transfer or delegation to a Symetra Affiliate, neither Party shall assign, transfer or delegate its duties under this Agreement, in whole or in part, whether by operation of law or otherwise, without the prior written consent of the other Party, which shall not be unreasonably withheld. Any assignment in contravention of this Section (*e.g.*, without the consent of the other Party, where such consent is required) shall be voidable by the non-assigning Party. Without limiting the generality of the foregoing, the phrase "by operation of law" shall include a Change in Control. Subject to all other provisions herein contained, this Agreement shall be binding on the Parties and their successors and permitted assigns. Notwithstanding the foregoing, the assigning party shall remain liable for the performance of the assigned or delegated obligations hereunder.

19.5 Notices. Any written notice, request, consent, approval or other communication required or permitted to be given pursuant to this Agreement shall be in writing and shall be deemed to have been given: (a) upon delivery if delivered personally; (b) upon transmission if sent via facsimile (with the original sent by recognized overnight courier); or (c) one (1) business day after deposit with a national overnight courier, in each case addressed to the following addresses/telecopier numbers, or to such other addresses/telecopier numbers as may be specified by a Party upon written notice to the other in accordance with the terms of this Section:

If to Symetra:

Symetra Life Insurance Company
777 108th Avenue NE, Suite 1200
Bellevue, WA 98004-5135
Attention: Chief Information Officer
Fax No.: (425) 256-6080

with a copy to:

Symetra Life Insurance Company
777 108th Avenue NE, Suite 1200
Bellevue, WA 98004-5135
Attention: Legal Counsel
Fax No.: (425) 256-6080

If to ACS:

Affiliated Computer Services, Inc.
12506 Lake Underhill Road
Orlando, FL 32825-5002
Attention: John Lawrick, Managing Director
Fax No.: (407) 306-1959

with a copy to:

Affiliated Computer Services, Inc.
2828 N. Haskell Avenue, Bldg 1, 10th Floor
Dallas, Texas 75204
Attention: Group Counsel
Fax No.: (214) 823-5746

19.6 Amendments; Waivers. This Agreement may be modified only pursuant to a writing executed by Symetra and ACS. ACS expressly agrees that all amendments to this Agreement executed by the Parties after the Restatement Date must be signed by a Vice President or higher-level officer of Symetra in order to be effective. The Parties expressly disclaim the right to claim the enforceability or effectiveness of: (a) any amendments to this Agreement that are not executed by a Vice President or higher-level officer of Symetra; (b) any oral modifications to this Agreement; and (c) any other amendments, based on course of dealing, waiver, reliance, estoppel or other similar legal theory. The Parties expressly disclaim the right to enforce any rule of Washington law that is contrary to the terms of this Section.

19.7 Relationship Between the Parties. Neither Party (nor any employee, subcontractor or agent thereof) shall be deemed or otherwise considered a representative, agent, employee, partner or joint venturer of the other. Further, neither Party (nor any employee, subcontractor or agent thereof) shall have the authority to enter into any agreement, nor to assume any liability, on

behalf of the other Party, nor to bind or commit the other Party in any manner, except as expressly provided in this Agreement.

19.8 Access to Personnel and Information. If reasonably required by ACS for the performance of the Services, Symetra shall provide ACS with reasonable access to Symetra’s administrative, technical and other similar Personnel and network management records and information.

19.9 Severability. If any provision of this Agreement is determined to be invalid or unenforceable, that provision shall be deemed stricken and the remainder of this Agreement shall continue in full force and effect insofar as it remains a workable instrument to accomplish the original intent and purposes of the Parties, and, if possible, the Parties shall replace the severed provision with a provision that reflects the intention of the Parties with respect to the severed provision but that will be valid and enforceable.

19.10 Counterparts; Electronic Signatures. This Agreement may be executed in duplicate counterparts, each of which shall be deemed an original and both of which together shall constitute but one and the same instrument. Counterparts may be executed in either original or electronically transmitted form (*e.g.*, faxed form or emailed portable document format (PDF) form), and the Parties hereby adopt as original any signatures received via electronically transmitted form.

19.11 Governing Law and Venue. This Agreement shall in all respects be interpreted under, and governed by, the internal laws of the State of Washington, U.S.A., including, without limitation, as to validity, interpretation and effect, without giving effect to its conflicts of laws principles. Except as provided in **Section 17.1.4, Section 17.2** and hereafter in this Section, **ANY LEGAL ACTION, SUIT OR PROCEEDING BROUGHT BY A PARTY IN ANY WAY ARISING OUT OF OR RELATING TO THIS AGREEMENT SHALL BE BROUGHT SOLELY AND EXCLUSIVELY IN THE STATE OR FEDERAL COURTS LOCATED IN KING COUNTY, STATE OF WASHINGTON, U.S.A., AND EACH PARTY IRREVOCABLY ACCEPTS AND SUBMITS TO THE SOLE AND EXCLUSIVE PERSONAL JURISDICTION OF SUCH COURTS IN PERSONAM, GENERALLY AND UNCONDITIONALLY WITH RESPECT TO ANY ACTION, SUIT OR PROCEEDING BROUGHT BY OR AGAINST IT BY THE OTHER PARTY. EXCEPT AS PROVIDED IN SECTION 17.1.4, SECTION 17.2 AND HEREAFTER IN THIS SECTION, NEITHER PARTY SHALL BRING ANY LEGAL ACTION, SUIT OR PROCEEDING IN ANY WAY ARISING OUT OF OR RELATING TO THIS AGREEMENT IN ANY OTHER COURT OR IN ANY OTHER JURISDICTION AND SHALL NOT ASSERT ANY CLAIM, WHETHER AS AN ORIGINAL ACTION OR AS A COUNTERCLAIM OR OTHERWISE, AGAINST THE OTHER IN ANY OTHER COURT OR JURISDICTION.** Each Party irrevocably waives and agrees not to assert, by way of motion, as a defense or otherwise, any objection that it may now or hereafter have to the venue of any of the aforesaid actions, suits or proceedings in the courts referred to above, and further waives and agrees not to plead or claim in any such court that any such action or proceeding brought in any such court has been brought in an inconvenient forum, that the venue of the suit, action or proceeding is improper, or that this Agreement or the subject matter hereof or thereof may not be enforced in or by such court. As the only exceptions to any of the above, if a Party is entitled to seek injunctive or other equitable

relief which is not available in the venue specified in this Section, this Section shall not be deemed to be a bar to the Party seeking such relief if such relief is wholly non-monetary injunctive or other equitable relief.

19.12 Expenses. Each Party shall bear all expenses paid or incurred by it in connection with the planning, negotiation and consummation of this Agreement.

19.13 Import/Export. The computer hardware, software and technical data which are the subject of this Agreement are acknowledged to be subject to any then-applicable United States laws, regulations, orders or other restrictions regarding export of computer hardware, software, technical data or Derivative Works thereof. Neither Party shall, in violation of any applicable laws, regulations, orders or other restrictions, directly or indirectly export (or re-export) any computer hardware, software, technical data or Derivative Works thereof, or permit the shipment of same: (a) into (or to a national or resident of) Cuba, North Korea, Iran, Iraq, Libya, Syria or any other country to which the United States has embargoed goods; or (b) to anyone on the United States Treasury Department's List of Specially Designated Nationals, List of Specially Designated Terrorists and List of Specially Designated Narcotics Traffickers or the United States Commerce Department's Denied Parties List; or (c) to any country or destination for which the United States government or a United States governmental agency requires export license or other approvals for export without first having obtained such license or other approval. This obligation shall survive the expiration or early termination of this Agreement.

19.14 Waiver of UCITA. THE PARTIES AGREE THAT THE UNIFORM COMPUTER INFORMATION TRANSACTIONS ACT OR ANY VERSION THEREOF, ADOPTED BY ANY STATE IN ANY FORM ("UCITA"), SHALL NOT APPLY TO THIS AGREEMENT AND, TO THE EXTENT THAT UCITA IS APPLICABLE, THE PARTIES AGREE TO OPT-OUT OF THE APPLICABILITY OF UCITA PURSUANT TO THE OPT-OUT PROVISION(S) CONTAINED THEREIN.

19.15 Benefits of Agreement. All rights and benefits granted hereunder to Symetra may be exercised and enjoyed by any Symetra Affiliate, provided that Symetra shall be and remain responsible for the compliance of the terms and conditions of this Agreement with respect to such Symetra Affiliate and will be such Symetra Affiliate's agent for all purposes of this Agreement and any claims or actions arising from such Symetra Affiliate shall be pursued solely by Symetra. Further, for purposes of calculating discounts (if any) available under this Agreement that are based on volume, quantity or other measurement factor, the total volume of all Symetra Affiliates shall be counted to determine whether the applicable volume, quantity or other measurement factor has been achieved.

19.16 Entire Agreement. This Agreement and all Schedules, Attachments, Exhibits, Addenda and Appendices hereto are incorporated herein by this reference and are an integral part of the Agreement and shall be read and interpreted together with the Agreement as a single document. This Agreement, consisting of all of the pages of this instrument, together with all Schedules, Attachments, Exhibits, Addenda and Appendices hereto sets forth the entire, final and exclusive agreement between the Parties and supersedes all prior and contemporaneous agreements,

understandings, negotiations and discussions, whether oral or written, between the Parties related to the subject matter herein.

~ Signature Page Follows ~

IN WITNESS WHEREOF, the Parties have executed this Master Services Agreement as of the Restatement Date.

SYMETRA LIFE INSURANCE COMPANY

By: _____
Title: _____
Date: _____

AFFILIATED COMPUTER SERVICES, INC.

By: _____
Title: _____
Date: _____

SCHEDULE 1
RELATIONSHIP MANAGEMENT

[Attached Hereto]

SCHEDULE 1

SCHEDULE 1
RELATIONSHIP MANAGEMENT
for
SYMETRA LIFE INSURANCE COMPANY
August 1, 2009

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1.0 Relationship Management Services and ACS Proposed Staffing

1.1 Personnel and Organization Overview

ACS' strategic business unit ("SBU") model, performance-based compensation and corporate client satisfaction directive ensure that every ACS employee understands that ACS' success depends on its ability to serve and support each client's needs. In summary, Symetra is guaranteed more focused service from ACS than our peers through these benefits:

- ◆ Account structure focuses on Symetra with resources that are aligned with Symetra's objectives.
- ◆ Compensation is directly tied to Symetra's satisfaction and ACS' ability to exceed performance measurements.

A communication strategy is in place to facilitate a structured approach to ongoing communication and navigating through both organizations.

1.2 ACS Account Team Organization and Staffing

1.2.1 ACS Symetra SBU Organization (Dedicated vs . Leveraged)

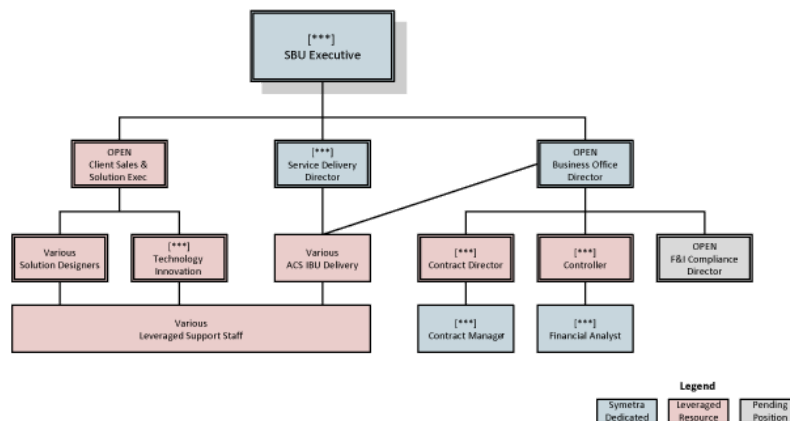


Figure 1—Symetra Organizational Account

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Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

1.2.2 Key Account Team Management Organization and Roles

The ACS Project Executive has significant business knowledge and management experience and a solid understanding of the role IT and Business Process Outsourcing (BPO) plays in achieving short-range and long-range business objectives. ACS Project Executives are responsible for ensuring that everyone at ACS is working to support Symetra's critical business systems. Ultimately, the ACS Project Executive's role is to communicate and promote Symetra's point of view within ACS—to be a Symetra advocate.

The ACS Service Delivery Manager is responsible for receiving, scheduling and delivering on service requests and day-to-day issues. The ACS Service Delivery Manager works directly with Symetra to clarify requests, discuss timing, develop specific project plans (if necessary) and provide project status.

SBU Account Focus

ACS' SBU management structure puts Symetra at the center of ACS business philosophy. New initiatives are qualified by evaluating the benefits to our clients. The ACS Project Executive, working directly with Symetra, becomes the conduit through which Symetra takes advantage of ACS' technical resources.

Account Governance and IT Outsourcing Committee

Key to establishing a successful governance board is ensuring that ACS' proposed governance board structure is appropriately mapped to the structural and functional requirements specified by Symetra. These requirements are defined in the Symetra/ACS governance charter. The descriptions and rights and responsibilities of the Parties related to the IT Outsourcing Committee and its associated boards and teams as set forth in this Schedule shall not diminish the rights and responsibilities of the Parties related to the IT Outsourcing Committee as set forth in **Section 1.2** of the Agreement.

Account Governance Board Structure

Co-chairs, one each from Symetra and ACS, will lead the IT Outsourcing Committee, which will comprise four standard teams and one special team. The four standard teams are the governance team, audit team, finance team, and operations team. The four standard teams will meet regularly. The special team is the executive team and will meet at least annually and as needed to provide strategic direction or resolve problems that have been escalated to them by the IT Outsourcing Committee chair(s).

Governance Team Purpose

The governance team will oversee activities associated with the Agreement. This team is responsible for ensuring the overall effectiveness of the Agreement governance processes and communicating to Symetra and ACS stakeholders. The management and resolution of financial and operational issues is the responsibility of the governance team. Contract interpretation is the responsibility of the governance team. The governance team provides direction to the audit, finance and operations teams.

Audit and Risk Management Team Purpose

- Core members: Symetra Director of IT Risk Management; ACS Finance and Insurance Compliance Director.
- Meet on a quarterly basis.
- To coordinate Symetra audit activities for operational, security, and financial audits.

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- Maintain awareness of regulatory and compliance requirements.
- Proactively manage ad-hoc and scheduled audit activities.
- Core membership with ad-hoc members as required.

Finance and Contracts Team Purpose

The finance team assists the governance team with rationalizing the portfolio of Services being provided or which may be added to the Agreement. This team works to ensure that the pricing is competitive and oversees benchmarking activities. This team provides consumption forecasts and acts as the project management office (PMO) for Services. This team oversees the intake processes and new business proposal processes. This team coordinates internal chargeback related activities. This team assists the governance team in fulfilling Agreement oversight responsibilities through participation in daily, weekly, monthly, quarterly, annual and ad hoc review processes. This team is responsible for monitoring compliance with the financial and operational deliverables associated with the Agreement. It ensures that financial statements are accurate and consumption measurement methods and those SLA/SLR measurement methods are consistent with the Agreement.

Operations Team Purpose

The operations team assists the governance team with ensuring that day-to-day operational processes such as problem management, change management, asset management and SLA/SLR management are executed effectively. This team provides the day-to-day oversight of operational processes being delivered via the Agreement.

ACS Project Executive Selection

Without limiting any of its rights in **Article 3** of the Agreement, Symetra will be involved in the selection process of the ACS Project Executive to ensure the best fit culturally, technically and strategically. ACS recruits the ACS Project Executive through several channels. Working with Symetra, ACS will determine which approach and characteristics will deliver the best candidate. Some of the methods used include the following:

- ♦ Recruiting internally within the SBU management team
- ♦ Leveraging the salesperson's knowledge gained throughout the sales process to continue delivery of the Services

In addition to these selection methods, ACS will qualify candidates based on established criteria. These criteria include areas such as industry knowledge, technology experience within specific Service Towers and leadership ability applicable to the account size.

Because the ACS Project Executive will become “embedded” in Symetra, this is an important factor in the success of the relationship.

Communication Strategy

An ACS customer service cornerstone is a defined communication strategy between ACS and our clients. At ACS, we would rather over-communicate than make an assumption.

We recommend weekly and monthly service review meetings with different parties as an opportunity to discuss the relationship status at a technical and business level, as depicted in Figure 2.

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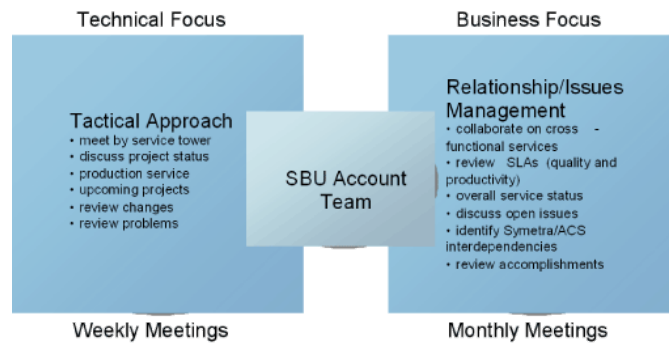


Figure 2—SBU Communication Strategy

ACS maintains contractual performance statistics that the ACS Project Executive will review monthly with Symetra management. This information will be presented graphically with a rolling 12-month history to help identify trends. We also provide a client portal where service agreements (including, without limitation, the Agreement) and invoices with supporting detail are maintained.

Without limiting the rights and obligations set forth in the Agreement, including without limitation **Section 2.2** of the Agreement, ACS will work to identify areas for improvement and, where a problem exists, establish the root cause and present procedures for prevention. A scorecard is provided quarterly that grades ACS on Service delivery, communication and overall account management.

In addition to these reviews, ACS will use the following methods to provide the responsiveness and flexibility Symetra requires:

- ◆ Daily interaction between Symetra functional leaders and the ACS Project Executive and the ACS Service Delivery Manager will keep the lines of communication and understanding open.
- ◆ Regular status meetings will be conducted to review and discuss activities or issues related to the provision of Services.
- ◆ The Technology Plan and Innovation Proposal will be delivered in accordance with the Agreement.

Key Executive Team Roles

ACS Project Executives are responsible for making sure that everyone at ACS is working with Symetra Personnel to support Symetra's critical business systems.

ACS Project Executive's Roles and Responsibilities

The ACS Project Executive has the primary single point of contact for the Symetra relationship and complete authority and responsibility to deliver all Services to Symetra. Primary responsibilities include:

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- ◆ Manages the overall relationship regarding ACS and Symetra on behalf of ACS.
- ◆ Meets periodically one on one with Symetra's Chief Information Officer ("CIO") and Technology/Outsourcing Officer to ensure open dialogue of Symetra's strategy, business objectives, issue and opportunities related to the relationship and Agreement.
- ◆ Ensures that ACS fulfills all of its obligations under the Agreement.
- ◆ Measures Symetra's overall satisfaction with the Services and deliverables and develops action plans to improve satisfaction each year.
- ◆ Accountable for the Symetra relationship and establishing meetings for executive-level interactions and relationship development and maintenance.
- ◆ Works with the Symetra's governance team to establish, manage, and meet commitments, requirements, and expectations.
- ◆ Oversees the development and use of mutually agreed upon escalation procedures for major ACS issues.
- ◆ Works with Symetra executives and business leadership to align the delivery of Services with the strategic needs of Symetra; such activities will be performed only with the approval and in conjunction with Symetra's CIO.
- ◆ Informs Symetra about new corporate capabilities and developments within ACS' organization, and proposing ideas and solutions that will provide ongoing benefit to Symetra.
- ◆ Responds and ensures the response by ACS' subject matter experts, to all requests for strategic or relationship-wide questions or requests from Symetra.
- ◆ Works to resolve escalated issues in accordance with the governance escalation procedures.
- ◆ Ensures that escalated issues are communicated according to the escalation procedures as described in the governance charter.
- ◆ Ensures that ACS' performance requirements as they relate to the Symetra strategic business planning (business and architecture, strategic options, business assessment, business operating plans) requirements are met.
- ◆ Accepts requests for new scope projects Service Requests from Symetra.
- ◆ Selects and manages the Subcontractors.
- ◆ Acts as the ACS central point of contact for new service establishment for Symetra along with the assigned client sales executive.

ACS Service Delivery Manager's Roles and Responsibilities

The ACS Service Delivery Manager(s) will have the responsibility to be the primary interface with Symetra service delivery team and focus on daily delivery of Services. The role provides an on-site service delivery presence and liaison with Symetra to ensure delivery of the Services within the scope of the Agreement and Service Towers. The ACS Service Delivery Manager will also provide back-up for the ACS Business Office Director. Primary responsibilities include the following:

- ◆ Works directly for the ACS Project Executive to ensure communications with Symetra on daily delivery of Services.

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- ◆ Provides clear communication of SLAs/SLRs commitments for the respective Service Towers.
- ◆ Ensures prompt identification and resolution of Service delivery issues.
- ◆ Ensures that escalated issues are resolved according to the governance charter escalation procedures.
- ◆ Communication and management of ACS' resource requirements with Symetra and the ACS Service Tower Delivery Manager. Provides support to Symetra in accordance with the defined processes, as described in the Service Delivery Reference Manual (SDRM).
- ◆ Assists in the selection and manages any of the Subcontractors assigned to Symetra.
- ◆ Manages ACS Service Tower Delivery Manager relationships and communication of Symetra business and objectives.
- ◆ Manages and coordinate Incident and problem resolution efforts.
- ◆ Reports daily issues to Symetra and continue to communicate on all necessary follow-up on outstanding Incidents and problems.
- ◆ Ensures proper ownership of Incidents and problems and coordination of communication to Symetra.
- ◆ Monitors change requests received from Symetra and provides clarification if necessary.
- ◆ Tracks the progress of outstanding change requests for Symetra within Service Tower delivery organizations.
- ◆ Participates in quarterly meetings with Symetra and Service Tower delivery organizations to review technological advancement plans and ACS' involvement in implementation.
- ◆ Performs follow-up after meetings to ensure that technologies discussed in the meetings are identified as projects and are implemented.

1.3 Additional ACS Team Roles

1.3.1 ACS Business Office Director

The ACS Business Office Director will have the responsibility to be the primary interface with Symetra regarding the delivery of Service Requests, projects, and SLA/SLR reporting. This role provides an on-site presence and liaison with Symetra for prioritization and completion of requested work, as well as daily oversight for contract and financial issues of behalf of the ACS Project Executive. The Business Office Director will also provide back-up for the ACS Service Delivery Director. Primary responsibilities include the following:

- ◆ Manages Service Requests and technical issues by working directly with the requestor to clarify requests and discuss timing expectations.
- ◆ Ensures that escalated issues are resolved according to the governance charter escalation procedures.
- ◆ Provides communication and management of ACS' resource requirements with Symetra and the ACS Service Tower Delivery Managers.
- ◆ Assists in the selection of and manages the Subcontractors assigned to Symetra.

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- ◆ Manages the monthly SLA and SLR reporting process and communications.
- ◆ Introduces ACS' methodology on the account; modifies such methodology to meet Symetra development standards; and ensures that this methodology is implemented on the account.
- ◆ Participates in a quarterly meeting with Symetra and Service Tower delivery organizations to review technological advancement plans and ACS' involvement in implementation.
- ◆ Performs follow-up after meeting to ensure that technologies discussed in the meeting are identified as projects and are implemented.
- ◆ Identifies changes to Symetra's processes and procedures that affect Services that are provided by Service Tower delivery organizations
- ◆ Reviews and update the SDRM used in the Service Tower delivery organization to reflect changes.

1.3.2 ACS Service Tower Delivery Managers

The ACS Service Tower Delivery Manager(s) will have the primary responsibility to deliver the Services associated with each Service Tower within the scope of the Agreement and Service Tower Schedules. Primary responsibilities include the following:

- ◆ Lead global delivery team of SMEs in the management of Symetra's environment and requirements as defined by the Agreement.
- ◆ Demonstrate understanding of Symetra's processing environment and contractual obligations.
- ◆ Attend client meetings and governance meetings as required or requested.
- ◆ Provide staffing with delivery expertise with appropriate level of trained and knowledgeable Personnel both onshore and offshore to support Symetra.
- ◆ Provide training on ACS tools, processes, and reporting as required by the Agreement.
- ◆ Provide ownership for Service delivery processes, training, and assurance that Services are delivered in a predictable, reliable manner.
- ◆ Provide Services in accordance with ACS' quality assurance function.
- ◆ Ensure that Services are delivered in such a way to meet Service Level Agreements.
- ◆ Ensure that Services are delivered in accordance with processes outlined in the SDRM.

1.3.3 ACS Contracts Manager

- ◆ Monitor compliance with the obligations of the Agreement.
- ◆ Monitor Agreement deliverable commitments.
- ◆ Monitor fulfillment of deliverables in accordance with Service Level Agreements.
- ◆ Manage benchmarking activities with ACS and Symetra.
- ◆ Develop and assist with negotiations related to all addendums and updates to the Agreement that are made during the Term.

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- ◆ Assist with interpretation and intent of the Parties in regard to the terms and conditions of the Agreement.

1.3.4 ACS Client Sales Executive

The ACS Client Sales Executive assigned to Symetra will report to the Vice President, Sales, ITO and is responsible for growing and maintaining relationships between Symetra and ACS along with the ACS Project Executive. He/She will be focused on profitable business growth while maintaining and improving customer satisfaction and have a long-term/multi-year perspective on account management. Primary responsibilities include the following:

- ◆ Grow and maintain relationships with Symetra
- ◆ Identify opportunities for new business. Sell a broad range of services within client accounts.
- ◆ Engage product marketing and solutions expertise to refine Service offerings.
- ◆ Cross-sell and collaborate on multi-Service Tower opportunities
- ◆ Demonstrate advanced knowledge of IT Sales and relationship management processes. Client Sales Executive will maintain detailed knowledge of ACS services, solutions and offerings certainly within ITO but also basic understanding of ACS BPO solutions and will help guide the client in major application and business decisions.

1.3.5 ACS Finance and Insurance Industry Regulatory Compliance Director

The ACS Finance and Insurance Industry Regulatory Compliance Director (the “compliance director”) is responsible for the delivery of Services in relation to Symetra’s regulatory compliance requirements. The compliance director is a leveraged resource within the Finance and Insurance industry accounts. Primary responsibilities include the following:

- ◆ Manage and track progress for ACS items within the Symetra compliance program. Coordinate with corporate IT, cross-functional groups, and functional areas within Symetra that are responsible for implementing regulatory compliance.
- ◆ Oversight for compliance auditing and operations, ensuring operational compliance with industry and accounting standards and relevant requirements as they pertain to the finance and insurance industry.
- ◆ Participate in quarterly meetings with Symetra and regulatory compliance organizations to review any changes and the impacts in IT infrastructure support.
- ◆ Participate in follow -up after meetings to ensure that regulatory compliance issues have been identified as projects and are implemented
- ◆ Ensure overall delivery of Services to Symetra is done in a regulatory compliant manner.
- ◆ Ensure that ACS Finance and Insurance Compliance Program plans are coordinated with and supportive of other ACS activities relating to data center management and IT Outsourcing.
- ◆ Provide leadership and input for ACS responses to Symetra’s examinations and audits by external parties

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- ◆ Participate in Symetra's requested meetings to review compliance, quality and regulatory issues.

1.3.6 Other ACS Key Account Team Management Personnel

ACS Senior Project Manager—Transition Management Office

ACS senior project manager(s) will manage the planning, execution, and close phases for all assigned projects. They will also work with ACS IT and BPO management to obtain the required ACS IT and BPO staffing for assigned projects. Managing and maintaining the program portal for assigned projects is a key responsibility. The ACS senior project manager will ensure assigned projects are executed on time, with a high degree of quality, and according to the approved approach.

ACS Project Manager—Project Management Office

ACS project manager(s) will manage the planning, execution, and close phases for all assigned projects. They will also work with ACS IT and BPO management to obtain the required ACS IT and BPO staffing for assigned projects. Managing and maintaining the program portal for assigned projects is a key responsibility. The ACS project manager will ensure assigned projects are executed on time, with a high degree of quality, and according to the approved approach.

1.3.7 Other relevant ACS personnel

ACS Quality and Compliance Manager

This individual is responsible for establishing and maintaining ACS quality management programs with respect to Symetra. The ACS quality and compliance manager oversees collection and analysis of quality metrics and reports such statistics. Additionally, the ACS quality and compliance manager oversees compliance auditing and operations, ensuring operational compliance with industry and accounting standards and relevant legal requirements.

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SCHEDULE 2
SERVICE TOWER SERVICES

[See Attached Schedules]

SCHEDULE 2

SCHEDULE 2A
CROSS-FUNCTIONAL SERVICES SOW

[Attached Hereto]

SCHEDULE 2A

SCHEDULE 2A

CROSS-FUNCTIONAL SERVICES SOW

for

SYMETRA LIFE INSURANCE COMPANY (SYMETRA)

AUGUST 1, 2009

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1.0 Cross-Functional Services Overview and Objectives

1.1 Services Overview

Cross-Functional Services include a number of common life cycle support and management services that ACS will provide across all Service Towers. Services, activities and roles and responsibilities described in this Schedule 2A are considered within the scope of each Service Tower. In addition, the Services described in this Schedule 2A shall be included within the Services Tower charges specified in **Schedule 3** — Fees.

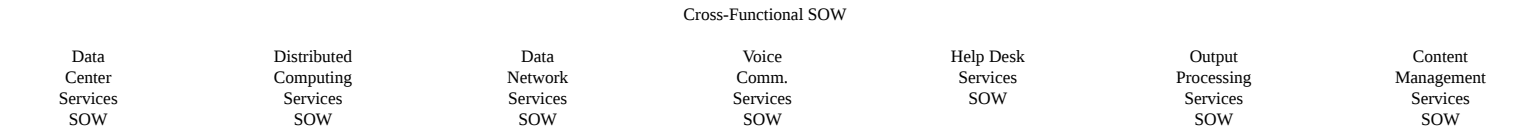


Figure 1: Service Towers with Cross-Functional View

1.2 Service Objectives

The following are the key high-level Services objectives Symetra expects to achieve through this Schedule 2A:

- § Ensure that critical life cycle and service management functions are included in all Service Tower SOWs
- § Receive technology services that consider an end-to-end enterprise view across all Service Towers
- § Improve efficiency and effectiveness by early identification and addressing of root causes of technical problems for early resolution before they become negative trends
- § Achieve the SLRs/SLAs specified in **Section 4** of this Schedule 2A

2.0 Service Environment

The service environment section in each Service Tower Schedule describes the computing environment to be supported/complied with. The service environment includes such things as hardware and software, facilities and locations, personnel, policies and procedures, licenses and agreements, work-in-progress and future initiatives. As such, this Schedule 2A shall apply to the service environments as specified in each Service Tower. The service environments for each Service Tower will be documented in Schedule appendices and are to be maintained by ACS and made available to Symetra quarterly.

2.1 Cross-Functional Services Tools

Appendix A.1 — Cross-Functional Services Tools — ACS provided Cross-Functional Services tools, associated functionality and capabilities, standard reports and the Service Tower environments supported by each tool.

3.0 Cross-Functional Services Requirements

ACS must provide the cross-functional Services defined in **Section 3.1** of this Schedule for the following Service Towers:

- § Schedule 2B — Data Center Services Schedule
- § Schedule 2C — Distributed Computing Services Schedule
- § Schedule 2D — Data Network Services Schedule
- § Schedule 2E — Voice Communication Services Schedule
- § Schedule 2F — Help Desk Services Schedule
- § Schedule 2G — Output Processing Services Schedule
- § Schedule 2H — Content Management Services Schedule

3.1 Service Descriptions and Roles and Responsibilities

The following tables identify each Party’s roles and responsibilities associated with this Schedule 2A. An “X” is placed in the column under the Party that is responsible for performing the applicable task. As part of the Services, ACS shall perform all of the roles and responsibilities that are ACS obligations, as denoted by an “X” in the ACS column set forth in this Schedule 2A.

3.1.1 General Responsibilities

The following table identifies each Party’s general roles and responsibilities associated with this Schedule 2A.

Table 1. General Roles and Responsibilities

General Roles and Responsibilities		ACS	Symetra
1.	Recommend Services solutions (e.g., shared/dedicated environments, tiered services, Third Party cloud computing services, supporting infrastructure and procedures) for all Service Towers to meet Symetra data center requirements	X	
2.	Approve Services solutions		X
3.	Provide Services that support Symetra business needs and End-User requirements	X	
4.	Comply with Symetra policies and standards and industry regulations applicable to Symetra for information, information systems, personnel, physical and technical security	X	
5.	Conform to changes in laws, regulations and policies. Major changes shall be proposed on a project-by-project effort basis to alter the environment to conform to the new requirements	X	
6.	Report performance against SLRs	X	
7.	Coordinate all changes to the IT infrastructure that may affect the service levels of any other Service Tower’s SLAs	X	
8.	Provide timely creation, updating, maintenance and provision of all appropriate project plans, project time and cost estimates, technical specifications, management documentation and management reporting in a form/format that is acceptable to Symetra for all Service Tower projects and major Service activities	X	

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General Roles and Responsibilities		ACS	Symetra
9.	Interface, manage and coordinate with ACS Subcontractors and other Third Parties (e.g., network circuit provider, software vendors, operational partners) in order to meet Services requirements and SLRs	X	
10.	Implement adaptive device services and equipment purchased by Symetra as required by laws affecting the support of the disabled	X	

3.1.2 Planning and Analysis

Planning and analysis Services are the research of new technical trends, products and services, such as hardware components, system software, and networks that offer opportunities to improve the efficiency and effectiveness of the Service Towers. Planning Services can also help support competitive business advantage and mitigate risks by reducing defects and improving the quality of services.

The following table identifies each Party’s planning and analysis roles and responsibilities.

Table 2. Planning and Analysis Roles and Responsibilities

Planning and Analysis Roles and Responsibilities		ACS	Symetra
2.	Define Services, standards and timeframes for planning and analysis activities		X
3.	Participate in defining Services, standards and timeframes for planning and analysis activities	X	
4.	Review and approve Services standards and timelines for planning and analysis activities		X
5.	Define Symetra requirements at the enterprise level for all Service Towers (e.g. business, technology strategy, functional, availability, capacity, performance, backup and business continuity service)		X
6.	Provide documentation outlining Symetra business strategy and operating objectives in support of planning and analysis activities.		X
7.	Perform infrastructure solution, configuration, technical and service planning and analysis based on Symetra requirements (e.g. availability, capacity, performance, investment threshold, backup and business continuity service)	X	
8.	Provide infrastructure planning, analysis, installation and upgrade recommendations for new applications, infrastructure and services	X	
9.	Approve infrastructure planning, analysis, installation and upgrade recommendations for new applications, infrastructure and services		X
10.	Provide management reports required for planning and analysis activities (e.g. utilization and capacity trend reports)	X	
11.	Recommend data backup and retention policies for all Service Towers	X	
12.	Define and approve Symetra data backup and retention policies and requirements for all Service Towers		X
13.	Continuously monitor technical trends through independent research; document and provide semi-annual Technology Plan” in accordance with Section 2.5.3 of the Agreement on products and services with potential use for Symetra as it aligns with Symetra’s business and technology strategies	X	

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Planning and Analysis Roles and Responsibilities		ACS	Symetra
14.	Perform feasibility studies for the implementation of new technologies that best meet Symetra business needs and meet cost, performance and quality objectives	X	
15.	Define enterprise-level project management policies, procedures and requirements (e.g. project feasibility analysis, cost benefit analysis, scheduling, costing, resource planning, communication planning, procurement, risk management and quality management)		X
16.	Perform project management function	X	
17.	Perform project management oversight and liaison function to the business and customers		X
18.	Conduct semi-annual technical and business planning sessions to establish standards, architecture and project initiatives per the planning and analysis policies and procedures		X
19.	Participate in semi-annual technical and business planning sessions to establish standards, architecture and project initiatives to be used in the development of the Technology Plan; attendees will include those referenced in Schedule 1 of the Agreement and other technical subject matter experts	X	
20.	Conduct regular planning for Equipment Refresh and Software Enhancements	X	
21.	Participate in regular planning for Equipment Refresh and Software Enhancements		X
22.	Provide to Symetra written semi-annual technical reviews, Technology Plan, and provide recommendations for improvements to the infrastructure that increase efficiency and effectiveness per the planning and analysis policies and procedures	X	

3.1.3 Requirements Definition

Requirements definition Services are the activities associated with the assessment and definition of functional, performance, business continuity, and security requirements that also comply with regulatory and Symetra policies. These requirements drive the technical design for the environment.

The following table identifies each Party’s requirements definition roles and responsibilities.

Table 3. Requirements Definition Roles and Responsibilities

Requirements Definition Roles and Responsibilities		ACS	Symetra
1.	Define requirements and standards	X	
2.	Participate in defining requirements and standards		X
3.	Conduct interviews, group workshops, and surveys to determine user functionality, performance, availability, maintainability and business continuity requirements.	X	
4.	Participate in appropriate requirements gathering activities		X
5.	Provide ACS with written information in sufficient detail pertaining to the requirements definition to enable ACS to create the appropriate requirements documentation (e.g., business requirements documentation)		X

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Requirements Definition Roles and Responsibilities		ACS	Symetra
6.	Document all requirements in mutually agreed formats (e.g., system specifications, data models, network design schematics)	X	
7.	Ensure requirements meet Symetra-defined security policies and operational requirements	X	
8.	Approve all requirements documents		X
9.	Define system and network acceptance test criteria	X	
10.	Participate in defining system and network acceptance test criteria		X
11.	Review and approve all system and network acceptance test criteria		X

3.1.4 Design Specifications

Design specification Services are the activities and deliverables that translate user and information system requirements into detailed technical specifications.

The following table identifies each Party’s design specifications roles and responsibilities.

Table 4. Design Specifications Roles and Responsibilities

Design Specification Roles and Responsibilities		ACS	Symetra
1.	Develop and document technical design plans and environment configuration based on Symetra standards, architecture, functional, performance, availability, maintainability, security and business continuity requirements.	X	
2.	Determine required system and network upgrade, replacement and/or conversion requirements (e.g., hardware, software, networks)	X	
3.	Review and approve design plans through coordination with the appropriate Symetra technology standards group and design architects		X
4.	Conduct site surveys for design efforts as required	X	
5.	Provide ACS with written information in sufficient detail pertaining to the design specifications to enable ACS to create the appropriate design documents		X
6.	Document and deliver design specifications	X	
7.	Review and approve design specifications		X

3.1.5 Acquisition and Asset Management

Acquisition and asset management Services are the activities associated with the pricing, evaluation (technical and costing), selection, acquisition, asset management, and ongoing management of new and upgraded system and network components (e.g., hardware, software, circuits). Financial and operational responsibility for all such items is addressed in Section 2.5 of the Agreement. Symetra reserves the right to negotiate contracts for Symetra-purchased/leased components. Symetra is responsible for the acquisition of Symetra Equipment and Symetra Software, unless otherwise agreed to by the parties.

The following table identifies each Party’s acquisition and asset management roles and responsibilities.

Table 5. Acquisition and Asset Management Roles and Responsibilities

Acquisition and Asset Management Roles and Responsibilities		ACS	Symetra
1.	Manage life cycle of Service Tower hardware and software assets (e.g., requisition, ordering, inventory, installation, End-User assignment, preventative maintenance, disposal) in accordance with Symetra policies and procedures	X	
2.	Establish acquisition and tracking policies and procedures for Symetra-owned/leased/licensed assets		X
3.	Establish acquisition and tracking policies and procedures for ACS-owned/leased/licensed assets	X	
4.	Review and verify acquisition and tracking policies and procedures for ACS-owned/leased/licensed assets to ensure alignment with Symetra requirements		X
5.	Remediate discrepancies regarding acquisition tracking policy and procedures for ACS-owned/leased/licensed assets identified during Symetra review and verification	X	
6.	Develop and maintain list of ACS-preferred suppliers/vendors	X	
7.	Develop and issue acquisition bid requests as required and approved by Symetra	X	
8.	Establish audit procedures to ensure compliance with best practices		X
9.	Assist in periodic audits of procurement procedures	X	
10.	Evaluate proposals against clearly defined objective criteria	X	
11.	Provide Symetra with proposals for proposed acquisitions (including pricing) according to Symetra-provided requirements	X	
12.	Negotiate contracts for ACS-purchased/leased/licensed Service-related components	X	
13.	Review and approve proposals based on Symetra policies (e.g., type and value of procurements)		X
14.	Manage the ordering, procurement and delivery processes in compliance with Symetra procurement and acceptance processes	X	
15.	Manage and track ACS purchase orders and service orders	X	
16.	Coordinate delivery and installation of new products and services, as required	X	
17.	Ensure that new equipment/hardware complies with established Symetra standards and architectures	X	
18.	Review and approve selection of hardware to be installed in Symetra facilities and software to be installed on Symetra hardware		X
19.	Review and approve acquisition acceptance process		X
20.	Adhere to Symetra acquisition acceptance process	X	
21.	Track (e.g., input, maintain, update, report) ACS and Symetra equipment/hardware, circuits and software licenses installed in the Symetra environment	X	
22.	Review and provide comments regarding tracking methodology		X
23.	Manage and maintain ACS Software licenses information through Software license life cycle	X	

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Acquisition and Asset Management Roles and Responsibilities		ACS	Symetra
24.	Install and configure assets used in performance of Services	X	
25.	Establish, update, and maintain an asset inventory database and system and network configuration charts (e.g., location, asset ID, serial number) and ensure service contracts are in force as needed to meet SLRs	X	
26.	Update asset records related to all change activities (e.g., desktop, IMAC Break/Fix, enterprise reorganization and change management)	X	
27.	Track and advise Symetra of expiration and renewal requirements for device/software licenses at least 90 days prior to any such expiration	X	
28.	Provide timely and regular recommendations to purchase additional license capacity, recommending alternatives, or curtailing usage where necessary and appropriate, to restore, or continue to maintain, license compliance to align with Symetra's annual budget planning cycle	X	
29.	Hold periodic reviews and ensure review is conducted 90 days prior to expiration of all Software license and maintenance agreements	X	
30.	Provide Symetra with reports and recommendations to use in making Software acquisition and discontinuance decisions	X	
31.	Administer and manage warranty and maintenance contracts for assets used in performance of Services	X	
32.	Manage and perform license audits, reconcile the number of licenses to the number of installs, identify and report license compliance issues on at least an annual basis, and/or in accordance with vendor software license requirements	X	
33.	Review Symetra license compliance issues		X
34.	Provide asset inventory and services reports	X	
35.	Provide read only access for Symetra into the asset database	X	
36.	Periodic review/audit asset inventory management procedures		X
37.	Provide equipment and software asset tracking/management per Symetra standard policies and procedures	X	
38.	Provide ACS with Symetra standard equipment disposition policies and procedures		X
39.	Provide equipment disposition services in accordance with Section 13.1.5 of the Agreement and in accordance with Symetra standard policies and procedures	X	
40.	Terminate, dispose of, and relocate assets as needed/specified and provide disposition reports as needed	X	

3.1.6 Engineering Design and Development

Engineering design and development Services are the activities associated with the engineering and development of the technical infrastructure, tools and utilities that enhance the Service Towers. The following table identifies each Party's engineering design and development roles and responsibilities.

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Table 6. Engineering Design and Development Roles and Responsibilities

Engineering Design and Development Roles and Responsibilities		ACS	Symetra
1.	Establish engineering design and development policies and procedures as it relates to engineering design	X	
2.	Participate in developing and review engineering design and development policies and procedures, as appropriate		X
3.	Develop engineering design and development plans where there is an impact on Symetra entities/facilities and/or other Third-Party agreements.	X	
4.	Approve engineering design and development plans where there is an impact on Symetra entities/facilities and/or other Third-Party agreements		X
5.	Perform engineering functions required to implement and manage Service Tower Services on ACS owned/leased facilities for additional or new products and services	X	
6.	Perform engineering functions required to implement and manage Service Tower Services on Symetra owned/leased facilities for additional or new products and services	X	
7.	Manage engineering design and development efforts using formal project management tools and methodologies	X	
8.	Review and approve engineering design and development plans and procedures where there is an impact on other Symetra entities/facilities/Third-Party agreements		X

3.1.7 Integration and Testing

Integration and testing Services are the activities that ensure that all individual Symetra infrastructure components, including but not limited to hardware and software, configured with, or added to, the infrastructure work together cohesively to achieve the intended results.

The following table identifies each Party’s integration and testing roles and responsibilities.

Table 7. Integration and Testing Roles and Responsibilities

Integration and Testing Roles and Responsibilities		ACS	Symetra
1.	Develop integration and testing policies and procedures	X	
2.	Review and approve integration and testing policies and procedures and deliverables		X
3.	Manage integration test environment	X	
4.	Maintain software release matrices across development, quality assurance, and production environments and networks	X	
5.	Validate and approve the software release matrix		X
6.	Conduct integration and security testing for all new and upgraded equipment, networks, software or services to include unit, system, integration and regression testing	X	
7.	Evaluate all new and upgraded equipment, networks, software or services for compliance with Symetra security policies, regulations and procedures	X	

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Integration and Testing Roles and Responsibilities		ACS	Symetra
8.	Assess and provide Symetra with written communications regarding the overall impact and potential risk to systems and networks prior to implementing changes	X	
9.	Define user Acceptance Criteria test requirements		X
10.	Prepare test plans for any proposed changes to Service Tower components	X	
11.	Review and approve test plans for any proposed changes to Service area components/configurations		X
12.	Stage new and upgraded equipment, software or services to smoothly transition into existing environment	X	
13.	Perform modifications and performance-enhancement adjustments to Symetra system software and utilities as a result of changes to architectural standards	X	
14.	Test new releases of supported hardware and software to ensure conformance with Symetra SLRs/SLAs	X	
15.	Provide, manage and maintain middleware	X	
16.	Provide integration of application software		X
17.	Perform configuration management and change management activities	X	

3.1.8 Implementation and Migration

Implementation and migration Services are the activities associated with the installation of new and upgraded Services, hardware, Software and network components. The following table identifies each Party’s implementation and migration roles and responsibilities.

Table 8. Implementation and Migration Roles and Responsibilities

Implementation and Migration Roles and Responsibilities		ACS	Symetra
1.	Define system and network implementation and migration policies and procedures	X	
2.	Review and approve system and network implementation and migration policies and procedures		X
3.	Notify Symetra of ACS equipment migration and redeployment plans	X	
4.	Notify ACS of Symetra equipment migration and redeployment plans		X
5.	Coordinate and review all implementation and migration plans and schedules with Symetra in accordance with Change Management Procedures	X	
6.	Approve implementation and migration plans and schedules		X
7.	Conduct pre-installation site surveys, as required	X	
8.	Install enhancements to technical architecture or services provided	X	
9.	Install new or enhanced Service Tower components (e.g. hardware, software, middleware, utilities, networks, peripherals, configurations)	X	

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Implementation and Migration Roles and Responsibilities		ACS	Symetra
10.	Perform Service Tower component upgrades as a result of new and enhanced applications and architectures (e.g. hardware, software, middleware, utilities, networks, peripherals, configurations)	X	
11.	Install physical infrastructure as required (e.g., wiring, cable plant, and cooling etc.)	X	
12.	Coordinate implementation and migration support activities with Symetra Personnel and ACS help desk Personnel	X	
13.	Perform data migration, excluding conversion, by electronic or manual methods as a result of implementation or migration (e.g., databases, network system management repositories, address tables, management information bases (MIBs))	X	
14.	Perform appropriate tests on all IMACs	X	
15.	Conduct and document user acceptance tests plans and results	X	
16.	Approve user Acceptance Criteria plans and results		X
17.	Provide Symetra technical staff and End-Users with training related to the implementation of new products and services on request	X	

3.1.9 Operations and Administration

Operations and administration Services are the activities associated with providing a stable IT infrastructure, which include effectively and efficiently performing procedures to ensure Services are delivered in accordance with the SLRs.

The following table identifies each Party’s operations and administration roles and responsibilities.

Table 9. Operations and Administration Roles and Responsibilities

Operations and Administration Roles and Responsibilities		ACS	Symetra
1.	Provide operations requirements and policies, including schedules for the operation of Symetra systems and networks		X
2.	Develop operations procedures that meet requirements and adhere to defined policies	X	
3.	Define and develop operational documentation requirements (run books, contact lists, operations scripts etc.)	X	
4.	Approve operations policies and procedures, documentation and reporting		X
5.	Identify enterprise system management tools to monitor the IT infrastructure and Symetra applications	X	
6.	Coordinate with Symetra to deploy enterprise system and network management tools to monitor the IT infrastructure and Symetra applications	X	
7.	Install and configure enterprise system and network management tools in such a fashion that problems, issues and events are proactively identified, reported and resolved according to prescribed SLRs	X	

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Operations and Administration Roles and Responsibilities		ACS	Symetra
8.	Perform event management monitoring of services to detect abnormal conditions or alarms, log abnormal conditions, analyze the condition and take corrective action	X	
9.	Manage hardware, software, peripherals, services and spare parts to meet SLRs, minimize down time and minimize Symetra resource requirements	X	
10.	Interface with help desk and Symetra for Incident and problem management activities	X	
11.	Provide Level 2 and Level 3 support as required	X	
12.	Manage and coordinate Subcontractors and Third Parties in order to meet Services and SLRs	X	
13.	Develop and provide operational reports (daily, weekly, monthly) that provide status of operational activities, production issues, and key operational metrics	X	
14.	Review and approve operational reports		X
15.	Manage backup media inventory (tape, disk, optical and other media type) including the ordering and distribution of media	X	
16.	Perform system and network backups and associated rotation of media	X	
17.	Archive data media at a secure offsite location	X	
18.	Ensure ongoing capability to recover archived data from media as specified (backwards compatibility of newer backup equipment)	X	
19.	Test backup media to ensure incremental and full recovery of data is possible and ensure system and network integrity as required or requested by Symetra	X	
20.	Recover files, file system or other data required from backup media as required or requested by Symetra	X	
21.	Provide recovery and backup requirements and updates as they change		X
22.	Conduct disaster recovery testing per policies and procedures	X	
23.	Audit operations and administration policies for compliance with Symetra security policies		X
24.	For ACS-owned leased or licensed assets, provide a copy of, or access to, then-current vendor-supplied documentation	X	
25.	For Symetra-owned, leased, or licensed assets, provide a copy of, or access to, then-current or future vendor-supplied documentation		X
23.	Provide data and records retention, archiving and destruction in accordance with Symetra policies	X	

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3.1.10 Account Administration

Account administration Services are the Services and activities associated with managing and coordinating End-User accounts (e.g., account/ID/password activation, termination, changes, and expiration). ACS will provide comprehensive user ID administration support while enforcing Symetra application and system access requirements for all Service Tower components where user access IDs and passwords are required.

The following table identifies each Party’s account administration roles and responsibilities.

Table 10. Account Administration Services Roles and Responsibilities

Account Administration Services Roles and Responsibilities		ACS	Symetra
1.	Develop, document and maintain account administration Services processes and procedures for activation, changes and terminations (e.g. password/account setup and password reset, remote access connectivity, e-mail accounts, End-User IDs) that meet Symetra requirements and adhere to Symetra policies	X	
2.	Review and provide additional procedures as required and approve account administration Services procedures		X
3.	Conduct account administration Services (e.g., account activation, termination, changes, expiration) in accordance with Symetra policies	X	
4.	Manage and maintain a secure environment through appropriate control of End-User accounts and access privileges	X	
5.	Add, change, delete, or revoke user IDs that access system software (e.g., operating systems or subsystems) using access control software as per Symetra-established security standards	X	
6.	Add, change, delete, or revoke user IDs that access applications controlled by Symetra, per the Symetra-established security standards		X
7.	Add, change, delete, or revoke user IDs that access applications that are controlled by ACS, per the Symetra-established security standards	X	
8.	Establish End-User ID administrative security procedures and practices to ensure that all End-User IDs are authenticated (for example, encryption, minimal level, password) for operating systems and databases (excludes applications)	X	
9.	Review group membership and system level user IDs in accordance with Symetra-established security guidelines	X	
10.	Review and remove End-User and Symetra End-User access rights when the End-User is no longer employed or job responsibilities change including operating system and subsystem access per Symetra-established guidelines; notify Symetra of all such changes in accordance with Symetra-established security guidelines	X	
11.	Review and revalidate system user IDs in accordance with Symetra-established security standards	X	
12.	Remove application user IDs per Symetra direction	X	
13.	Perform password resets for End-Users per the Symetra-established security guidelines	X	
14.	Provide a process to change system default passwords where capability exists	X	
15.	Encrypt passwords per Symetra-established security standards	X	
16.	Provide remote access administration (e.g., VPN access)	X	
17.	Provide audit trail for all End-User ID activities for Symetra Systems (e.g., create, track, and delete IDs)	X	

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Account Administration Services Roles and Responsibilities		ACS	Symetra
18.	Manage and maintain system accounts	X	

3.1.11 Incident and Problem Management

Incident and problem management Services include the activities associated with restoring normal service operation as quickly as possible and minimizing the adverse impact on business operations, thus ensuring that the best possible levels of service quality and availability are maintained.

Problem management also includes minimizing the adverse impact of Incidents and problems on the business that are caused by errors in the IT infrastructure, and to prevent the recurrence of Incidents related to those errors. In order to achieve this goal, problem management seeks to review Incidents, get to the root cause of Incidents and then initiate actions to improve or correct the situation.

The following table identifies each Party’s Incident and problem management roles and responsibilities.

Table 11. Incident & Problem Management

Incident and Problem Management Roles and Responsibilities		ACS	Symetra
1.	Define Incident and problem management policies and procedures	X	
2.	Approve Incident and problem management policies and procedures		X
3.	Establish operations and service management quality assurance and control programs	X	
4.	Approve operations and service management quality assurance and control programs		X
5.	Perform quality assurance and quality control programs	X	
6.	Coordinate user support activities with the help desk	X	
7.	Establish Incident/problem classification by Priority Level		X
8.	Provide Level 2 and Level 3 support as required to resolve Incidents and problems	X	
9.	Establish Incident/problem workflow, escalation, communication and reporting processes that help to achieve the SLRs	X	
10.	Review and approve Incident/problem classification, prioritization and workflow, communication, escalation and reporting processes		X
11.	Provide, configure, and operate Incident and problem management system that tracks Incidents across all Service Towers	X	
12.	Provide Symetra access and input capabilities to Incident and problem tracking system to allow for Incident/problem monitoring and ad hoc reporting	X	
13.	Manage entire Incident/problem life cycle including detection, diagnosis, Symetra status reporting, repair and recovery	X	
14.	Ensure Incident resolution activities conform to defined Change Management Procedures	X	
15.	Manage efficient workflow of Incidents including the involvement of Third Party providers (e.g., vendors, public carriers, ISP)	X	

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Incident and Problem Management Roles and Responsibilities		ACS	Symetra
16.	Coordinate and take ownership of problem resolution with Symetra and Third Parties (e.g., public carriers, ISP)	X	
17.	Perform Root Cause Analysis of Incidents, document findings and take corrective actions for in-scope Services. Resolve problem and/or substantiate that all reasonable actions have been taken to prevent future reoccurrence.	X	
18.	Review the state of open problems and the progress being made in addressing problems as needed		X
19.	Participate in problem review sessions and provide listing and status of problems categorized by problem impact	X	
20.	Conduct proactive Incident trend analysis and on a quarterly basis review results with Symetra to identify potential problems and Incident trends prior to becoming problems	X	
21.	Identify possible enhancement opportunities for improved operational performance and potential cost savings based on results of Incident and problem resolution activities and Incident trend analysis	X	
22.	Review and approve projects to implement enhancement opportunities		X
23.	Implement approved projects for enhancement opportunities	X	
24.	Authorize close of Symetra initiated Priority Level 1 and Priority Level 2 Incidents		X

3.1.12 Maintenance

Maintenance Services are the activities associated with the maintenance and repair of hardware, software and networks, including “Break/Fix”, Equipment Refresh and Software Enhancement all of which must be implemented only in accordance with the Change Management Procedures. Installed platform and product version levels are not to be more than one version behind the current commercial release, unless coordinated with Symetra.

The following table identifies each Party’s maintenance roles and responsibilities.

Table 12. Maintenance Roles and Responsibilities

Maintenance Roles and Responsibilities		ACS	Symetra
1.	Define maintenance and repair policies and procedures.	X	
2.	Review and approve maintenance and repair policies and procedures.		X
3.	Develop and implement maintenance schedules based on Symetra approved maintenance window	X	
4.	Define dispatch requirements and point-of-service locations		X
5.	Ensure appropriate maintenance coverage for all system and network components	X	
6.	Provide maintenance and Break/Fix support in Symetra’s defined locations, including dispatching repair technicians to the point-of-service location if necessary	X	
7.	Perform diagnostics and maintenance on all Equipment and Software including but not limited to hardware, software, peripherals, networks and special purpose devices as appropriate	X	

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Maintenance Roles and Responsibilities		ACS	Symetra
8.	Install manufacturer field change orders, service packs, firmware, and software maintenance releases, etc.	X	
9.	Install/implement product patches, “bug fixes,” service packs and other Software Enhancements	X	
10.	Perform software (including Software Enhancements) distribution and version control, both electronic and manual	X	
11.	Replace defective parts including preventive maintenance, according to the manufacturer’s published mean-time-between failure rates	X	
12.	Conduct maintenance and parts management and monitoring during warranty and off-warranty periods	X	
13.	Manage Equipment, Software, peripherals, Services and spare parts to meet SLRs	X	

3.1.13 Configuration Management

Configuration management Services are the activities to provide a logical model of the infrastructure by identifying, controlling, maintaining, and verifying installed hardware, Software (including without limitation the verification of Symetra Software or applications) and network versions. The goal being to account for all assets and configurations, provide accurate information on configurations and provide a sound basis for Incident, problem, change and release management and to verify configuration records against the infrastructure and correct any exceptions.

The following table identifies each Party’s configuration management roles and responsibilities.

Table 13. Configuration Management Roles and Responsibilities

Configuration Management Roles and Responsibilities		ACS	Symetra
1.	Define configuration management policies and procedures.	X	
2.	Train ACS Personnel on the established process for tracking configuration changes.	X	
3.	Review and comment on configuration management policies, procedures and processes.		X
4.	Ensure configuration management processes are consistent across all environments (e.g., development, test and production)	X	
5.	Establish configuration management database (CMDDB) per Symetra requirements.	X	
6.	Review and comment on configuration management database		X
7.	Select, install and maintain configuration management tools	X	
8.	Enter/upload configuration data into configuration database	X	
9.	Establish process interfaces to problem and Incident management, change management, technical support, maintenance and asset management processes	X	
10.	Establish appropriate authorization controls for modifying configuration items as well as verify compliance with software licensing	X	

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Configuration Management Roles and Responsibilities		ACS	Symetra
11.	Establish guidelines for physical and logical separation between development, test and production and the process for deploying and back out of configuration items	X	
12.	Establish configuration baselines as reference points for rebuilds, and providing ability to revert to stable configuration states	X	
13.	Establish process for verifying the accuracy of configuration items, adherence to configuration management process and identifying process deficiencies	X	
14.	Provide Symetra configuration management reports as required and defined by Symetra	X	
15.	Audit configuration management process and accuracy of configuration data		X

3.1.14 Change and Release Management

Change and release management processes and activities are inter-related and complementary. A high level description of each is provided below.

Change management Services are the activities to ensure that standardized methods and procedures are followed for efficient and prompt handling of all changes. Change management activity is undertaken to minimize the impact of change upon Service quality and improve the day-to-day operations of the organization. Change management covers all aspects of managing the introduction and implementation of all changes affecting the Services and the management processes, tools, and methodologies designed and utilized to support the systems and networks. The change management process includes the following process steps:

- § Request process
- § Recording/tracking process
- § Prioritization process
- § Responsibility assignment process
- § Impact/risk assessment process
- § Review / approval process
- § Implementation process
- § Verification (test) process
- § Release process
- § Closure process

Release management activities take a holistic view of a change to a Service and ensure that all aspects of a release, both technical and non-technical, are considered together. The goals are to:

- Plan and oversee the successful rollout of Equipment Refresh and Software Enhancements
- Design and implement efficient procedures for distribution and installation Software Enhancements
- Ensure that only authorized and tested Software Enhancements are installed

• Ensure that changes are traceable and secure.

Implementation and back-out plans shall be documented and approved by Symetra. Master copies of new Software Enhancements shall be secured in a software library and configuration databases shall be updated.

The following table identifies each Party’s change management and release management roles and responsibilities.

Table 14. Change and Release Management Roles and Responsibilities

Change and Release Management Roles and Responsibilities		ACS	Symetra
1.	Recommend change and release management policies, procedures, processes and training requirements for Symetra infrastructure	X	
2.	Participate in change and release management policies, procedures, processes and training requirements for Symetra infrastructure		X
3.	Establish change classifications (impact, priority, risk) and change authorization process		X
4.	Participate in the development of the Change Management Procedures and release management procedures and policies		X
5.	Approve Change Management Procedures and release management procedures and policies		X
6.	Ensure change and release management Services processes are consistent across all environments (e.g., development, test and production)	X	
7.	Administer the version control system as it relates to release management of Symetra custom applications		X
8.	Document and classify proposed changes to the Services. Documentation shall include cost and risk impact and back out plans of those changes and establish release management plans for major changes.	X	
9.	Develop and maintain change plans and schedule of planned changes and provide to Symetra for review as required	X	
10.	Schedule and conduct change management meeting to include review of planned changes and results of changes made	X	
11.	Provide change documentation (e.g., plans, schedules, test plans, backout plans) as requested by Symetra	X	
12.	Authorize and approve scheduled changes or alter the schedule of any or all change requests		X
13.	Review release management details and alter as appropriate to meet the needs of Symetra (back out plan, go/no go decision)	X	
14.	Notify Symetra of change timing and impact	X	
15.	Implement ACS responsibilities associated with changes and adhere to detailed release plans	X	
16.	Modify and update systems and documentation impacted by implemented changes (e.g., Operations Manual, CMDB, Asset Management System, Service catalog (if applicable), DR plan)	X	

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Change and Release Management Roles and Responsibilities		ACS	Symetra
17.	Verify and report to Symetra that change met objectives and resolve negative impacts	X	
18.	Monitor changes and report results to Symetra of changes and impacts	X	
19.	Conduct user acceptance tests as required		X
20.	Perform quality control audits and approve change control results		X
21.	Maintain master copies of new versions in a secured software library and update configuration databases	X	

3.1.15 Capacity Management

Capacity management involves ensuring that the capacity of the IT infrastructure matches the evolving demands of Symetra’s business in the most cost-effective and timely manner. ACS will provide comprehensive capacity and performance management for all Services (e.g., network, server, storage, output processing, and content management). Capacity and performance management will mitigate service degradation and outages due to increases in utilization of Services and infrastructure. Additionally, it will be used to support proactive development, maintenance, and communication of tactical and strategic technology plans, and to accommodate for growth or changing business requirements. The process encompasses the following:

- § Monitoring performance and throughput of services and supporting components
- § Undertaking tuning activities
- § Understanding current demands and forecasting for future requirements
- § Developing capacity plans which will meet demand and SLRs
- § Conducting risk assessment of capacity recommendations
- § Identifying financial impacts of capacity plans

The following table identifies each Party’s capacity management roles and responsibilities.

Table 15. Capacity Management Roles and Responsibilities

Capacity Management Roles and Responsibilities		ACS	Symetra
1.	Establish comprehensive capacity management planning process	X	
2.	Review and approve capacity management planning process		X
3.	Define, develop and implement tools that allow for the effective capacity monitoring/trending of IT infrastructure, system software, and components.	X	
4.	Continually monitor resource usage to enable proactive identification of capacity and performance issues	X	
5.	Capture and assess trending information and forecast future Symetra capacity requirements based on Symetra defined thresholds	X	
6.	Identify future business requirements that will alter capacity requirements		X
7.	Participate in all capacity planning activities		X

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Capacity Management Roles and Responsibilities		ACS	Symetra
8.	Provide infrastructure capacity impact assessment when Symetra adds, removes or modifies Symetra Software and ensure adequate capacity in support of changes to ACS Software	X	
9.	Review capacity impact assessment when adding, removing or modifying applications		X
10.	Assess impact/risk of capacity changes	X	
11.	Assess Incidents/problems related to throughput performance	X	
12.	Recommend changes to capacity to improve Service performance	X	
13.	Approve capacity related recommendations		X
14.	Maintain capacity levels to optimize use of existing IT resources and minimize Symetra costs to deliver Services at agreed to service levels	X	
15.	Ensure adequate capacity exists within the environment to meet SLR requirements taking into account daily, weekly and seasonal variations in capacity demands	X	
16.	Provide asset utilization and asset efficiency reporting	X	
17.	Validate asset utilization and asset efficiency		X
18.	Provide quarterly capacity management plans (i.e., develop, present, review with Symetra)	X	
19.	Review and approve quarterly capacity management plan		X

3.1.16 Performance Management

Performance management Services are the activities associated with tuning systems and networks for optimal performance.

The following table identifies each Party’s performance management roles and responsibilities...

Table 16. Performance Management Roles and Responsibilities

Performance Management Roles and Responsibilities		ACS	Symetra
1.	Develop and document system and network performance requirements	X	
2.	Approve system and network performance requirements		X
3.	Develop and document performance management procedures that meet requirements and adhere to defined policies	X	
4.	Approve performance management procedures		X
5.	Perform proactive system and network tuning to maintain optimum performance in accordance with Change Management Procedures	X	
6.	Manage system and network resources (e.g., devices and traffic) to meet defined availability and performance SLRs/SLAs	X	
7.	Provide regular monitoring and reporting of system and network performance, utilization and efficiency	X	
8.	Proactively evaluate, identify and recommend configurations or changes to configurations which will enhance performance	X	

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Performance Management Roles and Responsibilities		ACS	Symetra
9.	Develop and review with Symetra improvement plans as required to meet SLRs/SLAs	X	
10.	Authorize improvement plans		X
11.	Implement improvement plans and coordinate with Third Parties as required	X	
12.	Provide technical advice and support to the application maintenance and development staffs as required	X	

3.1.17 Service Level Monitoring and Reporting

Monitoring and reporting Services are the activities associated with monitoring and reporting of service delivery with respect to SLR/SLAs. In addition, ACS shall report system management information (e.g., performance metrics, and system accounting information) to the designated Symetra representatives in a format agreed to by Symetra.

The following table identifies each Party’s service level monitoring and reporting roles and responsibilities..

Table 17. Service Level Monitoring and Reporting Responsibilities

Service Level Monitoring Roles and Responsibilities		ACS	Symetra
1.	Develop and document SLAs and reporting cycles		X
2.	Implement agreed to SLAs	X	
3.	Report on service performance and improvement results	X	
4.	Coordinate SLA monitoring and reporting with designated Symetra representative and Third-Party vendors, as required	X	
5.	Measure, analyze, and provide management reports on performance relative to requirements	X	
6.	Develop service level improvement plans where appropriate	X	
7.	Review and approve improvement plans		X
8.	Implement improvement plans	X	
9.	Review and approve SLR metrics and performance reports		X
10.	Provide Symetra portal access to performance and SLA reporting and monitoring system	X	

3.1.18 Account Management

Account management Services are the activities associated with the ongoing management of the service environment.

The following table identifies each Party’s account management roles and responsibilities.

Table 18. Account Management Roles and Responsibilities

Account Management Roles and Responsibilities		ACS	Symetra
1.	Develop and document account management structure, planning and procedures	X	
2.	Approve account management structure, planning and procedures		X

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Account Management Roles and Responsibilities		ACS	Symetra
3.	Develop a detailed Services catalog which details services offered including all service options, pricing, installation timeframes, order process (new, change & remove service) and prerequisites	X	
4.	Develop a service ordering process that clearly defines how to order, change or delete Services	X	
5.	Recommend criteria and formats for administrative, service activity and service level reporting	X	
6.	Approve criteria and formats for administrative, service activity and service level reporting		X
7.	Develop and implement customer satisfaction program for tracking the quality of Service delivery to End-Users		X
8.	Provide stewardship reporting (e.g., statistics, trends, audits) based on Symetra's requirements	X	

3.1.19 Root Cause Analysis

ACS will develop, implement, and maintain a Root Cause Analysis process and perform the activities required to diagnose, analyze, recommend, and take corrective measures to prevent recurring problems and/or trends.

The following table identifies each Party's Root Cause Analysis roles and responsibilities.

Table 19. Root Cause Analysis Roles and Responsibilities

Root Cause Analysis Roles and Responsibilities		ACS	Symetra
1.	Identify requirements and policies for Root Cause Analysis (e.g., events that trigger an Root Cause Analysis)		X
2.	Develop procedures for performing a Root Cause Analysis that meet requirements and adhere to defined policies	X	
3.	Approve Root Cause Analysis procedures		X
4.	Conduct and review with Symetra proactive trend analysis to identify emerging and recurring problems	X	
5.	Track and report recurring problems or failures and provide associated consequences of problems if there is a business impact to Symetra	X	
6.	Recommend solutions to address recurring problems or failures	X	
7.	Approve solutions to address recurring problems or failures		X
8.	Identify all Priority Level 1 and Priority Level 2 Incidents that require Root Cause Analysis	X	
9.	Conduct a Root Cause Analysis for all Priority Level 1 and Priority Level 2 Incidents, and provide Root Cause Analysis report recommending appropriate preventative and resolution action	X	
10.	Approve solutions to address Priority Level 1 and Priority Level 2 Incidents		X
11.	Provide status report detailing the root cause of and procedure for correcting recurring problems and Priority Level 1 and Priority Level 2 Incidents until closure as determined by Symetra	X	

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Root Cause Analysis Roles and Responsibilities		ACS	Symetra
12.	Identify root cause of Priority Levels 3 and 4 Incidents at Symetra’s request not to exceed 3 requests per month	X	

3.1.20 Training and Knowledge Transfer

Training and knowledge transfer Services consist of:

- a. ACS will provide training for the improvement of skills through education and instruction for ACS’ staff. ACS will participate in any initial and on-going training delivered by Symetra as required that would provide a learning opportunity about Symetra’s business and technical environment.
- b. ACS will provide training for Symetra technical staff for the express purpose of exploitation of the functions and features of the Symetra computing environment. Delivery methods may include classroom style, computer-based, individual, or other appropriate means of instruction.
- c. ACS will provide Symetra selected industry standards based training for those areas which it is certified to teach (Six Sigma for example). ACS will also coordinate with Symetra on other available industry training for which there may be associated costs.

The following table identifies each Party’s training and knowledge transfer roles and responsibilities.

Table 20. Training and Knowledge Transfer Roles and Responsibilities

Training and Knowledge Transfer Roles and Responsibilities		ACS	Symetra
1.	Develop and document training and knowledge database requirements and policies	X	
2.	Participate in development, review and approve training requirements		X
3.	Develop and document procedures that meet training requirements and adhere to defined policies	X	
4.	Approve training procedures		X
5.	Provide to and instruct Symetra personnel on the provision of Services (e.g., “rules of engagement”, requesting services, etc.)	X	
6.	Approve ACS developed training program		X
7.	Provide and maintain a Symetra accessible knowledge database/portal	X	
8.	Develop and implement knowledge transfer procedures to ensure that more than one individual understands key components of the business and technical environment	X	
9.	Participate in Symetra delivered instruction on the business and technical environment	X	
10.	Develop and document training requirements that support the ongoing provision of Services, including refresher courses as needed and instruction on new functionality	X	

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Training and Knowledge Transfer Roles and Responsibilities		ACS	Symetra
11.	Take training classes as needed to remain current with systems, software, features and functions for which help desk support is provided in order to improve Service performance (e.g., First Contact Resolution)	X	
12.	Provide training to Symetra when substantive (as defined between Symetra and ACS) technological changes (e.g., new systems or functionality) are introduced into the Symetra environment to facilitate full exploitation of all relevant functional features	X	
13.	Provide training materials for Symetra technical staff for Level 1 supported applications	X	
14.	Provide on-going training materials for help desk Personnel on the Symetra business and technical environments as defined by Symetra		X
15.	Provide Symetra selected classroom-style and computer-based training (case-by-cases basis) for standard commercial-off-the-shelf (COTS) applications	X	

3.1.21 Documentation

Documentation Services are the activities associated with developing, revising, maintaining, reproducing, and distributing information in hard copy and electronic form (e.g., SDRM , Root Cause Analysis, and training documentation).

The following table identifies each Party's documentation roles and responsibilities.

Table 21. Documentation Roles and Responsibilities

Documentation Roles and Responsibilities		ACS	Symetra
1.	Define documentation requirements and formats	X	
2.	Participate in defining documentation requirements and formats as appropriate		X
3.	Approve documentation requirements and formats		X
4.	Provide output in agreed format for support of activities throughout the life cycle of Services as specified in each Service Tower	X	
5.	Document system specifications and configurations (e.g., interconnection topology, configurations, and network diagrams)	X	
6.	Document standard operating procedures (e.g., boot, failover, spool management, batch processing, and backup)	X	
7.	Document policies, procedures, production and maintenance schedules and job schedules	X	
8.	Provide Symetra with a copy of or access to any ACS or Third Party-supplied documentation (including updates thereto) at Symetra's request and to the extent allowable by law.	X	
9.	Provide Symetra with a copy of or access to any ACS or Third Party-supplied project plans and associated documentation at Symetra's request and to the extent allowable by law.	X	

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3.1.22 Technology Refreshment and Replenishment

Technology refreshment and replenishment Services are the activities associated with modernizing the IT infrastructure on a continual basis to ensure that the system components stay current. The following table identifies each Party’s technology refreshment and replenishment roles and responsibilities.

Table 22. Technology Refreshment and Replenishment Roles and Responsibilities

Technology Refreshment and Replenishment Roles and Responsibilities		ACS	Symetra
1.	Subject to the terms set forth in Sections 2.5.2 and 2.5.3 of the Agreement, recommend and establish technology refreshment and replenishment life-cycle management policies, procedures and plans appropriate for support of Symetra business requirements	X	
2.	Approve technology refreshment and replenishment policies, procedures and plans in accordance with the Change Management Procedures.		X
3.	Manage, maintain, and update as necessary, the approved technology refreshment and replenishment policies, procedures, and plans	X	
4.	Conduct annual technology refreshment and replenishment planning meetings and develop technology refreshment and replenishment plans in accordance with the Agreement	X	
5.	Participate in technology refreshment and replenishment planning meetings		X
6.	Review and approve technology refreshment and replenishment plans		X
7.	Develop, document and maintain technology refreshment and replenishment schedules and implementation plans for each Service Tower	X	
8.	Perform the necessary tasks required to fulfill the technology refreshment and replenishment plans (e.g., planning, project management, and implementation)	X	
9.	Provide management reports on the progress of the technology refreshment and replenishment plans	X	
10.	Periodically review the approved technology refreshment and replenishment implementation plans to ensure they properly support Symetra business requirements		X

3.1.23 Symetra IT General Computing Controls and Policies:

Symetra IT general computing controls and policies Services are the activities that involve the procedures, documentation, monitoring, reporting and enforcement of all information security policies identified by Symetra in conjunction with the Symetra general computing controls framework. The framework is based on the ISO and NIST security standards. Examples include, but are not limited to, the following: perimeter defense, Malware protection (e.g.; antivirus, antispypware, anti-spam solutions, and malicious code/sites), identity and access management, encryption, key management and certificates.

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The following table identifies each Party’s general computing controls and policies roles and responsibilities.

Table 23. General Computing Controls Roles and Responsibilities

General Computing Controls Roles and Responsibilities		ACS	Symetra
1.	Define security requirements and policies including regulatory requirements		X
2.	Develop security standards and procedures including industry best practices	X	
3.	Review and approve proposed security standards and procedures		X
4.	Implement agreed upon security standards and procedures	X	
5.	Monitor and report adherence to implemented security standards and procedures	X	
6.	Audit and validate report findings regarding adherence to security standards and procedures		X
7.	Maintain records and documentation related to implemented security standards and procedures, and maintain currency with the SDRM	X	
8.	Remediate gaps for in-scope security services in adherence to Symetra provided security standards and procedures	X	

3.1.24 Security (physical/logical access to systems)

Security management Services are the activities that include physical and logical security of assets used to provide Symetra Services, Malware (e.g., computer viruses, worms, trojan horses, spyware, adware, other malicious and unwanted software) protection, and other security services in compliance with Symetra security requirements and all applicable regulatory requirements.

The following table identifies each Party’s security roles and responsibilities.

Table 24. Security Roles and Responsibilities

Security Roles and Responsibilities		ACS	Symetra
1.	Define security requirements, standards, procedures and policies including regulatory requirements		X
2.	Assist in developing security standards, policies, and procedures including industry best practices	X	
3.	Conduct risk assessment to identify control or security gaps		X
4.	Execute security policies and provide and operate security physical and logical monitoring tools including documentation demonstrating adherence to the process	X	
5.	Provide physical and logical security plan and IT infrastructure based on security requirements, standards, procedures, policies and risks	X	
6.	Review and approve physical and logical security plans		X
7.	Implement physical and logical security plans consistent with Symetra security policies	X	

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Security Roles and Responsibilities		ACS	Symetra
8.	Establish access profiles and policies for adding, changing, enabling/disabling and deleting log-on access of Symetra employees, agents and Personnel		X
9.	Maintain controlled access to ACS computing areas within ACS facilities (including Subcontractors' facilities)	X	
10.	Manage security tokens and SSL certificates in accordance with Symetra policies and procedures (e.g., assign to users, administer, distribute, and collect)	X	
11.	Perform log-on/security-level access changes as detailed in profiles and policies	X	
12.	Report security violations to Symetra per Symetra policies	X	
13.	Resolve security violations internal to Symetra		X
14.	Resolve security violations that originate outside of the hosted network(s). Specific examples include denial of service attacks, spoofing, and Web exploits	X	
15.	Configure and operate Malware protection Software for continuous scanning, eradication and reporting of detected Malware and Malware Incident resolutions	X	
16.	Monitor Malware websites and communicate Malware alerts	X	
17.	Deploy anti-Malware updates and patches following a Malware Incident per the Change Management Procedures	X	
18.	Monitor supplier information and manage up-to-date information on malicious code outbreaks and deploy the appropriate Software signature files to protect against the malicious code	X	
19.	Provide automated detection and removal of malicious code using anti-Malware software	X	
20.	Promptly notify Symetra on detection of malicious code within the infrastructure	X	
21.	Implement the established action plan and escalation procedures for a malicious code event beyond what is automatically fixed by the anti-Malware software	X	
22.	Actively participate in industry standard security forums and users groups, and provide related annual documentation thereto	X	
23.	Provide information regarding security industry-leading best practices and ACS' recommendations for implementing any such practices annually according to Section 13.1.1 of the Agreement	X	
24.	Review and approve such ACS' recommendations		X
25.	Review all security patches relevant to the environment and classify the need and speed in which the security patches should be installed as defined by security policies	X	
26.	Install security patches per Symetra requirements	X	
27.	Perform periodic security audits		X
28.	Maintain all documentation required for security audits and internal control and control testing	X	

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Security Roles and Responsibilities		ACS	Symetra
29.	Place and support systems with particularly sensitive data in ACS controlled access areas. Only individuals with current, authorized access permission shall be allowed to enter these areas	X	
30.	Allow Third Party security audits	X	

3.1.25 Service Continuity and Disaster Recovery Services

Service continuity and disaster recovery Services are the activities associated with providing infrastructure, resources, and processes required to restore Services in the event of a disaster in accordance with Symetra’s disaster recovery plan. ACS must demonstrate that it will consistently meet or exceed Symetra Service (a/k/a business) continuity and disaster recovery requirements.

Without limiting the terms set forth in Section 2.5.7 of the Agreement, the following table identifies each Party’s Service continuity and disaster recovery roles and responsibilities.

Table 25. Service Continuity and Disaster Recovery Roles and Responsibilities

Service Continuity and Disaster Recovery Roles and Responsibilities		ACS	Symetra
1.	Define Symetra Services continuity and disaster recovery strategy, requirements and scenarios		X
2.	Recommend best practice Services continuity and disaster recovery strategies, policies and procedures	X	
3.	As needed, assist Symetra in other continuity and emergency management activities	X	
4.	Develop and implement detailed disaster recovery plan, processes and solutions (e.g., hardware, software, network, back up method, recovery method, Third Party connectivity and communication) to achieve Symetra’s disaster recovery requirements including ACS’ ability to comply with the continuity and disaster recovery SLRs	X	
5.	Define data (e.g., file system, database, and flat files) replication, backup and retention requirements		X
6.	Establish processes to ensure disaster recovery plans are kept up to date and reflect changes in Symetra environment	X	
7.	Review and approve disaster recovery plan		X
8.	Manage Third Party disaster recovery vendor contracts, including updates on equipment required to recover Symetra systems (if part of ACS disaster recovery solution)	X	
9.	Establish disaster recovery test requirements		X
10.	Perform scheduled ACS disaster recovery tests per Symetra policies and provide all technical resources required to execute the test and to resolve issues encountered during the test	X	
11.	Coordinate involvement of users for disaster recovery testing (e.g., Symetra, Third Parties, and End-Users)		X
12.	Participate in disaster recovery tests		X
13.	Track and report disaster recovery test results to Symetra	X	
14.	Review and approve disaster recovery testing results		X

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Service Continuity and Disaster Recovery Roles and Responsibilities		ACS	Symetra
15.	Develop action plan to address disaster recovery testing results	X	
16.	Approve action plan		X
17.	Implement action plan and provide on-going status until completion	X	
18.	Initiate the disaster recovery plan in the event of a Symetra disaster recovery situation per the disaster recovery policies and procedures		X
19.	Initiate the disaster recovery plan in the event of an ACS disaster recovery situation and notify Symetra per disaster recovery policies and procedures	X	
20.	Coordinate with Symetra during an ACS disaster recovery situation per disaster recovery policies and procedures	X	

3.1.26 Environment and Facilities Support

Environment and facilities support Services are the activities associated with maintaining environmental requirements as designated Symetra Sites.

The following table identifies each Party’s environment and facilities support roles and responsibilities.

Table 26. Environmental and Facilities Support

Environmental and Facilities Support Roles and Responsibilities		ACS	Symetra
1.	Identify requirements for Symetra environment and facilities support		X
2.	Identify requirements for Symetra environment for ACS supported components	X	
3.	Develop and document procedures for environment and facilities support	X	
4.	Approve environment and facilities support procedures		X
5.	Remote monitor the designated Symetra UPS in rooms housing computing hardware and network devices	X	
6.	Develop and recommend improvement plans for Symetra monitored facilities as needed to maintain an effective and secure computing environment	X	
7.	Implement or coordinate the implementation of all approved upgrades and installations		X
8.	Coordinate Symetra Site activities of all ACS Personnel working in equipment locations (e.g., equipment rooms, and network equipment closets)		X
9.	Ensure that facilities support activities conform to the requirements of defined Change Management Procedures		X

3.1.27 Financial/Chargeback Management and Invoicing

Financial/chargeback management and invoicing Services are the activities that will allow Symetra to chargeback its internal business units for actual usage of IT resources and to receive accurate invoices that meet Symetra requirements.

The following table identifies each Party’s financial/chargeback management and invoicing roles and responsibilities.

Table 27. Financial/Chargeback Services

Financial/Chargeback Roles and Responsibilities		ACS	Symetra
1.	Identify chargeback and reporting requirements		X
2.	Document and maintain Symetra chargeback reporting requirements	X	
3.	Approve chargeback reports		X
4.	Provide chargeback reports	X	
5.	Identify invoicing requirements		X
6.	Document and maintain invoicing requirements	X	
7.	Provide invoices per Symetra requirements	X	
8.	Approve ACS-provided invoices		X
9.	Approve and pay all ACS-managed Third Party invoices as required by Third Parties (e.g., telecom invoices)	X	

3.2 Exclusions

The following items are specifically excluded from this Schedule 2A:

- a. None

4.0 Service Management

4.1 Objectives

A key objective of the Agreement is to attain the SLRs/SLAs. SLRs/SLAs specific to Service Towers are identified in the service management section of each Service Tower. SLRs/SLAs applicable across all Service Towers are identified in this Schedule 2A below. Specific Service Tower and cross-functional SLAs are specified in the Service Level Agreement section of each Schedule.

ACS shall provide written reports to Symetra regarding ACS’s compliance with the SLAs specified in each Schedule.

4.2 Service Level Agreements (SLAs)

The SLRs for each of the following SLAs represent minimum service levels required across all Service Towers. ACS must consistently meet or exceed such SLRs.

Table 28. Incident Resolution SLAs

Definition Time to resolve following responses to different Incident priority classifications. Each Service Tower Schedule categorizes Incidents according to the Incident Resolution priorities listed below. Service Tower Incident categorizations are referenced in the Service Environment section of each Service Tower Schedule.

Incident Resolution SLAs			
Incident Resolution	Service Measure	Performance Target	SLR
Priority Level 1	Time to resolve	[***]	[***]
Priority Level 2	Time to resolve	[***]	[***]
Priority Level 3	Time to resolve	[***]	[***]
Priority Level 4	Time to resolve	[***]	[***]
Root Cause Analysis for Priority Level 1 and Priority Level 2 Incidents	Time to report	[***]	[***]
	Formula	As provided in the Spec Sheet	
	Measurement Interval	As provided in the Spec Sheet	
	Measurement Tool	As provided in the Spec Sheet	

4.2.1 Backup and Restore SLAs

ACS shall implement and maintain backup and restoration capabilities that meet the SLR/SLAs as well as ensure the integrity of the backup for all data, applications and component configurations. ACS shall perform incremental backups, full backups and full archive backups according to the backup schedule presented below. Restoration procedures will be capable of restoring data according to the restoration SLRs listed below. Backup schedule requirements (e.g., frequency and data sets) for each Service Tower will be provided by Symetra and maintained by ACS in the SDRM.

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

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Table 29. Backup Schedule SLAs

Type of Backup	Service Measure	Performance Target	SLR
Execute and complete incremental or differential daily backups	Time to execute and complete backup	Per defined backup frequency	***
Execute and complete differential or full weekly backups	Time to execute and complete backup	Per defined backup frequency	***
Execute and complete full/archive monthly backups	Time to execute and complete backup	Per defined backup frequency	***
Execute and complete on-demand backups for single instances	Time to execute and complete backup per agreed schedule	Per agreed backup frequency	***
	Formula	As provided in the Spec Sheet	
	Measurement interval	As provided in the Spec Sheet	
	Measurement Tool	As provided in the Spec Sheet	

30. Restoration SLAs

Restoration Type	Service Measure	Performance Target	SLR
SL1 data restore requests	Response time to initiate the restoration of Symetra Data 1 week old or less	***	***
SL2 data restore requests	Response time to initiate the restoration of Symetra Data 1 week old or less	***	***
	Formula	As provided in the Spec Sheet	
	Measurement Interval	As provided in the Spec Sheet	
	Measurement tool	As provided in the Spec Sheet	

Portions marked *** have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

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Table 31. Service Request Response SLAs

Definition				Proposals in response to Service Requests (in accordance with the Agreement)	
SERVICE TYPE		SERVICE MEASURE		PERFORMANCE TARGET	SLR
Delivery of In-scope Service Request solution response-standard		On-time response		***	***
Delivery of In-scope Service Request-project solution response		On-time response		***	***
Delivery of Out-of-Scope Work Order Services proposal		On-time response		***	***
Complete installation, testing and handover of services detailed in Service Request as agreed upon		Time to complete		***	***
		Formula		As agreed to by Parties	
		Measurement Interval		As provided in the Spec Sheet	
		Reporting period		As provided in the Spec Sheet	
		Measurement tool		As provided in the Spec Sheet	

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

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Table 32. System Software Refresh and Updates SLA

Definition ACS will perform according to Section 2.5.2 of the Agreement.

Software Refresh and Updates	Service Measure	Performance Target	SLR
Deploy maintenance release or emergency maintenance release (e.g., XYZ Version 8.1.5 to XYZ Version 8.1.6) (e.g., security pack, bug patch)	Elapsed time from deployment to successful installation	***	***
Deploy maintenance release or emergency maintenance release of anti-Malware (e.g., antivirus, anti-SPAM, and anti-Spyware update deployments) (e.g., XYZ Version 8.1.5 to XYZ Version 8.1.6)	Elapsed time from vendor release of definition file to successful installation	***	***
Implementation of enhancement release (e.g., XYZ Version 8.1 to XYZ Version 8.2)	Time to deploy	***	***
Implementation of major release updates (e.g., XYZ Version 8 to XYZ Version 9)	Time to deploy	***	***
	Formula	As provided in the Spec Sheets	
	Measure Interval	As provided in the Spec Sheet	
	Reporting period	As provided in the Spec Sheet	
	Measurement tool	As provided in the Spec Sheet	

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

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Table 33. System/Security Administration SLAs

System/Security Administration

System Administration Task	Service Measure	Performance Target	SLR
Proposal (e.g., timelines, deliverables, assumptions & constraints, comprehensive and complete written documentation) for security remediation following discovery of a security risk (e.g., server configuration vulnerabilities, event monitoring discoveries)	Proposal delivery	***	***
	Formula	As provided in the Spec Sheet	
	Measurement Interval	As provided in the Spec Sheet	
	Reporting period	As provided in the Spec Sheet	
	Measurement tool	As provided in the Spec Sheet	

Table 34. Account Administration SLAs

Definition Routine functions, such as setting up user IDs, changing user authorization tables, changing account codes and similar functions, which are handled by ACS. SLA coverage is 24x7x365.

User Account Administration Tasks	Service Measure	Performance Target	SLR
New user account (up to 5 per request)	Elapsed time	***	***
New user account (6-20 per request)	Elapsed time	***	***
New user -account (21+ per request)	Elapsed time	***	***
Password reset	Elapsed time	***	***

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USER ACCOUNT ADMINISTRATION TASKS	SERVICE MEASURE	PERFORMANCE TARGET	SLR
Privilege changes	Elapsed time	***	***
Disable user account	Elapsed time	***	***
Terminate user account	Elapsed time	***	***
	Formula	As provided in the Spec Sheet	
	Measurement Interval	As provided in the Spec Sheet	
	Measurement method/source data	As provided in the Spec Sheet	

4.2.2 Asset Tracking and Management SLAs

Within five (5) days after the first day of each calendar quarter, ACS shall select a statistically valid sample, in accordance with the process specified in the SDRM, to measure ACS compliance with the following SLAs pertaining to the accuracy of the asset tracking database. Accuracy of data shall adhere to the following SLAs:

Table 35. Asset Tracking SLA

Asset Tracking	Service Measure	SLR
Accuracy of asset database for Symetra Software and Symetra Equipment.	Accuracy based on mutually agreed and Symetra approved parameters	***
Accuracy of data for ACS Equipment and ACS Software.	Accuracy	***
	Formula	As provided in the Spec Sheet
	Measurement Interval	As provided in the Spec Sheet
	Measurement tool	As provided in the Spec Sheet

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

Table 36. Service Continuity and Disaster Recovery SLAs

SLA	Service Measure	Performance Target	SLR
Disaster recovery testing	Successful disaster recovery test	***	***
	Formula	As provided in the Spec Sheet	
	Measurement Interval	As provided in the Spec Sheet	
	Reporting period	As provided in the Spec Sheet	
	Measurement tool	As provided in the Spec Sheet	

4.2.3 End-User Customer Satisfaction Survey SLA

Symetra and ACS shall establish an SLA linked to customer satisfaction using a mutually agreed-upon survey, facilitated by a Third Party and designed with Symetra and ACS input. The results of the first survey will serve as the benchmark for subsequent service measure.

The Parties shall meet to jointly identify any areas of customer dissatisfaction. ACS shall prepare a project plan with Symetra’s input and approval to resolve customer dissatisfaction identified.

Table 37. End-User Customer Satisfaction SLA

CUSTOMER SATISFACTION	SERVICE MEASURE	PERFORMANCE TARGET	SLR
Periodic sample satisfaction	Symetra satisfaction rate	***	***
	Formula	As provided in the Spec Sheet	
	Measurement Interval	As provided in the Spec Sheet	
	Measurement method/source data	As provided in the Spec Sheet	

4.3 Reports

Without limiting the terms of Section 2.11.1 of the Agreement, ACS shall provide written reports to Symetra regarding ACS’ compliance with the SLRs and other management reports specified in this Schedule 2A.

Portions marked *** have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

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5.0 Referenced Schedule Appendices and Agreement Schedules

5.1 Referenced Cross-Functional Schedule Appendices

SCHEDULE APPENDIX	DESCRIPTION
A.1	Cross-Functional Services Tools

5.2 Referenced Agreement Schedules

AGREEMENT SCHEDULE	DESCRIPTION
Schedule 2B	Data Center Services Schedule
Schedule 2C	Distributed Computing Services Schedule
Schedule 2D	Data Network Management Services Schedule
Schedule 2E	Voice Communications Services Schedule
Schedule 2F	Help Desk Services Schedule
Schedule 2G	Output Processing Services Schedule
Schedule 2H	Content Management Services Schedule
Schedule 3	Fees
Schedule 5	Fee Reductions

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Appendix A.1 — Cross Functional Services Tools

Tool	Notes
Remedy ITSM	Integrated incident, change, request, problem management suite
Microsoft SCCM	Software distribution, patch management, and asset discovery
Atrium CMDB	Integrated asset management repository
Microsoft Deployment Toolkit	Image management and user state migration tool
Microsoft ImageX	Image Creation and Management Tool
Compass	Self-service program management and reporting web portal
LogMeIn Rescue	Desktop remote control console
Wise for Windows Applications Packaging and QA Module	Applications packaging tool suite
Avaya ACD	Phone switch with integration points throughout the ACS enterprise

1 | Appendix A.1 — Cross Functional Services Tools
These materials are considered confidential and proprietary

SCHEDULE 2B
DATA CENTER SERVICES SOW

[Attached Hereto]

SCHEDULE 2B

SCHEDULE 2B
DATA CENTER SERVICES SOW
for
SYMETRA LIFE INSURANCE COMPANY (SYMETRA)
August 1, 2009

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Table 7 — Middleware Administration Roles and Responsibilities

Table 8 — System Availability SLAs

Table 9 — Batch Processing SLAs

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Table 10 — General Administrative Functions SLAs

Table 11 — Mid-Range and Mainframe System Administration SLAs

Table 12 — Database Administration SLAs

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1.0 Data Center Overview and Service Objectives

1.1 Data Center Services Overview

Data center Services are the Services and activities, as detailed in the following Data Center Services Schedule 2B, required to provide and support Symetra centralized production, quality assurance, and development computing environments. The data center environment includes mainframe, Windows-based systems, UNIX, disk and tape storage hardware and systems software that supports centralized databases, business applications, data warehouse and web applications. Additional application and proprietary systems may be deployed to support the core business systems and to provide Symetra infrastructure technical support.

As depicted in Figure 1 below, in addition to the Services described in this Data Center Services Schedule 2B, ACS is responsible for providing the Services described in Schedule 2A to the Agreement — Cross-Functional Services SOW. Figure 1 depicts the relationship between the Cross-Functional Services SOW, and all Schedules within the scope of the Agreement.

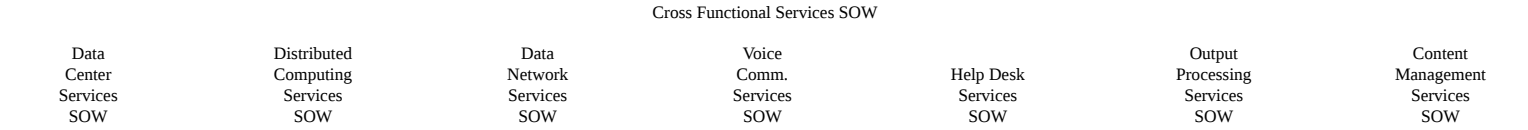


Figure 1: Service Tower SOWs with cross functional view

1.2 Service Objectives

The following are the key high-level Service objectives Symetra expects to achieve through outsourced data center Services and this Schedule 2B:

- n Meet Symetra business needs for highly available, reliable, scalable and secure Services
- n Maintain compliance with industry standards and government regulations
- n Achieve availability requirements through guarantees backed by SLAs/SLRs
- n Maintain Services that can leverage operational scale and best practices to achieve optimum commercial price performance
- n Receive Services with a flexible and variable cost structure that aligns with Symetra business needs
- n Maintain and enhance ongoing feedback mechanisms to ensure performance meets expectations
- n Achieve the SLRs/SLAs specified in **Section 4** of this Schedule 2B

2.0 Service Environment

2.1 Scope of the Infrastructure to be Supported

The following sub-sections specify the appendices and other relevant materials containing details of the data center Services environment to be supported/complied with. Service environment appendices are to be maintained and reviewed with Symetra by ACS and made available to Symetra on a quarterly basis.

2.1.1 Hardware, Software and Data Sets

The following appendices are current as of the Reinstatement Date and will be kept current in accordance with the updating requirements for the SDRM.

Appendix B.1 — Data Center Supported Hardware — A listing and description of the hardware and software for which data center Services are to be provided

Appendix B.2 — Data Center Supported Software — A listing and description of the software for which data center Services are to be provided

Appendix B.3 — Data Center Supported Databases — A listing and description of the data sets and applications for which database management Services are to be provided

2.1.2 Service Locations

All data center Services shall be provided at ACS-owned facilities. A listing of ACS owned, leased, operated or subcontracted centralized, remote management and backup facilities providing Data center services is provided in Appendix B.4 — ACS Data Center Facilities.

2.1.3 Personnel

ACS will be responsible for staffing the data center to meet the SLRs/SLAs set forth in this Schedule 2B and those added in the future.

3.0 Data Center Service Requirements

3.1 Service Descriptions and Roles & Responsibilities

The following tables identify each Party’s roles and responsibilities associated with this Schedule 2B. An “X” is placed in the column under the Party that is responsible for performing the applicable task. As part of the Services, ACS shall perform all of the roles and responsibilities that are ACS obligations, as denoted by an “X” in the ACS column set forth in this Schedule 2B.

3.1.1 General Responsibilities

The following table identifies each Party’s general roles and responsibilities associated with this Schedule 2B.

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Table 1. General Roles and Responsibilities

General Roles and Responsibilities		ACS	Symetra
1.	Recommend data center Services solutions (e.g., server virtualization, shared/dedicated storage, tiered storage, Third Party cloud computing platforms/services, supporting infrastructure and procedures) for all Symetra computing environments (e.g., production, development, test, and staging environments) to meet Symetra data center requirements	X	
2.	Approve data center Services solutions		X
3.	Provide, manage, monitor and maintain data center Services solutions	X	
4.	Manage event and workload processes across all platforms	X	
5.	Provide technical support for all hardware/equipment of the data center computing infrastructure	X	
6.	Support all infrastructure software computer-processing Services (e.g., operating systems, middleware, messaging, collaborative computing platforms, Internet, intranet and extranet)	X	
7.	Provide, manage, monitor and maintain data center computer-processing and network infrastructure (e.g., servers, VLANs, DMZs, data network and Internet connectivity components)	X	
8.	Support data center network operations (e.g., in-scope systems monitoring; problem diagnostics, troubleshooting, resolution and escalation; security management; and capacity planning/analysis)	X	
9.	Provide database administration, data management and storage Services	X	
10.	Provide data backup and restoration Services in accordance with Symetra established policies	X	
11.	Provide send/receive electronic data transmissions (e.g., EDI, FTP, and encrypted FTP Services)	X	
12.	Provide and support data center related environmental elements (e.g., HVAC, UPS, power, and cable plant)	X	
13.	Coordinate all changes to the data center infrastructure that may affect the SLAs/SLRs of any other service area	X	
14.	Create and maintain all appropriate project plans, project time and cost estimates, technical specifications, management documentation and management reporting in a form/format that is acceptable to Symetra	X	
15.	Report performance against SLA/SLR requirements	X	
16.	Provide technical infrastructure architecture guidance in implementing ACS or Third Party vendor proposed solutions for Symetra-owned applications	X	
17.	Provide requirements for applications, modifications, release modifications and patch modifications for test-to-production migration activities		X

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General Roles and Responsibilities		ACS	Symetra
18.	Implement and support applications, modifications, release modifications and patch modifications test-to-production migration activities in accordance with Symetra requirements	X	

3.1.2 Data Center Services

3.1.2.1 Operations and Administration

Operations and administration Services are the activities associated with the provisioning and day-to-day management of the installed systems and software environment.

- a. Operations activities include:
 - § Computer processing for batch and on-line systems (e.g., mainframe, Wintel, Unix, and Linux server)
 - § Data storage (e.g., direct access storage devices (DASD), redundant array of independent disks (RAID), storage area network (SAN), network-attached storage (NAS), tape and optical)
 - § Output processing coordination and interfacing (e.g., transfer of batch jobs for Output Processing)
- b. Administration activities include:
 - § Chargeback to users for usage of Services
 - § Gathering usage statistics and reporting activity to ensure effective use of computing resources
 - § Managing transaction definitions (e.g., CICS, IMS)

The following table identifies the each Party's operations and administration roles and responsibilities.

Table 2. Operations and Administration Roles and Responsibilities

Monitoring Operations Roles and Responsibilities		ACS	Symetra
1.	Provide systems monitoring requirements and thresholds and review and approve ACS recommended changes		X
2.	Provide console operations for centralized and remote computer processing unit (CPU) processing centers	X	
3.	Start-up and shut-down Symetra online/interactive systems according to defined schedules or upon approved request	X	
4.	Provide proactive and scheduled monitoring of data center infrastructure and systems including in-scope monitoring (e.g., hardware, data center network, distributed and remote servers, batch schedule, interfaces, table spaces system performance, and system availability), respond to messages and take corrective action as required	X	

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<u>Monitoring Operations Roles and Responsibilities</u>		<u>ACS</u>	<u>Symetra</u>
5.	Identify and report application problems discovered through provision of in-scope services.	X	
6.	Resolve or assist in resolving application Incidents and problems in accordance with SLRs/SLAs. Escalate as required	X	
<u>Job Scheduling and Execution Operations Roles and Responsibilities</u>		<u>ACS</u>	<u>Symetra</u>
1.	Define job scheduling requirements, interdependencies, Symetra contacts, and rerun requirements for all production jobs		X
2.	Provide job scheduling, job execution, reporting and Incident resolution	X	
3.	Implement and manage scheduling tools for managing/automating job execution (e.g. job workflow processes, interdependencies, Symetra contacts, and rerun requirements file exchange functions and output processing)	X	
4.	Define test and demand batch scheduling requirements		X
5.	Create test and demand batch jobs (e.g., processing jobs and output processing jobs) for execution		X
6.	Execute test and demand batch jobs (e.g., processing jobs and output processing jobs) on appropriate system (e.g., mainframe and servers) based on schedules or based on Symetra direction	X	
7.	Execute production batch jobs on appropriate servers as defined by Symetra schedules	X	
8.	Monitor progress of scheduled jobs and identify and resolve issues in scheduling process	X	
9.	Maintain database of job scheduling, contact, rerun and interdependencies	X	
10.	Provide quality control for reprocessing activities, such as batch reruns, per Symetra procedures or upon Symetra's direction.	X	
11.	Prepare, update and execute job run parameters based on Symetra requirements	X	
12.	Validate job results per Symetra's instructions	X	
13.	Notify Symetra and maintain a history of job completion results	X	
<u>Media Operations Roles and Responsibilities</u>		<u>ACS</u>	<u>Symetra</u>
1	Develop and document media processing procedures that meet requirements and adhere to defined policies	X	
2.	Review media processing procedures		X
3.	Maintain a media library and media management system	X	
4.	Manage the media inventory to ensure that adequate media resources are available. Coordinate acquisition of additional media as needed.	X	
5.	Manage input media availability to meet processing SLRs/SLAs	X	
6.	Load and manage Third-Party media	X	
7.	Provide secure offsite storage for designated media and transport media to offsite location as required	X	

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<u>Media Operations Roles and Responsibilities</u>		<u>ACS</u>	<u>Symetra</u>
8.	Provide media input and output processing such as loading and creating media for Third Parties (e.g., tape and CDs) including in-scope encryption services in accordance with Symetra provided policies	X	
9.	Perform periodic audits to ensure proper cataloging of media and provide audit results to Symetra upon request	X	
<u>Electronic Data Exchange Management Roles and Responsibilities</u>		<u>ACS</u>	<u>Symetra</u>
1.	Develop and document electronic data exchange management requirements and policies, including transport, delivery locations and schedule requirements		X
2.	Develop electronic data exchange management procedures based on Symetra's policies and requirements	X	
3.	Review and approve electronic data exchange management procedures		X
4.	Develop and maintain a repository of all Symetra electronic distribution entities based on Symetra requirements	X	
5.	Implement, manage and maintain infrastructure required to deliver electronic data exchange management Services (e.g., EDI, FTP, encrypted FTP, electronic interface, and message broker)	X	
6.	Execute electronic data distribution according to production and test schedules requirements	X	
7.	Monitor all electronic data exchange transactions to ensure proper completion	X	
8.	Rerun electronic data exchanges as required and escalate unresolved exchanges to appropriate ACS and Symetra contact per escalation and communication procedures	X	
9.	Perform recovery operations for data exchanges as required	X	
10.	Act as primary interface with Symetra external partners for electronic data exchange related services in accordance with Symetra procedures		X
<u>Managed Transport - Encrypted FTP</u>			
1.	Maintain a repository of authentication keys and/or credentials for secure EDI transactions	X	
2.	Provide detailed reports to Symetra showing the operational results of transport activities, allowing the validation of the related responsibilities	X	
<u>Storage and Data Management Roles and Responsibilities</u>		<u>ACS</u>	<u>Symetra</u>
1.	Develop and document storage and data management requirements and policies		X
2.	Develop and document procedures for performing storage management that meet requirements and conform to defined policies	X	
3.	Review storage management procedures		X
4.	Provide data storage services (e.g., RAID array, SAN, NAS, tape and optical)	X	

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Storage and Data Management Roles and Responsibilities		ACS	Symetra
5.	Monitor and control storage performance according to Symetra data management requirements and policies and perform tuning as required	X	
6.	Provide proactive management and reporting of storage resource efficiency and space requirements	X	
7.	Maintain data set placement and manage catalogs	X	
8.	Perform data backups and restores per established procedures and SLRs/SLAs	X	
9.	Manage file transfers and other data movement activities	X	
10.	Provide input processing (e.g., loading Third-Party tape, receipt and/or transmission of batch files)	X	
11.	Support send and receive electronic data transmissions (e.g., EDI/EDE, FTP, and encrypted FTP)	X	
12.	Provide data and records retention, archiving and destruction in accordance with Symetra policies	X	

Enterprise System Administration Roles and Responsibilities		ACS	Symetra
1.	Develop and document enterprise computing systems requirements and policies		X
2.	Develop procedures for performing enterprise systems administration that meet requirements and adhere to defined policies	X	
3.	Review and approve enterprise systems administration procedures		X
4.	Perform system administration activities (e.g., set up and manage user accounts, perform access control, manage files and disk space and manage transaction definitions)	X	
5.	Perform system or component configuration changes necessary to support enterprise computing Services	X	
6.	Perform server management and lifecycle activities consistent with the Cross-Functional Services Schedule 2A	X	

3.1.2.2 Collaborative Computing Services

ACS will perform the collaborative computing Services and activities associated with the support of existing and future tools (e.g., MOSS, MS Exchange, web meetings, MS Office Communicator Services). These activities include the acquisition, installation, upgrades, maintenance, support and tuning of system software and utilities for optimal performance. The following table identifies the collaborative computing roles and responsibilities.

Table 3. Collaborative Computing Services Roles and Responsibilities

Collaborative Computing Services Roles and Responsibilities		ACS	Symetra
1.	Define collaborative computing policies and procedures and requirements		X
2.	Participate in defining and accept collaborative computing policies and procedures for collaborative computing functions (e.g., email, calendaring, and mail messaging delivery components)	X	

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Collaborative Computing Services Roles and Responsibilities		ACS	Symetra
3.	Install, test, provide technical support, database administration and security administration for collaborative computing packages (e.g., mailbox administration, add/move/delete, mailbox permissions, creation of distribution lists and owners, creation/deletion of folders, folder owner permissions and ownership assignment, and folder replication management)	X	
4.	Provide technical assistance and subject matter expertise support as required by Symetra staff and Third-Party solution providers	X	
5.	Provide collaborative computing archiving (e.g., email archiving) to meet regulatory and compliance requirements	X	
6.	Perform collaborative computing application upgrades (e.g., service packs and hot fixes dot releases)	X	

3.1.2.3 Email Archiving and Reporting

The following table identifies the email archiving and reporting roles and responsibilities that ACS and Symetra shall perform.

Table 4. Email Archiving and Reporting Roles and Responsibilities:

Email Archiving and Reporting Roles and Responsibilities		ACS	Symetra
7.	Define policies requirements to ensure compliance with SEC and FINRA regulatory requirements.		X
8.	Provide email archiving to meet regulatory and compliance requirements.	X	
9.	Provide technical support for archiving technologies (e.g., EMC EmailXtender/EmailXaminer support)	X	
10.	Manage user groups controlling both e-mail archiving (e.g., EmailXtender) and e-mail supervision (e.g., EmailXaminer).	X	
11.	Generate and deliver compliance reporting	X	
12.	Requests to search the mail archive (discovery) will be submitted and approved through the standard Service Request process.		X
13.	Perform discovery tasks	X	
14.	Provide quarterly reporting at a minimum but not limited to: archived e-mail user list, reviewer/reviewed configuration, and current lexicons.	X	
15.	Provide updates to above report.		X

3.1.2.3 Remote Access Infrastructure

ACS will perform the remote access infrastructure Services and activities associated with the installation, management, operations, administration and support of data center infrastructure that supports remote access to computing facilities and services (e.g., Citrix, dial up, Internet connectivity, web-based mail, VPN concentrator, and extranet access). The following table identifies the remote access infrastructure roles and responsibilities.

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Table 5. Remote Access Infrastructure Roles and Responsibilities

Remote Access Infrastructure Roles and Responsibilities		ACS	Symetra
1.	Define remote access policies and procedures		X
2.	Participate in defining and accept remote access policies and procedures	X	
3.	Provide, manage, monitor and maintain remote access infrastructure (e.g., hardware, software, administration, security)	X	
4.	Provide testing support for defined Symetra applications that will be made available via remote access facilities	X	
5.	Provide technical assistance and subject matter expertise as required by Symetra infrastructure staff and ThirdParty solution providers for remote access products and solutions	X	
6.	Perform system or component configuration changes necessary to support remote access infrastructure Services	X	

3.1.2.4 Database Management

ACS will provide the database management Services and activities associated with the maintenance and support of databases contained in Schedule L of the Agreement (e.g., MS SQL server, IMS, and DB2). This includes responsibility for managing data, namely data set placement, database performance, and data recovery and integrity at a physical level. The following table identifies the database management roles and responsibilities. For this table, 3.1.2.4 specific roles and responsibilities that denote sub-categories for Microsoft SQL Server with Symetra identified as the responsible Party, Symetra will be the primary resource for that task, and ACS will provide secondary support as defined in the SDRM.

Table 6. Database Management Roles and Responsibilities

Database Management Roles and Responsibilities		ACS	Symetra
<i>Database Management Roles and Responsibilities</i>			
1.	Install, configure and maintain database system Software to support the normal business operation of Symetra applications and other software components associated with databases	X	
2.	Define authorization requirements for users, roles, schemas, etc. and approve change requests		X
3.	Provide security administration including managing role and user database permissions in accordance with Symetra policies	X	
	a. Microsoft SQL Server		X
	b. All others	X	
4.	Perform database restores from export dumps or backups	X	
	a. Microsoft SQL Server		X
	b. All others	X	
5.	Create/refresh development/test/QA databases from production data	X	
6.	Execute authorization change requests	X	
	a. Microsoft SQL Server		X

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Database Management Roles and Responsibilities		ACS	Symetra
	b. All others	X	
7.	Define database creation, configuration, upgrade, patches and refresh requirements		X
8.	Execute database creation, configuration, upgrades, patches and refresh	X	
	a. Microsoft SQL Server		X
	b. All others	X	
9.	Execute all database system level changes (initialization parameters)	X	
	a. Microsoft SQL Server		X
	b. All others	X	
10.	Recommend database tuning and changes	X	
11.	Review and approve database tuning and changes, including working with Third Parties		X
12.	Execute all schema changes for all instances	X	
	a. Microsoft SQL Server		X
	b. All others	X	
13.	Define database data definition requirements for applications (MAC for tables, triggers, attributes, etc.)		X
14.	Execute database data definition requirements for applications (MAC for tables, triggers, attributes, etc.)	X	
	a. Microsoft SQL Server		X
	b. All others	X	
15.	Maintain documentation for all Database Instance parameters and system settings	X	
	a. Microsoft SQL Server		X
	b. All others	X	
16.	Maintain consistency of non-sizing and non-platform specific database parameters and system settings across all like Instances; consistency must be maintained according to established development to QA to production life cycle	X	
	a. Microsoft SQL Server		X
	b. All others	X	
17.	Define database definition and manipulation requirements for applications and developer schemas.		X
18.	Execute database data definitions for non-managed applications and developer schemas	X	
	a. Microsoft SQL Server		X
	b. All others	X	
19.	Define database performance and tuning parameters to keep database running at optimal performance for Symetra's workload		X
20.	Execute database performance and tuning scripts and keep database running at optimal performance for Symetra's workload		

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Database Management Roles and Responsibilities		ACS	Symetra
	a. Microsoft SQL Server		X
	b. All others	X	
21.	Define requirements for database reporting tools, management tools, and performance monitoring tools across all Database Instances		X
22.	Implement and administer appropriate database management tools across all Database Instances. Performance metrics and historical data must be available for trending and reporting over a minimum of 6 months	X	
23.	Identify bottlenecks (e.g., locking conflicts, latch contention, and rollback requirements) for all Database Instances.	X	
24.	Resolve locking conflicts, latch contention, rollback requirements, etc. for all Database Instances		X
25.	Provide technical assistance to Symetra applications developers		X
	a. Microsoft SQL Server		X
	b. All others	X	
26.	Provide backup role to Symetra SQL database application developer(s) as requested	X	
27.	Provide subject matter expertise to Symetra across all database platforms	X	
28.	Provide data dictionary expertise, End-User data assistance, data warehouse metadata definition, data mapping functions and creation of data cubes		X
29.	Proactively monitor databases and generate automatic trouble tickets for problems	X	
30.	Open, track, and manage to resolution all database problems	X	
31.	Patch database software as needed according to established development to QA to production life cycle	X	
32.	Manage technical platform (installation and maintenance), performance optimization, and software configuration of Symetra's DB2 Connect platform	X	
33.	Provide subject matter expertise to Symetra developer resources regarding the use and integration of DB2 Connect	X	
34.	Provide database storage management	X	
	a. Microsoft SQL Server		X
	b. All others	X	
35.	Define database backup schedules, retention periods, levels (e.g., full, incremental, or differential)		X
36.	Execute Symetra's database backup and recovery policies	X	
<i>Database Performance Roles and Responsibilities</i>			
37.	Monitor database performance and propose database performance tuning recommendations	X	
38.	Review and approve database performance tuning recommendations		X
39.	Implement approved database performance tuning recommendations	X	

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Database Management Roles and Responsibilities		ACS	Symetra
40.	Monitor Symetra application performance (e.g., query performance) and request related configuration changes.		X
41.	Implement requested application performance configuration changes.	X	
<i>Database Operating Standards and Best Practices</i>			
42.	Propose best practices for database configuration, security, and support required to achieve compliance to current and future Symetra mandated data protection standards (e.g., PCI, HIPAA, state and federal privacy regulations)	X	
43.	Review and approve proposed best practices for database configuration, security, and support required to achieve compliance to current and future Symetra mandated data protection standards (e.g., PCI, HIPAA, state and federal privacy regulations)		X
44.	Implement approved best practices for database configuration, security, and support required to achieve compliance to current and future Symetra mandated data protection standards (e.g. PCI, HIPAA, state and federal privacy regulations)	X	
45.	Propose best practices for a managed environment encompassing development, quality assurance, and production level database environments, including technical architecture, systems configuration, and database server configuration in line with Symetra database requirements.	X	
46.	Review and approve proposed best practices for a managed environment encompassing development, quality assurance, and production level database environments, including technical architecture, systems configuration, and database server configuration.		X
47.	Implement approved best practices for a managed environment encompassing development, quality assurance, and production level database environments, including technical architecture, systems configuration, and database server configuration in line with Symetra database requirements.	X	
48.	Propose best practices and solutions for managing data obfuscation of application data used in development and quality assurance environments per Symetra defined requirements.	X	
49.	Review and approve proposed best practices and solutions for managing data obfuscation of application data used in development and quality assurance environments.		X
50.	Implement approved best practices and solutions for managing data obfuscation of application data used in development and quality assurance environments per Symetra defined requirements.	X	
51.	Propose best practices for database replication services supporting capacity management, change audit, and feeding data warehouse and feeding of data mart platforms based on Symetra provided requirements.	X	
52.	Review and approve proposed best practices for database replication services supporting capacity management, change audit, and feeding of data warehouse and data mart platforms		X

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Database Management Roles and Responsibilities		ACS	Symetra
53.	Implement approved best practices for database replication services supporting capacity management, change audit, and feeding of data warehouse and data mart platforms.	X	
54.	Propose best practices and solutions for cost effective storage management of Symetra database platforms in conjunction with Symetra performance and capacity requirements.	X	
55.	Review and approve proposed best practices and solutions for cost effective storage management of Symetra database platforms.		X
56.	Implement approved best practices for cost effective storage management of Symetra database platforms.	X	
57.	Provide best practices, implementation / configuration guidance, and subject matter expertise specific to Symetra in-scope database platforms (e.g., SQL, DB2, IMS, and VSAM best practices)	X	
58.	Review and approve best practices specific to Symetra in-scope database platforms		X
59.	Implement best practices specific to Symetra in-scope database platforms	X	
Database Documentation, Auditing and Performance / Capacity Reporting			
60.	Define database technical documentation requirements (including content and frequency of updates)		X
61.	Produce and deliver database technical documentation per Symetra requirements	X	
62.	Define database performance reporting requirements (including content and frequency of updates)		X
63.	Monitor, capture and report performance data per Symetra requirements	X	
64.	Define database capacity reporting requirements (including content and frequency of updates)		X
65.	Monitor, capture and report capacity data per Symetra requirements.	X	
66.	Define database audit reporting requirements (including content and frequency) for monitoring user activity across Symetra database properties		X
67.	Implement database audit reporting in accordance with Symetra requirements	X	

3.1.2.4 Middleware Administration

Middleware administration Services are the activities associated with the maintenance and support of existing and future middleware products (e.g., IBM Websphere and Message Broker) that support the middleware needs of applications and Third Party connectivity and transactions. The following table identifies the middleware administration roles and responsibilities that ACS and Symetra will perform.

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Table 7. Middleware Administration Roles and Responsibilities

Middleware Administration Roles and Responsibilities		ACS	Symetra
1.	Recommend Supplier standard middleware administration Services procedures	X	
2.	Define authorization requirements (Interfaces, roles, objects) and approve change requests		X
3.	Implement middleware infrastructure level configurations	X	
4.	Create, alter and delete application object changes	X	
5.	Establish and maintain infrastructure level configuration and system parameters in a consistent manner across server environments	X	
6.	Execute processes for the proper maintenance and functioning of middleware systems (e.g., load balancing, tuning, and configuration management)	X	
7.	Provide requirements for message queues and data attributes (e.g., queue names and data structure)		X
8.	Execute authorization change requests	X	
9.	Execute middleware creation, upgrade and refresh	X	
10.	Execute all middleware system level changes (e.g., initialization parameters)	X	
11.	Execute all object changes for all middleware instances	X	
12.	Maintain consistent middleware parameters and system settings across all like middleware instances according to established development to QA to production life cycle	X	
13.	Implement and administer appropriate middleware management tools across all middleware instances	X	
14.	Provide middleware communication Software configuration, installation and maintenance	X	
Message-Based Middleware			
15.	Develop applications leveraging message based middleware		X
16.	Provide subject matter expertise to Symetra architecture services and development community regarding connectivity to and integration with Message Broker	X	
17.	Provide subject matter expertise to Symetra architecture services and development community regarding flow development for Message Broker	X	
18.	Provide subject matter expertise to Symetra architecture services and development community regarding message modeling for Message Broker	X	
19.	Provide subject matter expertise to Symetra architecture and development community regarding packaging, deployment and migration for Message Broker	X	
20.	Provide subject matter expertise to Symetra architecture and development community regarding testing and debugging for Message Broker leveraged applications	X	

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Middleware Administration Roles and Responsibilities

		ACS	Symetra
21.	Provide middleware product (e.g., IBM Websphere MQ Series) solution design and configuration services (including but not limited to: high availability, security, transaction integrity, event queues, logging, persistent messaging, point-to-point, publish/subscribe, etc) based on Symetra requirements.	X	
22.	Perform middleware product (IBM Websphere MQ Series) systems administration (including but not limited to: installation and configuration, distributed queuing and clustered queue management, Operations — start/stop; message recovery; optimization, problem determination, security.	X	
23.	Perform message broker product (e.g., IBM Websphere Message Broker) systems administration including but not limited to: planning; installation; migration, configuration-broker topology; other product integration; security configuration, Deployment/Administration/Operations-Configuration Proxy Mgr; script development; statistical/accounting data; service packs, backup; problem determination	X	

Microsoft Office SharePoint Server (MOSS) 2007 Support

Perform Microsoft SharePoint Server Support in accordance with the Microsoft SharePoint Server Support Services Work Authorization 09-047, dated March 12, 2009 (excluding pricing), which is incorporated into this Schedule 2B as Appendix B.5 — Microsoft Office SharePoint Server Work Authorization 09047 (excluding pricing).

3.2 Exclusions

The following items are specifically excluded from this data center Services Schedule 2B:

None

4.0 Service Management

4.1 Objectives

A key objective of the Agreement is to attain Service Level Agreements (SLAs). The SLAs that are applicable to the data center Services are detailed in this Schedule 2B.

ACS shall provide written reports to Symetra regarding ACS' compliance with the SLRs/SLAs specified in this data center Services Schedule 2B.

4.2 Service Level Agreements (SLAs)

ACS must consistently meet or exceed the following SLRs. **All times referenced are in Pacific Time.**

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Table 8. System Availability SLAs

DEFINITION	System availability is defined as the availability of in-scope infrastructure components required to conduct the normal business operations of Symetra application systems; including mainframes and local and remote servers (e.g., CPU, memory, and internal storage), external storage, system software and network connection.		
	Availability will be measured based on the availability of each Symetra application to conduct the normal business operations.		
	Excludes scheduled maintenance window.		
PRE-SCHEDULED DOWNTIME REQUIREMENTS	All pre-scheduled system downtime, unless otherwise agreed upon in advance by Symetra, will occur:		
	a. For the systems with 24x7x365 requirements—all pre-scheduled maintenance shall be performed based on Symetra’s Change Management Procedures.		
	b. For systems having non-24x7x365 requirements—pre-scheduled maintenance shall be performed outside of the normal system availability timeframe		

System	Service Measure	Performance Target	SLR
System availability — production systems	Availability	***	***
System availability — non-production systems	Availability	***	***
	Formula	As provided in the Spec Sheet	
	Measurement Interval	As provided in the Spec Sheet	
	Measurement tool	As provided in the Spec Sheet	

Table 9. Batch Processing SLAs

DEFINITION	Scheduled production batch: jobs include system setup, execution and completion of normally scheduled production batch jobs (e.g., marker jobs, print files, and EDI transactions)		
	Demand and test batch: jobs include time for system setup and initiation of job execution for ad-hoc requests, non-standard, and non-prescheduled batch jobs, (e.g., marker jobs, print files, and EDI transactions)		

BATCH PROCESSING SLRs

Batch Processing Type	Service Measure	Performance Target	SLR
Scheduled production batch — marker jobs (as defined in Symetra's critical job list)	Per scheduled time	Complete marker jobs per Symetra's approved schedule	***
Scheduled production batch — All other batch jobs	Per scheduled time	Complete batch jobs per Symetra's approved schedule	***
Month end production batch	Per scheduled time	Complete jobs per Symetra's approved schedule	***
Demand production batch	Response time	***	***
	Formula	As provided in the Spec Sheet	
	Measurement Interval	As provided in the Spec Sheet	
	Measurement tool	As provided in the Spec Sheet	

Table 10. General Administrative Functions SLAs

General Administration Functions	Service Measure	Performance Target	SLR
Setup or modify job scheduler definition and dependencies	Response time	***	***
One time schedule change for existing scheduled jobs	Response time	***	***
	Formula	As provided in the Spec Sheet	
	Measurement Interval	As provided in the Spec Sheet	
	Measurement tool	As provided in the Spec Sheet	

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

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Table 11. Mid-Range and Mainframe System Administration SLAs

DEFINITION	Actions by ACS for proactive monitoring and intervention to minimize capacity bottlenecks and activities required to implement ACS-approved system capacity and operational usage change requests.		
Mid-Range and Mainframe System Administration SLAs			
System Administration Task	Service Measure	Performance Target	SLR
Notification of sustained average daily CPU utilization	Notify Symetra when 15 day sustained avg. daily CPU utilization approaches 70% of installed processor capacity	[***]	[***]
Storage administration requests (allocate additional storage resources; administration requests for work packs, pools, etc.) via the standard Change Management Procedures	Response time	[***]	[***]
Capacity/performance trend analysis and reporting	Monthly measurement/analysis and periodic notification on resource utilization and trends for critical system resources	[***]	[***]
	Formula	As provided in the Spec Sheet	
	Measurement Interval	As provided in the Spec Sheet	
	Measurement tool	As provided in the Spec Sheet	

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

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Table 12. Database Administration SLAs

DEFINITION		Performance of all database administration tasks including, but not limited to software installation, patching, performance monitoring and tuning, Instances creation and refresh, and recovery operations.	
Description	Service Measure	Performance Target	SLR
Instance creation and refresh	Response time	***	***
Create user ID, grants, revokes, create tablespace, other data definition requests	Response time	***	***
Schema changes and stored procedures	Response time	***	***
Delivery of Symetra database documentation, audit and performance/capacity reports.	Response time	***	***
	Formula	As provided in the Spec Sheet	
	Measure Interval	As provided in the Spec Sheet	
	Measurement tool	As provided in the Spec Sheet	

4.3 Reports

Without limiting the terms of **Section 2.11.1** of the Agreement, ACS shall provide written reports to Symetra regarding ACS’ compliance with the SLAs in addition to the reports specified in this Data Center Services Schedule 2B.

5.0 Referenced Schedule 2B Appendices and Schedules

5.1 Referenced Data Center Schedule 2B Appendices

<u>SOW Appendix</u>	<u>Description</u>
B.1	Data Center Supported Hardware
B.2	Data Center Supported Software
B.3	Data Center Supported Databases
B.4	ACS Data Center Facilities
B.5	Microsoft Office SharePoint Server Work Authorization 09047 (excluding pricing)

5.2 Referenced Agreement Schedules

<u>Agreement Schedule</u>	<u>Description</u>
Schedule 2A	Cross-Functional Services SOW
Schedule 5	Fee Reductions

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Appendix B.1 — Data Center Supported Hardware

Vendor	Component	Description	MF or MR
STK /C	SL8500	ST SL8500	MF
STK /C	VSM-C	Virtual Tape Unit	MF
STK /C	9840CL5 Tape Drive	9840 Tape Drive	MF
STK /C	9840CL5 Tape Drive	9840 Tape Drive	MF
STK /C	9840CL5 Tape Drive	9840 Tape Drive	MF
STK /C	9840CL5 Tape Drive	9840 Tape Drive	MF
STK /C	9840CL5 Tape Drive	9840 Tape Drive	MF
STK /C	9840CL5 Tape Drive	9840 Tape Drive	MF
STK /C	9840CL5 Tape Drive	9840 Tape Drive	MF
STK /C	9840CL5 Tape Drive	9840 Tape Drive	MF
STK /C	9840CL5 Tape Drive	9840 Tape Drive	MF
STK /C	9840CL5 Tape Drive	9840 Tape Drive	MF
STK /C	9840CL5 Tape Drive	9840 Tape Drive	MF
STK /C	9840CL5 Tape Drive	9840 Tape Drive	MF
STK /C	9840CL5 Tape Drive	9840 Tape Drive	MF
STK B/C	9840B/C Tape Drive	9840 Tape Drive	MF
STK B/C	9840B/C Tape Drive	9840 Tape Drive	MF
STK /C	9840CL5 Tape Drive	9840 Tape Drive	MF
STK /C	9840CL5 Tape Drive	9840 Tape Drive	MF
STK /C	LT02-S85	Tape Drive	MR
STK /C	LT02-S85	Tape Drive	MR
STK /C	LT02-S85	Tape Drive	MR

Vendor	Component	Description	MF or MR
STK /C	LT02-S85	Tape Drive	MR
STK /C	LT02-S85	Tape Drive	MR
STK /C	LT02-S85	Tape Drive	MR
STK /C	LT02-S85	Tape Drive	MR
STK /C	STK9740	Tape Library	MF
STK /C	9741E	9741 Tower	MF
STK	9490LO1	9490 Tape Drive	MF
STK	9490LO1	9490 Tape Drive	MF
STK	9490LO1	9490 Tape Drive	MF
STK	9490LO1	9490 Tape Drive	MF
STK /C	Tape Drive Enclosure	Tape Drive Enclosure	MF
STK	4480L01	4480 Tape Drive	MF
STK /C	2511	Tape autoloader	MF
STK /C	2511	Tape autoloader	MF
STK	4480L01	4480 Tape Drive	MF
IBM	Communications CTLR	3174 11L	MF
IBM	Communications CTLR	3174 11L	MF
IBM	2086-6440	z/890 Processor	MF
EMC	EMC43 DMX1000	DASD Frame	MF



Vendor	Component	Description	MF or MR
EMC	Clariion CX3	SAN Frame	MR
EMC	Clariion CX4	SAN Frame	MR
EMC	Centera	P8 Archiving Storage	MR
EMC	Centera	P8 DR Archiving Storage	MR
EMC	Centera	E-mail Archiving Storage	MR

Proposed Disposition	Server Name	Proposed Volume Category	Server Type	Application	Model
Remain Virtual Instance	***	Virtual Server Instance	Non-Production	***	N/A
Remain Virtual Instance	***	Virtual Server Instance	Non-Production	***	N/A
Remain Virtual Instance	***	Virtual Server Instance	Non-Production	***	N/A
Remain Virtual Instance	***	Virtual Server Instance	Non-Production	***	N/A
Remain Virtual Instance	***	Virtual Server Instance	Non-Production	***	N/A
Remain Virtual Instance	***	Virtual Server Instance	Non-Production	***	N/A
New Virtual Instance	***	Virtual Server Instance	Production	***	DL360 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL360 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL360 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL360 G4
New Virtual Instance	***	Virtual Server Instance	Non-Production	***	DL380 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL380 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL380 G4
Remain Physical Server	***	Physical Large Server	Non-Production	***	DL580 G3

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

Proposed Disposition	Server Name	Proposed Volume Category	Server Type	Application	Model
Remain Physical Server	***	Physical Large Server	Non-Production	***	DL580 G3
Remain Physical Server	***	Physical Large Server	Non-Production	***	DL580 G3
Remain Physical Server	***	Physical Large Server	Production	***	DL580 G3
Remain Physical Server	***	Physical Large Server	Production	***	DL580 G3
Remain Physical Server	***	Physical Large Server	Production	***	DL580 G3
Remain Physical Server	***	Physical Large Server	Non-Production	***	DL580 G5
Remain Physical Server	***	Physical Large Server	Production	***	DL580 G5
Remain Physical Server	***	Physical Large Server	Non-Production	***	DL580 G5
Remain Physical Server	***	Physical Large Server	Production	***	DL580 G2
Remain Physical Server	***	Physical Large Server	Production	***	DL580 G2
Remain Physical Server	***	Physical Large Server	Production	***	DL580 G2
Remain Physical Server	***	Physical Large Server	Production	***	DL580 G2
Remain Physical Server	***	Physical Large Server	Production	***	DL580 G2
Remain Physical Server	***	Physical Large Server	Production	***	DL580 G2
Remain Physical Server	***	Physical Large Server	Production	***	DL580 G3
Remain Physical Server	***	Physical Remote Office	Production	***	DL380 G4
Remain Physical Server	***	Physical Remote Office	Production	***	DL380 G4

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

Proposed Disposition	Server Name	Proposed Volume Category	Server Type	Application	Model
Remain Physical Server	***	Physical Remote Office	Production	***	ML350
Remain Physical Server	***	Physical Remote Office	Production	***	ML350
Remain Physical Server	***	Physical Remote Office	Production	***	ML350
Remain Physical Server	***	Physical Remote Office	Production	***	ML350
Remain Physical Server	***	Physical Remote Office	Production	***	ML350
Remain Physical Server	***	Physical Remote Office	Production	***	ML350
Remain Physical Server	***	Physical Remote Office	Production	***	ML350
Remain Physical Server	***	Physical Remote Office	Production	***	ML350
Remain Physical Server	***	Physical Remote Office	Production	***	ML350
Remain Physical Server	***	Physical Remote Office	Production	***	ML350
Remain Physical Server	***	Physical Remote Office	Production	***	ML350
Remain Physical Server	***	Physical Remote Office	Production	***	ML350
Remain Physical Server	***	Physical Remote Office	Production	***	ML350
Remain Physical Server	***	Physical Standard Server	Production	***	DL360 G4
Remain Physical Server	***	Physical Standard Server	Production	***	DL380 G4
Remain Physical Server	***	Physical Standard Server	Production	***	DL380 G4
Remain Physical Server	***	Physical Standard Server	Production	***	DL380 G4

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Proposed Disposition	Server Name	Proposed Volume Category	Server Type	Application	Model
Remain Physical Server	***	Physical Standard Server	Production	***	DL380 G4
Remain Physical Server	***	Physical Standard Server	Production	***	DL380 G4
Remain Physical Server	***	Physical Standard Server	Production	***	DL580 G2
Remain Physical Server	***	Physical Standard Server	Production	***	HP DL360 G4
New Physical Server	***	Physical Standard Server	Production	***	N/A
New Physical Server	***	Physical Standard Server	Production	***	N/A
Remain Physical Server	***	Physical Standard Server	Production	***	DL360 G4
Remain Physical Server	***	Physical Standard Server	Production	***	DL380 G4
Remain Physical Server	***	Physical Standard Server	Production	***	DL380 G4
Remain Physical Server	***	Physical Standard Server	Production	***	DL380 G4
Remain Physical Server	***	Physical Standard Server	Production	***	DL380 G4
Remain Physical Server	***	Physical Standard Server	Production	***	DL380 G4
Remain Physical Server	***	Physical Standard Server	Production	***	DL380 G4

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Proposed Disposition	Server Name	Proposed Volume Category	Server Type	Application	Model
Remain Physical Server	***	Physical Standard Server	Non-Production	***	DL380 G4
Remain Physical Server	***	Physical Standard Server	Non-Production	***	DL380 G4
Remain Physical Server	***	Physical Standard Server	Non-Production	***	DL380 G4
Remain Physical Server	***	Physical Standard Server	Non-Production	***	DL380 G4
Remain Physical Server	***	Physical Standard Server	Non-Production	***	DL380 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL360 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL360 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL360 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL360 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL360 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL360 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL360 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL360 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL360 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL360 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL360 G4

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Proposed Disposition	Server Name	Proposed Volume Category	Server Type	Application	Model
New Virtual Instance	***	Virtual Server Instance	Production	***	DL360 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL360 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL360 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL360 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL360 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL360 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL360 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL360 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL360 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL360 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL360 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL360 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL360 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL360 G4
New Virtual Instance	***	Virtual Server Instance	Non-Production	***	DL360 G4
New Virtual Instance	***	Virtual Server Instance	Non-Production	***	DL360 G4
New Virtual Instance	***	Virtual Server Instance	Non-Production	***	DL360 G4

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Proposed Disposition	Server Name	Proposed Volume Category	Server Type	Application	Model
New Virtual Instance	***	Virtual Server Instance	Non-Production	***	DL360 G4
New Virtual Instance	***	Virtual Server Instance	Non-Production	***	DL360 G4
New Virtual Instance	***	Virtual Server Instance	Non-Production	***	DL360 G4
New Virtual Instance	***	Virtual Server Instance	Non-Production	***	DL380 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL380 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL380 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL380 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL380 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL380 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL380 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL380 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL380 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL380 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL380 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL380 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL380 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL380 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL380 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL380 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL380 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL380 G4

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[illegible]

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

Proposed Disposition	Server Name	Proposed Volume Category	Server Type	Application	Model
New Virtual Instance	***	Virtual Server Instance	Production	***	DL380 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL380 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL380 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL380 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL380 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL380 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL380 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL380 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL380 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL380 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL380 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL380 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL380 G4
New Virtual Instance	***	Virtual Server Instance	Production	***	DL380 G4
New Virtual Instance	***	Virtual Server Instance	Non-Production	***	DL380 G4
New Virtual Instance	***	Virtual Server Instance	Non-Production	***	DL380 G4

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

Proposed Disposition	Server Name	Category	Server Type	Application	Model
New Virtual Instance	[***]	Virtual Server Instance	Non-Production	[***]	DL380 G4
New Virtual Instance	[***]	Virtual Server Instance	Non-Production	[***]	DL380 G4
New Virtual Instance	[***]	Virtual Server Instance	Non-Production	[***]	DL380 G4
New Virtual Instance	[***]	Virtual Server Instance	Non-Production	[***]	DL380 G4
New Virtual Instance	[***]	Virtual Server Instance	Non-Production	[***]	DL380 G4
New Virtual Instance	[***]	Virtual Server Instance	Non-Production	[***]	DL380 G4
New Virtual Instance	[***]	Virtual Server Instance	Non-Production	[***]	DL380 G4
New Virtual Instance	[***]	Virtual Server Instance	Non-Production	[***]	DL380 G4
New Virtual Instance	[***]	Virtual Server Instance	Non-Production	[***]	DL380 G4
New Virtual Instance	[***]	Virtual Server Instance	Non-Production	[***]	DL380 G4
New Virtual Instance	[***]	Virtual Server Instance	Non-Production	[***]	DL385
New Virtual Instance	[***]	Virtual Server Instance	Non-Production	[***]	DL380 G4
New Virtual Instance	[***]	Virtual Server Instance	Non-Production	[***]	DL380 G4
New Virtual Instance	[***]	Virtual Server Instance	Production	[***]	DL380 G4
Remain Physical Server	[***]	Physical Standard Server	Production	[***]	DL380 G4
Remain Virtual Instance	[***]	Virtual Server Instance	Non-Production	[***]	N/A
Remain Virtual Instance	[***]	Virtual Server Instance	Non-Production	[***]	N/A

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

[illegible]

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[illegible]

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Proposed Disposition	Server Name	Proposed Volume Category	Server Type	Application	Model
Remain Virtual Instance	***	Virtual Server Instance	Non-Production	***	N/A
Remain Virtual Instance	***	Virtual Server Instance	Non-Production	***	N/A
Remain Virtual Instance	***	Virtual Server Instance	Non-Production	***	N/A
Remain Virtual Instance	***	Virtual Server Instance	Non-Production	***	N/A
Remain Virtual Instance	***	Virtual Server Instance	Non-Production	***	N/A
Remain Virtual Instance	***	Virtual Server Instance	Non-Production	***	N/A
Remain Virtual Instance	***	Virtual Server Instance	Non-Production	***	N/A
Remain Virtual Instance	***	Virtual Server Instance	Non-Production	***	N/A
Remain Virtual Instance	***	Virtual Server Instance	Non-Production	***	N/A
Remain Virtual Instance	***	Virtual Server Instance	Non-Production	***	N/A
Remain Virtual Instance	***	Virtual Server Instance	Production	***	N/A
Remain Virtual Instance	***	Virtual Server Instance	Production	***	N/A
Remain Virtual Instance	***	Virtual Server Instance	Production	***	N/A
Remain Virtual Instance	***	Virtual Server Instance	Production	***	N/A
Remain Virtual Instance	***	Virtual Server Instance	Production	***	N/A
Remain Virtual Instance	***	Virtual Server Instance	Production	***	N/A
Remain Virtual Instance	***	Virtual Server Instance	Production	***	N/A
Remain Virtual Instance	***	Virtual Server Instance	Production	***	N/A
Remain Virtual Instance	***	Virtual Server Instance	Production	***	N/A

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[illegible]

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[illegible]

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Proposed Disposition	Server Name	Proposed Volume Category	Server Type	Application	Model
Remain Virtual Instance	***	Virtual Server Instance	Non-Production	***	N/A
Remain Virtual Instance	***	Virtual Server Instance	Non-Production	***	N/A
Remain Virtual Instance	***	Virtual Server Instance	Non-Production	***	N/A
Remain Virtual Instance	***	Virtual Server Instance	Non-Production	***	N/A
Remain Virtual Instance	***	Virtual Server Instance	Non-Production	***	N/A
Remain Virtual Instance	***	Virtual Server Instance	Non-Production	***	N/A
Remain Virtual Instance	***	Virtual Server Instance	Non-Production	***	N/A
Remain Virtual Instance	***	Virtual Server Instance	Non-Production	***	N/A
Remain Virtual Instance	***	Virtual Server Instance	Non-Production	***	N/A
Remain Virtual Instance	***	Virtual Server Instance	Non-Production	***	N/A
Remain Virtual Instance	***	Virtual Server Instance	Non-Production	***	N/A
Remain Virtual Instance	***	Virtual Server Instance	Non-Production	***	N/A
Remain Virtual Instance	***	Virtual Server Instance	Non-Production	***	N/A
Remain Virtual Instance	***	Virtual Server Instance	Non-Production	***	N/A
Remain Virtual Instance	***	Virtual Server Instance	Non-Production	***	N/A
Remain Virtual Instance	***	Virtual Server Instance	Non-Production	***	N/A

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

[illegible]

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

Proposed Disposition	Server Name	Proposed Volume Category	Server Type	Application	Model
Remain Virtual Instance	***	Virtual Server Instance	Non-Production	***	N/A
Remain Virtual Instance	***	Virtual Server Instance	Non-Production	***	N/A
Remain Virtual Instance	***	Virtual Server Instance	Non-Production	***	N/A
Remain Virtual Instance	***	Virtual Server Instance	Non-Production	***	N/A
Remain Virtual Instance	***	Virtual Server Instance	Non-Production	***	N/A
Remain Virtual Instance	***	Virtual Server Instance	Non-Production	***	N/A
Remain Virtual Instance	***	Virtual Server Instance	Non-Production	***	N/A
Remain Virtual Instance	***	Virtual Server Instance	Non-Production	***	N/A
Remain Virtual Instance	***	Virtual Server Instance	Non-Production	***	N/A
Remain Virtual Instance	***	Virtual Server Instance	Non-Production	***	N/A
Remain Virtual Instance	***	Virtual Server Instance	Non-Production	***	N/A
Remain Virtual Instance	***	Virtual Server Instance	Non-Production	***	N/A
Remain Virtual Instance	***	Virtual Server Instance	Non-Production	***	N/A
Remain Virtual Instance	***	Virtual Server Instance	Non-Production	***	N/A
Remain Virtual Instance	***	Virtual Server Instance	Non-Production	***	N/A
Remain Virtual Instance	***	Virtual Server Instance	Non-Production	***	N/A
Remain Virtual Instance	***	Virtual Server Instance	Production	***	N/A

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

Proposed Disposition	Server Name	Proposed Volume Category	Server Type	Application	Model
Remain Virtual Instance	***	Virtual Server Instance	Production	***	N/A
New Virtual Instance	***	Virtual Server Instance	Production	***	N/A
New Virtual Instance	***	Virtual Server Instance	Production	***	N/A
New Virtual Instance	***	Virtual Server Instance	Production	***	N/A
New Virtual Instance	***	Virtual Server Instance	Production	***	N/A
New Virtual Instance	***	Virtual Server Instance	Production	***	N/A
New Virtual Instance	***	Virtual Server Instance	Production	***	N/A
New Virtual Instance	***	Virtual Server Instance	Production	***	N/A
Remain Physical Server	***	VMWare Host Server	Production	***	DL580 G4
Remain Physical Server	***	VMWare Host Server	Production	***	DL580 G4
Remain Physical Server	***	VMWare Host Server	Production	***	DL580 G4
Remain Physical Server	***	VMWare Host Server	Production	***	DL580 G4
Remain Physical Server	***	VMWare Host Server	Production	***	DL580 G4
Remain Physical Server	***	VMWare Host Server	Production	***	DL580 G4
Remain Physical Server	***	VMWare Host Server	Production	***	DL580 G4
Remain Physical Server	***	VMWare Host Server	Production	***	DL580 G4
Remain Physical Server	***	VMWare Host Server	Production	***	DL580 G4

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Appendix B.2 — Data Center Supported Software

Server Operating System Software

The following table lists supported server operating system software.

Vendor	Product	Version
Microsoft	Microsoft Windows 2000 Server	Supported Release
Microsoft	Microsoft(R) Windows(R) Server 2003, Enterprise Edition	Supported Release
Microsoft	Microsoft(R) Windows(R) Server 2003, Standard Edition	Supported Release
EMC	VMware Server Virtualization Software	Supported Release
NimSoft	Nimbus Server Monitoring Software	Supported Release
Blade Logic	BladeLogic Operations Manager	Supported Release
Metron	Athene Capacity Planning Software	Supported Release
EMC	Data Protector Advisor	Supported Release
EMC	NetWorker Backup Software	Supported Release
IBM	Websphere MQ	Supported Release
Oracle	Oracle database	Supported Release
IBM	FileNet P8	Supported Release
Tumbleweed	Tumbleweed SecureTransport	Supported Release
Citrix	XenApp	Supported Release
Microsoft	.Net Framework	Supported Release
	Unix (backup software; FTP)	Supported Release

Security Software

The following table lists security-related software.

Vendor	Product	Version
Novell	Novell Identity Management/w Password Management	Current will be installed
* Mtech	P-Synch	Supported Release
	Used until replaced with Novell Password Management	

1 | Appendix B.2 — Data Center Supported Software
These materials are considered confidential and proprietary

Vendor	Product	Version
RSA	enVision	***
McAfee	Anti-Virus, Anti-Spyware, and Desktop Fire-wall (only for servers)	Supported Release
RSA	RSA SecurID	Supported Release
McAfee	Anti-Virus, Anti-Spyware for Desktop	Supported Release
McAfee	SafeBoot disk encryption	Supported Release
InfoExpress	CyberArmour Desktop Fire-wall for Desktop	***
InfoExpress	CyberGatekeeper – Access point and the corporate network	***
Critical Watch	FusionVM	Supported Release

* To be replaced with Novell identity manager during the transformation period.

Software for zSeries Mainframe Systems

The following table lists supported software products for zSeries mainframe systems.

Vendor	Product	Version
Allen Systems ASG	JclPrep	***
Allen Systems ASG	Tmon / CICS	***
Allen Systems ASG	Tmon / DB2	***
Allen Systems ASG	Tmon / z/OS	***
Allen Systems ASG	TMON Strategic Services	***
bTrade	COMM-PRESS (TDCompress) [now TDAccess]	***
BMC	Catalog Manager DB2	***
BMC	Change Manager DB2	***
BMC	CONTROL-D	***
BMC	DASD MANAGER PLUS DB2	***
BMC	DATABASE ADMINISTRATION DB2	***
BMC	DATABASE INTEGRITY PLUS IMS	***
BMC	MAXM Reorg/Online IMS	***
BMC	POINT CHECKER PLUS IMS	***

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

Vendor	Product	Version
BMC	Snapshot Upgrade for IMS	***
BMC	ULTRAOPT IMS	***
CA	ACF2	***
CA	ACF2/DB2	***
CA	ACF2/IMS	***
CA	CA-1: TMS	***
CA	CA-1: Copycat	***
CA	CA-CCS/CAIRIM	***
CA	CA-CCS/ENF BASE	***
CA	CA-CCS/ENF CCI	***
CA	CA-CCS/ENF CICS	***
CA	CA-CCS/ENF DB2	***
CA	DATA MACS	***
CA	CA-DMS Detector	***
CA	CA-DMS Plan Analyzer	***
CA	Endevor/MVS (ALM backend)	***
CA	Endevor External Security Feature	***
CA	Endevor Parallel Development Manager	***
CA	ESP mSeries Workload Manager	***
CA	Multi-Image Manager	***
CA	Netspy	***
CA	OPS/MVS/Base	***
CA	CAPEX-Optimizer	***
CA	View Base	***
CA	View Iso/ISPF/SPF	***
CA	View ERO	***

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Vendor	Product	Version
CA	Vision:Results (DYL280)	***
CA	Vision:Results DB2	***
CA	Vision:Sixty (DYL260)	***
CA	Vision:Report	***
Chicago Soft	QuickRef	***
Compuware	Enterprise Common Components	***
Compuware	File Aid MVS	***
Compuware	File-AID for IMS	***
Compuware	License Management Service	***
Compuware	Shared Services	***
Compuware	Xpediter/CICS	***
Compuware	Xpediter/TSO	***
Compuware	Xpediter/IMS	***
DTS Software	Space Recovery System (ACC/SRS)	***
Freeware	PDS	***
IBM	CICS/TS	***
IBM	DB2	***
IBM	IMS for z/OS	***
IBM	IMS BTS	***
IBM	MQSeries	***
IBM	OS	***
IBM	Tivoli License Compliance Manager for z/OS (formerly Isogon Soft Audit)	***
IBM (Candle)	CL/Supersession	***
IBM	QMF	***
IBM	SDF II	***
Infogix Inc.	ACR/Detail	***
Infogix Inc.	ACR Summary	***
Infotel	InfoPak / IMS	***
Innovation Data	FDR/ABR/DSF/CPK	***

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Vendor	Product	Version
LRS	LRS Server (VSV)	***
LRS	VPS TCP/IP Base / PCL	***
LRS	VMCF/TSO	***
Macro4 Inc	Dumpmaster MVS	***
Macro4 Inc	INSYNC MVS (ISPF T.I)	***
Merrill Consultants	MXG	***
Metron	Athene Capacity Planning Software	Supported Release
M-tech	PSYNC	***
New Era Software	Stand Alone Edit (SAE)	***
Princeton Softech	OPTIM for DB2 (DB2 Relational Tools)	***
Princeton Softech	Version Merger	***
Quailstone Software	COPYMACS (aka USCCOPY)	***
SAS	BASE	***
Serena Software	Comparex	***
SPC	COBOL Level 2 Report Writer for OS/390	***
Sterling Commerce	Connect: Direct	***
STK	EXLM	***
STK	HSC	***
SYNCSORT	Syncsort z/OS	***
Tone Software	DYNA-STEP	***
Tone Software	OMC-Flash (Flasher)	***

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

Appendix B.3 — Data Center Supported Databases

Database			Notes
***			z/OS -Production DB2 on SYSA
***			z/OS -Test DB2 on SYSB
***			z/OS-Production DB2 on SYSA
***			z/OS -Development DB2 on SYSA
***			z/OS -Development DB2 on SYSA
***			z/OS -Development DB2 on SYSA
***			z/OS-Production IMS on SYSA
***			z/OS-Test IMS on SYSA

Oracle	Server	Database	Instance
Oracle Instances			
	***	***	***
	***	***	***
	***	***	***
	***	***	***
	***	***	***

SQL Server	Instance	Application	Database
***	TUN	***	***
	1434	***	***
		***	***
		***	***
		***	***
		***	***

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

1 | Appendix B.3 — Data Center Supported Databases
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[illegible]

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[illegible]

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

[illegible]

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

Server	Instance	Application	Database
***	ANON	***	***
	13428	***	***
		***	***
		***	***
		***	***
		***	***
	—	***	***
		***	***
		***	***
		***	***
		***	***
		***	***
	TUN	***	***
	1434	***	***
		***	***
		***	***
		***	***
		***	***
		***	***
		***	***
		***	***
		***	***
		***	***

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[illegible]

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Server	Instance	Application	Database
***]	COGNOS	***]	***]
	1434	***]	***]
		***]	***]
		***]	***]
	LAWSON	***]	***]
	1435	***]	***]
		***]	***]
		***]	***]
		***]	***]
		***]	***]

Server	Instance	Application	Database
***	TAC 1434	***	***
		***	***
		***	***
		***	***
		***	***
		***	***
		***	***
		***	***
		***	***
		***	***
		***	***
		***	***
		***	***
		***	***
		***	***
	MSSQL 1433	***	***
***		***	
***		***	
***		***	

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

[illegible]

IMPACT

1435

Server	Instance	Application	Database
***	MSSQL	***	***
	1433	***	***
		***	***
		***	***

Server	Instance	Application	Database
***	MSSQL	***	***
	1433	***	***
		***	***
		***	***

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.



Server	Instance	Application	Database
***	MSSQL	***	***
	1433	***	***
		***	***

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Appendix B.4 — ACS Data Center Facilities

Hillsboro Data Center



ACS' data center in Hillsboro, Oregon, is a single-tenant facility located approximately 14 miles west of downtown Portland. The facility has 84,610 square feet and was the first data center in the United States to become BS15000-certified. Now known as ISO/IEC 20000, this is the first worldwide standard specifically aimed at IT service management. Based on BS15000, ISO/IEC 20000 describes an ITIL-based integrated set of management processes for the effective delivery of IT best practices. The Hillsboro Data Center supports server hosting, WAN and Internet access, and mainframe hosting services for nationally recognized corporations serving the consumer goods and financial industries. The Hillsboro facility supports z/OS systems using a wide variety of third-party products, including the ACS standard tool set. These tools are products marketed by CA, IBM, ASG, and the majority of vendors competing in the mainframe space. The Hillsboro facility supports 2,212 MIPS and 1,325 TB of DASD.

Physical Security

Access to the Hillsboro facility is strictly controlled through several sophisticated physical security systems and procedures. The operations staff monitors the security system 24x7 with an enterprise-class monitoring system. Access into the data center is controlled by a security guard during normal business hours; after business hours, access is by card reader only.

Infrastructure Redundancy

Hillsboro has an N+1 generator system and an N+1 UPS system single utility feed, and is a Tier II data center.

Backup Power

All computer, data communications, and environmental equipment are served with sophisticated power conditioning equipment to prevent disruptions in service from exterior power fluctuations. Additionally, all vital system components are attached to an uninterruptible power supply (UPS) system that provides power monitoring and line conditioning, as well as automatic switching to a battery system and transfer to emergency generators.

¹ | Appendix B.4 — ACS Data Center Facilities
These materials are considered confidential and proprietary



HVAC

CRAC units have redundant compressors for fault tolerance and to ensure constant cooling capabilities to the installed equipment.

Network Connectivity

Hillsboro network connectivity consists of Gb Ethernet service from Time Warner Telecom and Verizon Business, OC-48 service from Time Warner Telecom and Verizon Business, and OC-12 service from Verizon Business.

Appendix B.5 – Microsoft Office SharePoint Server Work Authorization 09047

Please refer to the Symetra MOSS Support SOW (imbedded file below), which is part of the current Symetra support agreement.

1 | *Appendix B.5 — Microsoft Office SharePoint Server Work Authorization 09047*
These materials are considered confidential and proprietary

**MICROSOFT OFFICE SHAREPOINT SERVER SUPPORT
FOR
SYMETRA LIFE INSURANCE COMPANY (SYMETRA)
and
AFFILIATED COMPUTER SERVICES (ACS)
MARCH 2009**

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1.0 Overview and Business Objectives

1.1 Services Overview

ACS will manage Microsoft Office SharePoint Server (MOSS) and all related Microsoft technologies. This includes the management and monitoring of the physical and logical infrastructure as well as certain aspects of configuration and administration as outlined in the Roles and Responsibilities. Symetra will be responsible for the build-out of individual applications or sites within the MOSS infrastructure. ACS will be required to provide and support MOSS within Symetra’s production, quality assurance, and development computing environments. These environments should support the build-out of collaborative team and project sites on the MOSS platform using both out-of-the-box functionality and custom components. This environment will provide for both internal and external access to the resulting sites and will need to provide full item-level restore and migration capability.

In addition to the Services described in this SOW, ACS is responsible for providing the Services described in all SOWs within the scope of the Agreement as it relates to the requirements outlined in this SOW, e.g. all SLR’s currently in effect regarding Availability will be in effect for MOSS. Access Management controls to infrastructure and applications will follow the Roles and Responsibilities as detailed in the previously mentioned SOWs.

1.2 Service Objectives

- a) Item level back-up and restore requirements (at a minimum all Backup and Recovery requirements as detailed in the ITSA will be met as well as those cited below):
- b) The MOSS backup and restore process must support restoring at any level from the entire farm down to the individual list item level while maintaining all metadata. The process must also allow for restoring items and their metadata without requiring a restore of the next higher item. For example, restoring a sub-site should not require restoring the parent site. In addition, the process must allow out-of-place restores in order to accommodate organizational changes.
- c) Identify, implement and manage the hardware infrastructure needed to support MOSS based on Symetra’s current and future business needs.
- d) Ongoing configuration and administration of the MOSS product at the infrastructure level (e.g. farm, web apps, site collection, and shared service providers).
- e) Deployment and management of new custom features via a standard code promotion process.
- f) All changes to the infrastructure or application will follow normal ACS/Symetra Change and Incident Management processes.

- g) Enhanced reporting to ensure proper monitoring and transparency to meet Symetra’s audit, security and regulatory requirements and compliance. 2.0 Service Environment
- 2.0 Service Details
 - 2.1 Scope of the Services to be Supported or Provided
 - 2.1.1 Hardware and Software
 - Microsoft Office SharePoint Server and related Microsoft technologies
 - 2.1.2 Personnel
 - a) ACS will be responsible for staffing to meet the SLRs/SLAs set forth in this SOW and added in the future.
 - b) ACS will ensure skills currency and MOSS subject matter expertise in the areas of MOSS infrastructure, configuration, and management for staff responsible for deploying, managing and maintaining the Symetra MOSS environment.
 - 2.1.3 Policies, Procedures and Standards
 - None identified at this time.
 - 2.1.4 Agreements and Licenses
 - MOSS software is identified in Schedule L as an ACS supported application.
 - 2.2 Baseline Information

Table 1-Baseline Information				
Item	2009	2010	2011	Comments
Total PRD site collections	***	***	***	
Total PRD web farms	***	***	***	
Total PRD web applications	***	***	***	
Total PRD MySites	***	***	***	

Baseline volumes have been used to estimate the scale of support required. Should the baseline volumes exceed the planned use, the parties agree to review the support model in good faith to resolve any discrepancies between planned and actual usage.

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

3.0 Microsoft Office SharePoint Server Support Requirements

3.1 General Responsibilities

The following table identifies general roles and responsibilities associated with this SOW. An “X” is placed in the column under the party that will be responsible for performing the task. ACS responsibilities are indicated in the column labeled “ACS”.

3.2 Overall Roles and Responsibility

ACS and Symetra will perform the roles and responsibility as detailed below to ensure the proper and successful deployment, development, management, administration, performance, enhancement, upgrade and ongoing maintenance of Subject in File Properties. These Roles and Responsibilities are in addition to all Roles and Responsibilities detailed in the ITSA and Attachments.

Table 2-Roles and Responsibility

Roles and Responsibilities		ACS	Symetra
Capacity and Performance Management			
1.	Ongoing monitoring of application use and performance; hardware capacity; including but not limited to system logs; CPU utilization; server disk space; and memory based on ACS best practices.	X	
2.	Analyze and forecast resource requirements	X	
3.	Propose technical and architectural changes to optimize MOSS environment utilizing resource consumption and trends.	X	
4.	Review and approve recommendation		X
5.	Implement recommendation	X	
6.	Resolve system problems according to normal Incident Management processes.	X	
7.	Review and analyze system logs and propose corrective action.	X	
8.	Review and approve proposed corrective actions.		X
9.	Implement corrective actions	X	
10.	Propose enhancements to correct performance problems.	X	
11.	Symetra review and approval of proposed enhancements		X
12.	Implement approved enhancements	X	
MOSS Application Management			
1.	Identify availability of Upgrades.	X	
2.	Perform risk analysis of Upgrades.	X	
3.	Review and acceptance of risk analysis.		X
4.	Develop Upgrade plans and test plans.	X	

Roles and Responsibilities		ACS	Symetra
5.	Approve Upgrade plans as well as test plans.		X
6.	Install Upgrade in DEV in accordance with Symetra's Change Management processes.	X	
7.	Test Upgrade in DEV.		X
8.	Review and approve DEV test results		X
9.	Install Upgrade in QA in accordance with Symetra Change Management processes.	X	
10.	Test Upgrade packages and patches in QA.		X
11.	Approve QA system Upgrade test results.		X
12.	Approve Upgrade for Production.		X
13.	Install Upgrade in Production. in accordance with Symetra Change Management processes.	X	
14.	Verify Upgrade in Production.		X
15.	Update technical documentation reflecting changes resulting from the implementation of the Upgrade.	X	
MOSS Site Development and Management			
1.	Define business requirements, e.g. master and content page changes for site collections, enhanced MOSS features (e.g.,search, business data catalog, e-forms)		X
2.	Propose solutions to meet Symetra's requirements.	X	
3.	Approve solution.		X
4.	Implement, create and manage approved solution.	X	
5.	Export / import / migrate sites & site content based on requirements.	X	
6.	Manage site collection usage reports.	X	
7.	Manage site usage reports.		X
8.	Create site collections as requested by Symetra	X	
9.	Create sites and workspaces as requested by Symetra	X	
10.	Grant initial administrator rights for sites and workspaces	X	
11.	Configure and manage site level security to comply with Symetra requirements.		X
12.	Create and manage site configuration and content		X
13.	Manage site collection Recycle Bin.	X	
14.	Restore from site collection Recycle Bin.	X	
15.	Manage site Recycle Bin.		X
16.	Restore from site Recycle Bin.		X
17.	Backup from MOSS in accordance with current contractual Backup and Restore requirements	X	
18.	Restore to MOSS in accordance with current contractual Backup and Restore requirements	X	

Roles and Responsibilities		ACS	Symetra
19.	Manage blocked file types.	X	
20.	Identify reporting requirements		X
21.	Provide reporting solutions to meet Symetra's reporting requirements	X	

4.0 Service Management

- 4.1 Objectives
- No specific Service Level Requirements for this SOW have been identified at this time. All aspects of this SOW will be subject to and included in all of the current Symetra Service Level Requirements across all Service Towers.
- 4.2 Definitions
- The following defined terms shall apply to this SOW:
- Farm** — All MOSS services and components on all servers
- Web Application** — The IIS hosting application for MOSS site collections and Shared Services Providers
- Shared Services Provider (SSP)** — A collection of farm services that are available to and consumed by the associated Web applications and site collections
- Site Collection** — A group of Web sites with the same owner and administrative settings
- Site** — An individual site within a site collection
- Upgrades** — includes major and interim version releases (including service packs) for MOSS, Windows SharePoint Services (WSS) and related modules or components. Upgrades also include major patches not currently covered under established SMS patching processes.

SCHEDULE 2C
DISTRIBUTED COMPUTING SERVICES SOW

[Attached Hereto]

SCHEDULE 2C

SCHEDULE 2C
DISTRIBUTED COMPUTING SERVICES SOW
for
SYMETRA LIFE INSURANCE COMPANY (SYMETRA)
AUGUST 1, 2009

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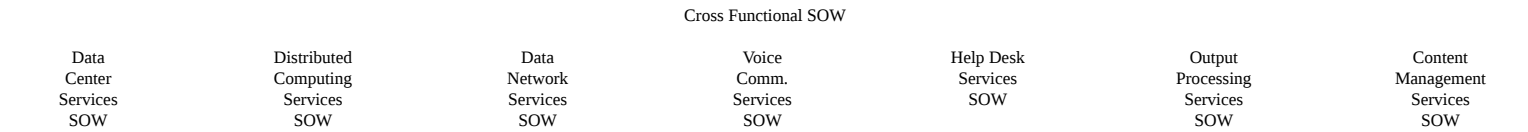


1.0 Distributed Computing Services Overview and Business Objectives

1.1 Services Overview

Distributed computing Services are the Services and activities detailed in this Distributed Computing Services Schedule 2C required to provide and support Symetra distributed computing infrastructure. ACS shall provide and support distributed (i.e., non-data center) infrastructure that includes all ACS supported servers, storage devices, workstations, printers, multi-function devices and system software and applications that are attached to the local-area network (LAN) as well as portable and standalone personal computing and other End-User devices.

As depicted in Figure 1 below, in addition to the Service described in this Schedule 2C, ACS is responsible for providing the Services described in Schedule 2A — Cross Functional Services SOW. Figure 1 depicts the relationship between the Cross Functional Services SOW, and all Schedules within the scope of this Agreement.



1.2 Service Objectives

The following are the key high-level Service objectives Symetra expects to achieve through outsourced distributed computing Services and this Schedule 2C:

- n Meet Symetra business needs for highly available, reliable, and secure Services
- n Acquire and maintain distributed computing Services that achieve the SLRs
- n Improve distributed computing and desktop service/support levels
- n Improve End-User productivity
- n Standardize the distributed computing and desktop environment (hardware and software)
- n Improve security, data management and backup in the distributed environment
- n Improve asset management and control
- n Improve total cost of ownership management
- n Support business initiatives
- n Achieve the SLRs/SLAs specified in **Section 4** of this Schedule 2C

2.0 Service Environment

2.1 Scope of the Infrastructure to be Supported

The following sub-sections specify the appendices and other relevant materials containing details of the distributed computing Services environment to be supported and complied with. Service environment appendices are to be maintained and reviewed with Symetra by ACS and made available to Symetra on a quarterly basis.

ACS will provide distributed computing Services for all Symetra employees and locations.

2.1.1 Hardware and Software

- a. A listing and description of hardware to be supported is provided in Appendix C.1 -Distributed Computing Hardware.
- b. A listing and description of the software and utilities to be supported is provided in Appendix C.2 — Distributed Computing Software.
- c. A listing and description of core images to be supported is provided in Appendix C.3 — Distributed Computing Core Images.

2.1.2 Service Locations

- a. A description of the Symetra Sites for which ACS will provide distributed computing Services is provided in Attachment B of the Agreement.

2.1.3 Personnel

- a. ACS will be responsible for providing qualified, and appropriately certified, staffing for the distributed computing Services environment as required to perform the Services required hereunder in accordance with the SLRs/SLAs set forth in this Schedule 2C.

3.0 Distributed Computing Support Services Requirements

3.1 Service Descriptions and Roles and Responsibilities

In addition to the Services, activities, and roles and responsibilities described in Schedule 2A - -Cross Functional Services SOW, distributed computing Services include the following Services, activities and roles and responsibilities.

3.1.1 Distributed Computing Services

The distributed computing Services provided by ACS under this Schedule 2C include End-User device provisioning and support required by Symetra End-Users, including the following:

- a. **Services:**
 - Procurement services
 - IMAC
 - Operational monitoring, as needed

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- Problem determination and resolution
 - Technical support and Break/Fix
 - Software deployment and management
- b. **File/Print/Storage Services:**
- Procurement services
 - Data storage, backup and recovery
 - Network-attached printer support
 - Local application servers
 - Remote server administration
 - Problem determination and resolution
 - Technical support as needed
- c. **Symetra Headquarter Workstation/End-User Services** (e.g., locally attached desktop computer, laptop computers, printers, accessory cables and workgroup hubs/switches, scanners, fax machines, multi-function devices, standardized personal digital assistant (PDA) devices, CD/DVD burners and integrated machines, and LCD)
- (IMACs
 - Operational monitoring, as needed
 - Commercially available system and productivity software deployment and management
 - Problem determination and resolution
 - Technical support and Break/Fix as needed
 - Management and distribution of Symetra approved standard image and related Symetra approved software
 - Hardware deployment
 - Excludes physical office relocations
- d. **Remote Location Workstation/End-User Services** (e.g., locally attached desktop computer, laptop computers, printers, scanners, fax, multi-function devices, standardized personal digital assistant (PDA) devices, facsimile machines, CD/DVD burners and integrated machines, and LCD)
- (IMACs, excluding physical office relocations
 - Operational monitoring, as needed
 - Problem determination and resolution
 - Technical support and Break/Fix as needed
 - Commercially available system and productivity software deployment and management

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- Management and distribution of Symetra approved standard image and related Symetra approved software
 - Hardware deployment
- e. **Storage Services:** Storage Services include the hardware, software and staff resources necessary to meet Symetra requirements for storing non-shared and shared information on Symetra’s distributed servers.
- f. **Desktop Applications Services:** Desktop application Services include the IT resources necessary to support business productivity software. Included are personal productivity and office applications services (in accordance with Symetra policies), and other basic IT resources necessary to meet the End-User requirement for performing typical office and business functions using commercially developed applications and office suites.
- g. **Electronic Mail (e-mail) Services:** Support of distributed components of centralized email Services (see Schedule 2B — Data Center SOW). This includes support for distributed e-mail applications, e-mail servers, wireless messaging (e.g., BlackBerry), End-User support and e-mail authorized End-User account management.
- h. **Remote Access Services - Employees:** Remote access support Services are the Services to support remote access hardware and software for Symetra employees in remote or home locations (e.g., VPN services).
- i. **Remote Support** — Remote support Services allows ACS Level 2 support technicians to manage desktop devices and software remotely whenever possible to remotely resolve tickets escalated from the help desk. This includes maintaining and troubleshooting the desktop operating system and supported desktop applications electronically to minimize the need to dispatch technical personnel or ship equipment for services, based on Symetra’s established policies and procedures.
- j.

The following tables identify each Party's roles and responsibilities associated with this Schedule 2C. An "X" is placed in the column under the Party that is responsible for performing the applicable task. As part of the Services, ACS shall perform all of the roles and responsibilities that are ACS obligations, as denoted by an "X" in the ACS column set forth in this Schedule 2C.

3.1.2 General Responsibilities

The following table identifies general roles and responsibilities associated with this Schedule 2C.

Table 1. General Roles and Responsibilities

General Roles and Responsibilities		ACS	Symetra
1.	Define desktop/End-User requirements		X
2.	Recommend Services and standards for supporting the desktop/End-User	X	
3.	Approve services and standards for supporting the desktop/End-Users		X

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General Roles and Responsibilities		ACS	Symetra
4.	Procure desktop and laptop hardware and software and peripherals.		X
5.	Deploy and manage desktop and laptop hardware and software (e.g., operating system, standard image, personal productivity and office automation software and services) in accordance with Symetra policies (e.g., desktop/laptop lifecycle, inventory, and End-User assignment policies) and cross-functional services (e.g., acquisition and management Services)	X	
6.	Procure and own network-attached servers, storage devices and peripherals	X	
7.	Deploy and manage network-attached servers, storage devices and peripherals	X	
8.	Procure locally attached printers, storage devices and miscellaneous peripherals		X
9.	Deploy and manage locally attached printers, storage devices and miscellaneous peripherals	X	
10.	Provide storage Services for distributed servers	X	
11.	Support distributed components of centralized email Services provided through Data Center Services SOW	X	
12.	Provide and support remote access Services for Symetra employees in remote or home locations	X	
13.	Provide Level 2 support for supported core software (e.g., personal productivity and office automation software)	X	
14.	Provide Level 2 support for Symetra business applications (e.g., ViewStar and Cognos)		X
15.	Provide Level 2 support of standard image components required for Symetra business applications	X	
16.	Provide desktop Break/Fix and Level 2 hardware and system software support as coordinated through the Help Desk	X	
17.	Provide server break/fix and Level 2 hardware and system software support as coordinated through the Help Desk	X	
18.	Provide Level 2 technical support of audio-visual technology in conference rooms and training rooms identified by Symetra	X	
19.	Provide Level 3 and Break/Fix technical support of audio-visual technology in conference rooms and training rooms identified by Symetra		X
20.	Evaluate and recommend desktop-related technology upgrades or refreshes	X	
21.	Review and approve technology upgrades or refresh plans prior to implementation		X

3.1.3 Core Software Build and Deployment Services

ACS will perform the core Software build deployment Services associated with the provision of distributed computing infrastructure. Core Software consists of the suite of Software programs used to build a Symetra-defined standard image(s) for a supported device type (e.g., operating system Software, office productivity and messaging Software). The following table identifies the core Software build and deployment roles and responsibilities.

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Table 2. Core Software Build and Deployment Roles and Responsibilities

Core Software Build and Deployment Roles and Responsibilities		ACS	Symetra
1.	Recommend core Software deployment/management policies and procedures	X	
2.	Review and approve core Software deployment/ management policies and procedures		X
3.	Provide technical assistance for defining core image(s) specifications for desktop, laptop and servers	X	
4.	Specify proprietary requirements for Symetra core image(s) for desktop and laptop systems.		X
5.	Approve standard core image(s) specifications		X
6.	Build core Software server image(s)	X	
7.	Build core Software desktop image(s)	X	
8.	Package and test for distribution and fallback	X	
9.	Test functionality of approved distribution		X
10.	Approve package for distribution		X
11.	Provide necessary utilities/tools to maintain and ensure compliance with core image(s) Software deployment/management policies and procedures	X	
12.	Manage deployment efforts using formal project management tools, methodologies and standards (e.g., ITIL change and configuration management practices)	X	
13.	Deploy core images (desktop, laptop, servers)	X	
14.	Provide and administer Software distribution services (e.g., automated tool, procedures, reporting)	X	
15.	Restore the End-User's core image with their unique application set and network connections as needed	X	
16.	Develop scripts and macro programs to automate standard Symetra processes as appropriate (e.g., upgrading desktop images)	X	
17.	Develop, implement, and maintain macro programs for Symetra standard distributed computing applications and processes	X	
18.	Conduct deployment reviews and provide results to Symetra	X	
19.	Review and approve results of deployment reviews		X

3.1.4 Symetra Application Software Build and Deployment Services

ACS will perform the Software build and deployment Services associated with the provision of Symetra application Software. Application Software consists of non-core Software packages (e.g., COTS applications, and Symetra custom developed applications).The following table identifies the Symetra application Software build and deployment roles and responsibilities

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Table 3. Symetra Application Software Build and Deployment Roles and Responsibilities

Symetra Application Software Build and Deployment Roles and Responsibilities		ACS	Symetra
1.	Recommend application Software deployment/management policies and procedures	X	
2.	Review and approve application Software deployment/management policies and procedures		X
3.	Provide technical assistance for defining Symetra application Software image specifications	X	
4.	Approve Symetra application image specifications		X
5.	Build Symetra application image		X
6.	Package and test for distribution and fallback	X	
7.	Test functionality of approved distribution		X
8.	Approve package for distribution		X
9.	Manage deployment efforts using formal project management tools, methodologies and standards (e.g., Change Management Procedures and ITIL configuration management practices)	X	
10.	Deploy Symetra application images	X	
11.	Provide and administer Software distribution Services (e.g., tools, procedures and reporting)	X	
12.	Conduct deployment reviews and provide results to Symetra	X	
13.	Review and approve results of deployment reviews		X

3.1.5 Operations and Administration

ACS is responsible for providing a number of operations and administration Services. Operations and administration Services include the activities associated with the day-to-day management of the installed systems and Software environment. The following table identifies the operations and administration Services roles and responsibilities that are specific to this Schedule.

Table 4. Operations and Administration Roles and Responsibilities

Operations and Administration Roles and Responsibilities		ACS	Symetra
1.	Relocation of equipment for interoffice moves.		X
2.	Provide on-site technical support to End-Users for maintenance and Break/Fix activities	X	
3.	Coordinate with the help desk, and all other necessary Third Parties and Symetra support organizations and End-Users to manage all on-site technical support requests to resolution and closure (e.g., scheduling deskside support)	X	
4.	Perform domain/operating system administration support activities (e.g., file and print sharing, logon user-id and password maintenance) for all managed servers (e.g., file/print and email)	X	
5.	Purchase and manage paper/forms/consumables		X

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Operations and Administration Roles and Responsibilities		
	ACS	Symetra
6. Install consumables for printers		X
7. Install paper/forms for printers		X
8. Remove desktop/End-User device print jobs and place in output bins, courier and/or mail		X
9. Distribute desktop/End-User device print jobs to user locations		X
10. Manage user accounts, disk space quotas and access control (e.g., OS, database, middleware, file systems and disk space, etc.)	X	
11. Provide support for Symetra approved personal digital assistants (PDAs)	X	
12. Provide Level 2 remote support for remote workers using Symetra standard equipment at Symetra locations prior to dispatch of a Third Party support organization	X	
13. Establish guidelines for priority on-call Services		X
14. Provide priority on-call Services in accordance with Symetra standard policy and procedures	X	

3.1.6 Install, Moves, Adds, Changes (IMACs)

IMAC Services are the activities associated with providing IMACs. The following table identifies the IMAC Services roles and responsibilities that are specific to this Schedule.

Table 5. Install, Moves, Adds, Changes (IMACs) Roles and Responsibilities

Install, Moves, Adds, Changes (IMACs) Roles and Responsibilities		
	ACS	Symetra
1. Define procedures for distributed computing IMAC Services		X
2. Contact the End-User and schedule an appropriate, agreed to time for the work to take place in remote offices	X	
3. Contact the End-User and schedule an appropriate, agreed to time for the work to take place in Symetra Sites	X	
4. Approve IMAC schedule		X
5. Conduct pre-installation and site survey activities (e.g., network connectivity, power and data jack preparation) in accordance with the procedures and specific Service Request	X	
6. Build, configure and test the system in accordance with the standard hardware configuration(s) and Software image and in accordance with the procedures and specific Service Request	X	
7. Perform hardware and Software IMACs and re-installations in accordance with the specific Service Request, procedures and other application policies (e.g., security policies)	X	
8. Conduct data and application migration that is necessary due to any hardware or Software IMACs and re-installations	X	
9. Provide basic End-User or technical staff orientation as needed when installing a new device	X	

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Install, Moves, Adds, Changes (IMACs) Roles and Responsibilities		
	ACS	Symetra
10. Update applicable cross functional management tools (e.g., asset management database) with required data and close an IMAC Service Request	X	
11. Coordinate with help desk and all other necessary Third Parties and Symetra support organizations to manage all IMAC requests to resolution and closure	X	

3.1.7 Special Support Services

ACS will provide the following special support Services, including installation/deployment, maintenance, support, Break/Fix, Software and other technical training, upgrades, etc.

- a. VIP Support—Includes all support for designated Symetra executives/VIPs. This can include support in the home or other remote locations. Help desk shall immediately dispatch desk side support.
- b. Sales Support — Provide support for designated key identified sales staff who work from their home or remote offices. Help desk shall escalate to the priority support person aligned with the key sales staff.
- c. Support for Remote End-Users temporarily in Symetra Sites.

4.0 Service Management

4.1 Objectives

A key objective of the Agreement is to attain the SLRs/SLAs. SLAs and project-specific SLAs are specified with Fee Reductions, as detailed in Schedule 5, where business is impacted through failure to meet significant mission critical systems or services, or project milestones or objectives warrants a reduction in Fees paid when Service performance requirements are not met. SLRs/SLAs are detailed in the following sections of this Schedule 2C..

ACS shall provide written reports to Symetra regarding ACS's compliance with the SLRs/SLAs specified in this Schedule.

4.2 Service Level Agreements (SLAs)

The SLRs for each of the following SLAs represent minimum service levels required across all Service Towers. ACS must consistently meet or exceed such SLRs.

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Table 6. Install, Moves, Adds and Changes (IMACSs)— Workstations Peripherals, and Distributed Servers

DEFINITION As defined in Attachment P— Definitions

Installs, Moves, Adds, Changes SLAs			
Request	Service Measure	Performance Target	SLR
1-10 in a single request for new equipment or software	Schedule installation appointment with the End-User	***	***
1-10 in a single request for new equipment or software	Elapsed time to deploy	***	***
Urgent request, or more than 10 in a single request, or new remote server deployment Services	Date and scheduled time	***	***
	Formula	As provided in the Spec Sheet	
	Measurement Interval	As provided in the Spec Sheet	
	Measurement method	As provided in the Spec Sheet	

Table 7. Software Installation SLA

Software Installation			
Request	Service Measure	Performance Target	SLR
Desktop/laptop/remote server, (e.g., OS, service packs and non- critical security patches) and other business Software, (e.g., Adobe Writer, Java, MS Project and email archive) in accordance with Symera policies.	Elapsed time to deploy	***	***
	Formula	As provided in the Spec Sheet	
	Measurement Interval	As provided in the Spec Sheet	
	Measurement method	As provided in the Spec Sheet	

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

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4.3 Reports

Without limiting the terms of **Section 2.11.1** of the Agreement, ACS shall provide written reports to Symetra regarding ACS’s compliance with the SLAs and other distributed computing activity reports specified in this Schedule 2C.

5.0 Referenced Schedule Appendices and Agreement Schedules

5.1 Referenced Schedule 2C Appendices

Schedule Appendix	Description
Appendix C.1	Distributed Computing Hardware
Appendix C.2	Distributed Computing Software
Appendix C.3	Distributed Computing Core Images

5.2 Referenced Agreement Schedules

Agreement	Description
Schedule 5	Fee Reductions
Schedule 2A	Cross Functional Services Schedule
Schedule 2B	Data Center Services Schedule

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Appendix C.1 — Distributed Computing Hardware Inventory as of 7/14/09

Status Code	Description
Pending Disposal	Asset is located in ACS storage and is waiting to be disposed. Is not longer viable or able to be redeployed.
Pending Mgr Assignment	Asset was used by an employee who left the company. Asset is still viable and will stay with the manager until manager decides where to redeploy it.
Active	Asset is actively being used in the environment.
Surplus	Asset is located in ACS storage and is waiting to be redeployed. Is viable and has not reached end of life.

COMPANY BOUGHT FOR		ITEM_NAME	CLASS	SUBCLASS	ASSET_TAG		SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
BUILDING												
Symetra Financial Center	Symetra Financial	Apple PowerMac G4	CPU	Apple Desktop	***		***	***	***	Active	05/13/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Apple PowerMac G5	CPU	Apple Desktop	***		***	***	***	Active	05/13/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Apple PowerMac G5	CPU	Apple Desktop	***		***	***	***	Active	09/29/2008	09/26/2008

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Atlanta	Symetra Financial	Compaq Deskpro	CPU	PC Desktop	***	***	***	***	Active	03/03/2009	03/03/2009
(Unknown)	Symetra Financial	Compaq Deskpro	CPU	PC Desktop	***	***	***	***	Active	03/03/2009	03/03/2009
(Unknown)	Symetra Financial	Compaq Deskpro	CPU	PC Desktop	***	***	***	***	Active	03/03/2009	03/03/2009
Symetra Financial Center	Symetra Financial	Compaq Deskpro 4000 266MHz	CPU	PC Desktop	***	***	***	***	Active	12/31/2005	12/31/2005
Key Center	Symetra Financial	Compaq Deskpro EN 1GHz CMT	CPU	PC Desktop	***	***	***	***	Active	09/25/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq Deskpro EN 1GHz CMT	CPU	PC Desktop	***	***	***	***	Active	02/05/2009	08/19/2005
Key Center	Symetra Financial	Compaq Deskpro EN 1GHz CMT	CPU	PC Desktop	***	***	***	***	Active	02/05/2009	08/19/2005
Key Center	Symetra Financial	Compaq Deskpro EN 1GHz CMT	CPU	PC Desktop	***	***	***	***	Active	02/05/2009	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq Deskpro EN 1GHz CMT	CPU	PC Desktop	***	***	***	***	Active	02/05/2009	09/23/2008
Miami	Symetra Financial	Compaq Deskpro EN 350MHz Tower	CPU	PC Desktop	***	***	***	***	Active	02/05/2009	12/22/2005
Conshocken	Symetra Financial	Compaq Deskpro EN 350MHz Tower	CPU	PC Desktop	***	***	***	***	Pending Disposal	12/21/2005	12/21/2005

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
South Windsor	Symetra Financial	Compaq Deskpro EN 350MHz Tower	CPU	PC Desktop	***	***	***	***	Pending Disposal	12/21/2005	12/21/2005
South Windsor	Symetra Financial	Compaq Deskpro EN 350MHz Tower	CPU	PC Desktop	***	***	***	***	Pending Disposal	12/21/2005	12/21/2005
South Windsor	Symetra Financial	Compaq Deskpro EN 350MHz Tower	CPU	PC Desktop	***	***	***	***	Pending Disposal	12/21/2005	12/21/2005
South Windsor	Symetra Financial	Compaq Deskpro EN 350MHz Tower	CPU	PC Desktop	***	***	***	***	Pending Disposal	12/21/2005	12/21/2005
South Windsor	Symetra Financial	Compaq Deskpro EN 350MHz Tower	CPU	PC Desktop	***	***	***	***	Pending Disposal	12/21/2005	12/21/2005
San Diego	Symetra Financial	Compaq Deskpro EN 350MHz Tower	CPU	PC Desktop	***	***	***	***	Pending Disposal	12/22/2005	12/22/2005
Miami	Symetra Financial	Compaq Deskpro EN 350MHz Tower	CPU	PC Desktop	***	***	***	***	Pending Disposal	12/27/2005	12/27/2005
Miami	Symetra Financial	Compaq Deskpro EN 350MHz Tower	CPU	PC Desktop	***	***	***	***	Pending Disposal	12/27/2005	12/27/2005
Miami	Symetra Financial	Compaq Deskpro EN 350MHz Tower	CPU	PC Desktop	***	***	***	***	Pending Disposal	12/27/2005	12/27/2005

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BUILDING	COMPANY BOUGHT FOR	ITEM_NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Miami	Symetra Financial	Compaq Deskpro EN 350MHz Tower	CPU	PC Desktop	***	***	***	***	Pending Disposal	12/27/2005	12/27/2005
Miami	Symetra Financial	Compaq Deskpro EN 350MHz Tower	CPU	PC Desktop	***	***	***	***	Pending Mgr Assignment	02/16/2008	12/27/2005
Plano	Symetra Financial	Compaq Deskpro EN 350MHz Tower	CPU	PC Desktop	***	***	***	***	Pending Mgr Assignment	02/20/2008	12/29/2005
Symetra Financial Center	Symetra Financial	Compaq Deskpro EN 450MHz Tower	CPU	PC Desktop	***	***	***	***	Pending Disposal	11/09/2007	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq Deskpro EN 450MHz Tower	CPU	PC Desktop	***	***	***	***	Pending Disposal	06/17/2009	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq Deskpro EN 450MHz Tower	CPU	PC Desktop	***	***	***	***	Pending Disposal	06/18/2009	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq Deskpro EN 450MHz Tower	CPU	PC Desktop	***	***	***	***	Pending Disposal	06/24/2009	08/19/2005
Miami	Symetra Financial	Compaq Deskpro EN 450MHz Tower	CPU	PC Desktop	***	***	***	***	Pending Mgr Assignment	02/16/2008	12/27/2005
Symetra Financial Center	Symetra Financial	Compaq Deskpro EN 733MHz CMT	CPU	PC Desktop	***	***	***	***	Active	02/05/2009	08/19/2005

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Compaq Deskpro EN 733MHz CMT	CPU	PC Desktop	***	***	***	***	Pending Disposal	07/18/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq Deskpro EN 733MHz CMT	CPU	PC Desktop	***	***	***	***	Pending Disposal	10/16/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq Deskpro EN 733MHz CMT	CPU	PC Desktop	***	***	***	***	Pending Disposal	10/16/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq Deskpro EN 733MHz CMT	CPU	PC Desktop	***	***	***	***	Pending Disposal	10/16/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq Deskpro EN 733MHz CMT	CPU	PC Desktop	***	***	***	***	Pending Disposal	10/16/2008	08/19/2005
Key Center	Symetra Financial	Compaq Deskpro EN 733MHz CMT	CPU	PC Desktop	***	***	***	***	Pending Mgr Assignment	08/01/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq Deskpro EN 733MHz CMT	CPU	PC Desktop	***	***	***	***	Pending Disposal	10/16/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq Deskpro EP 500MHz CMT	CPU	PC Desktop	***	***	***	***	Active	02/05/2009	08/19/2005
South Windsor	Symetra Financial	Compaq Deskpro EP 500MHz CMT	CPU	PC Desktop	***	***	***	***	Pending Disposal	12/21/2005	12/21/2005
South Windsor	Symetra Financial	Compaq Deskpro EP 500MHz CMT	CPU	PC Desktop	***	***	***	***	Pending Disposal	12/21/2005	12/21/2005

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Miami	Symetra Financial	Compaq Deskpro EP 500MHz CMT	CPU	PC Desktop	***	***	***	***	Pending	12/22/2005	12/22/2005
Symetra Financial Center	Symetra Financial	Compaq Deskpro EP 500MHz CMT	CPU	PC Desktop	***	***	***	***	Disposal		
Symetra Financial Center	Symetra Financial	Compaq Deskpro EP 500MHz CMT	CPU	PC Desktop	***	***	***	***	Pending	07/18/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq Deskpro EP 500MHz CMT	CPU	PC Desktop	***	***	***	***	Disposal	10/16/2008	08/19/2005
Conschocken	Symetra Financial	Compaq Deskpro EP 500MHz CMT	CPU	PC Desktop	***	***	***	***	Pending	06/24/2009	08/19/2005
South Windsor	Symetra Financial	Compaq Deskpro EP 500MHz CMT	CPU	PC Desktop	***	***	***	***	Disposal	12/21/2005	12/21/2005
South Windsor	Symetra Financial	Compaq Deskpro EP 500MHz CMT	CPU	PC Desktop	***	***	***	***	Pending	12/21/2005	12/21/2005
South Windsor	Symetra Financial	Compaq Deskpro EP 500MHz CMT	CPU	PC Desktop	***	***	***	***	Disposal	12/21/2005	12/21/2005
Boston	Symetra Financial	Compaq Deskpro EP 500MHz CMT	CPU	PC Desktop	***	***	***	***	Pending	12/28/2005	12/28/2005
Symetra Financial Center	Symetra Financial	Compaq Deskpro EP 500MHz CMT	CPU	PC Desktop	***	***	***	***	Disposal	10/16/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq Evo D500 1.7GHz CMT	CPU	PC Desktop	***	***	***	***	Pending	02/05/2009	08/19/2005
									Disposal		

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Plano	Symetra Financial	Compaq Evo D500 1.7GHz CMT	CPU	PC Desktop	***	***	***	***	Active	03/03/2009	03/03/2009
Symetra Financial Center	Symetra Financial	Compaq Evo D500 1.7GHz CMT	CPU	PC Desktop	***	***	***	***	Pending Disposal	10/16/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq Evo D500 1.8GHz CMT	CPU	PC Desktop	***	***	***	***	Active	02/05/2009	08/19/2005
Key Center	Symetra Financial	Compaq Evo D510 2.4GHz CMT	CPU	PC Desktop	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq Evo D510 2.4GHz CMT	CPU	PC Desktop	***	***	***	***	Active	11/15/2007	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq Evo D510 2.4GHz CMT	CPU	PC Desktop	***	***	***	***	Active	02/05/2009	08/19/2005
Key Center	Symetra Financial	Compaq Evo D510 2.4GHz CMT	CPU	PC Desktop	***	***	***	***	Active	02/05/2009	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq Evo D510 2.4GHz CMT	CPU	PC Desktop	***	***	***	***	Active	02/05/2009	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq Evo D510 2.4GHz CMT	CPU	PC Desktop	***	***	***	***	Active	02/05/2009	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq Evo D510 2.4GHz CMT	CPU	PC Desktop	***	***	***	***	Active	02/05/2009	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq Evo D510 2.4GHz CMT	CPU	PC Desktop	***	***	***	***	Active	02/05/2009	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq Evo D510 2.4GHz CMT	CPU	PC Desktop	***	***	***	***	Active	02/05/2009	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq Evo D510 2.4GHz CMT	CPU	PC Desktop	***	***	***	***	Active	02/05/2009	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq Evo D510 2.4GHz CMT	CPU	PC Desktop	***	***	***	***	Active	02/05/2009	08/19/2005

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Compaq Evo D510 2.4GHz CMT	CPU	PC Desktop	***	***	***	***	Active	02/05/2009	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq Evo D510 2.4GHz CMT	CPU	PC Desktop	***	***	***	***	Active	02/05/2009	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq Evo D510 2.4GHz CMT	CPU	PC Desktop	***	***	***	***	Active	02/05/2009	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq Evo D510 2.4GHz CMT	CPU	PC Desktop	***	***	***	***	Active	02/05/2009	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq Evo D510 2.4GHz CMT	CPU	PC Desktop	***	***	***	***	Active	02/05/2009	08/19/2005
(Unknown)	Symetra Financial	Compaq Evo D510 2.4GHz CMT	CPU	PC Desktop	***	***	***	***	Active	03/03/2009	03/03/2009
Symetra Financial Center	Symetra Financial	Compaq Evo D510 2.4GHz CMT	CPU	PC Desktop	***	***	***	***	Pending Disposal	07/01/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq Evo D510 2.4GHz CMT	CPU	PC Desktop	***	***	***	***	Pending Disposal	07/16/2008	12/31/2005
Symetra Financial Center	Symetra Financial	Compaq Evo D510 2.4GHz CMT	CPU	PC Desktop	***	***	***	***	Pending Disposal	10/16/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq Evo D510 2.4GHz CMT	CPU	PC Desktop	***	***	***	***	Pending Disposal	10/29/2008	08/19/2005

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Compaq Evo D510 2.4GHz CMT	CPU	PC Desktop	***	***	***	***	Pending Disposal	05/05/2009	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq Evo D510 2.4GHz CMT	CPU	PC Desktop	***	***	***	***	Pending Disposal	05/20/2009	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq Evo D510 2.4GHz CMT	CPU	PC Desktop	***	***	***	***	Pending Disposal	06/24/2009	08/19/2005
Symetra Financial Center	Symetra Financial	Dell Latitude D610 1.86GHz Laptop	CPU	PC Desktop	***	***	***	***	Disposal Surplus	01/28/2009	07/20/2006
Symetra Financial Center	Symetra Financial	Dell Latitude D610 1.86GHz Laptop	CPU	PC Desktop	***	***	***	***	Surplus	05/22/2009	10/18/2006
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Desktop	***	***	***	***	Active	11/20/2008	10/16/2007
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	03/10/2008	03/10/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	03/17/2008	03/17/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	03/23/2008	03/05/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	04/01/2008	03/13/2008

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	04/16/2008	06/05/2008
Key Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	04/23/2008	03/03/2008
Key Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	04/24/2008	03/03/2008
Atlanta	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	04/29/2008	03/03/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	05/19/2008	05/19/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	05/22/2008	05/22/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	05/23/2008	05/23/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	05/30/2008	05/30/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	05/30/2008	05/30/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	06/03/2008	06/03/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	06/06/2008	06/06/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	06/12/2008	06/12/2008
Key Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	06/12/2008	06/12/2008

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	06/17/2008	06/16/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	06/17/2008	06/17/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	06/17/2008	06/17/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	06/17/2008	06/17/2008
Key Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	06/18/2008	06/18/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	06/18/2008	06/18/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	06/18/2008	06/18/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	06/18/2008	06/18/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	06/19/2008	06/19/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	06/20/2008	06/20/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	06/23/2008	06/23/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	06/23/2008	06/23/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	06/23/2008	06/23/2008

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	06/23/2008	06/23/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	06/24/2008	06/24/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	06/24/2008	06/24/2008
Key Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	06/25/2008	06/25/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	07/01/2008	07/01/2008
Miami	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	07/02/2008	03/03/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	07/02/2008	07/02/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	07/02/2008	07/02/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	07/03/2008	07/03/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	07/06/2008	07/08/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	07/09/2008	07/09/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	07/09/2008	07/09/2008
Cincinnati	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	07/10/2008	07/09/2008

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	07/15/2008	07/15/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	07/15/2008	07/15/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	07/15/2008	07/15/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	07/16/2008	06/19/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	07/16/2008	07/16/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	07/16/2008	07/16/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	07/16/2008	07/16/2008
Key Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	07/16/2008	07/16/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	07/16/2008	07/16/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	07/16/2008	07/16/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	07/16/2008	07/16/2008

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

COMPANY BOUGHT FOR		ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
BUILDING											
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	07/16/2008	07/16/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	07/16/2008	07/16/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	07/16/2008	07/16/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	07/16/2008	07/16/2008
Key Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	07/17/2008	07/17/2008
Key Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	07/17/2008	07/17/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	07/17/2008	07/17/2008
Key Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	07/17/2008	07/17/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	07/18/2008	07/18/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	07/22/2008	07/22/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	07/23/2008	07/23/2008

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	07/30/2008	07/30/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	07/30/2008	07/30/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	07/30/2008	07/30/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	07/30/2008	07/30/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	07/30/2008	07/30/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	07/30/2008	07/30/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	07/30/2008	07/30/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	07/30/2008	07/30/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	07/30/2008	07/30/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	07/30/2008	07/30/2008

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	07/30/2008	07/30/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	07/30/2008	07/30/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	07/30/2008	07/30/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	07/31/2008	07/21/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	08/01/2008	08/01/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	08/01/2008	08/01/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	08/01/2008	08/01/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	08/01/2008	08/01/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	08/01/2008	08/01/2008
(Unknown)	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	08/05/2008	07/30/2008
Key Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	08/05/2008	08/05/2008
Key Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	08/06/2008	08/06/2008
Key Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	08/07/2008	08/07/2008

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	08/08/2008	08/07/2008
Boston	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	08/15/2008	07/25/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	08/21/2008	08/21/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	08/22/2008	08/06/2008
TeleWorker	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	08/22/2008	08/22/2008
Key Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	08/25/2008	07/28/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	08/25/2008	08/25/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	08/25/2008	08/25/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	08/25/2008	08/25/2008
Bethel Park (Pittsburgh)	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	08/25/2008	08/25/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	08/25/2008	08/25/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	08/25/2008	08/25/2008

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	08/25/2008	08/25/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	08/25/2008	08/25/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	08/26/2008	07/16/2008
Key Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	08/26/2008	08/26/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	08/26/2008	08/26/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	08/26/2008	08/26/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	08/26/2008	08/26/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	08/26/2008	08/26/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	08/26/2008	08/26/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	08/26/2008	08/26/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	08/26/2008	08/26/2008
Key Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	08/29/2008	08/29/2008

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	08/29/2008	08/29/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	08/29/2008	08/29/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	09/01/2008	07/30/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	09/01/2008	09/01/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	09/01/2008	09/01/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	09/01/2008	09/01/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	09/01/2008	09/01/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	09/01/2008	09/01/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	09/01/2008	09/01/2008
Key Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	09/10/2008	07/16/2008
Key Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	09/11/2008	07/01/2008
Key Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	09/25/2008	09/25/2008
Key Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	09/25/2008	09/25/2008

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	09/25/2008	09/25/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	09/25/2008	09/25/2008
Key Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	09/25/2008	09/25/2008
Key Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	09/25/2008	09/25/2008
Key Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	09/25/2008	09/25/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	09/25/2008	09/25/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	09/25/2008	09/25/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	09/25/2008	09/25/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	09/25/2008	09/25/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	09/25/2008	09/25/2008
Norcross	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	10/15/2008	07/16/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	10/15/2008	10/15/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	10/16/2008	10/16/2008

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BUILDING	COMPANY		ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
	Bought	For										
Key Center	Symetra Financial		Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	10/17/2008	10/17/2008
Symetra Financial Center	Symetra Financial		Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	10/20/2008	10/20/2008
Symetra Financial Center	Symetra Financial		Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	10/24/2008	09/11/2008
Norcross	Symetra Financial		Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	10/28/2008	07/17/2008
Symetra Financial Center	Symetra Financial		Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	10/28/2008	08/04/2008
Symetra Financial Center	Symetra Financial		Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	10/29/2008	07/30/2008
Key Center	Symetra Financial		Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	11/05/2008	09/25/2008
Norcross	Symetra Financial		Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	11/07/2008	08/25/2008
Symetra Financial Center	Symetra Financial		Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	11/10/2008	07/30/2008
Symetra Financial Center	Symetra Financial		Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	11/10/2008	10/15/2008
Symetra Financial Center	Symetra Financial		Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	11/18/2008	07/23/2008
Symetra Financial Center	Symetra Financial		Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	11/18/2008	10/15/2008
Symetra Financial Center	Symetra Financial		Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	11/21/2008	10/15/2008

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	11/25/2008	08/04/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	11/26/2008	10/15/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	11/26/2008	10/15/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	12/02/2008	08/26/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	12/03/2008	07/18/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	12/12/2008	06/11/2008
Key Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	01/06/2009	07/31/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	01/08/2009	07/30/2008
Key Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	01/08/2009	08/26/2008
Key Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	01/09/2009	06/24/2008
Key Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	01/13/2009	01/13/2009
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	01/14/2009	07/08/2008
South Windsor	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	01/16/2009	07/14/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	01/28/2009	05/30/2008

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	01/28/2009	06/24/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	02/09/2009	09/25/2008
Key Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	02/10/2009	03/31/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	02/10/2009	06/05/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	02/10/2009	06/16/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	02/10/2009	06/18/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	02/10/2009	06/20/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	02/10/2009	07/07/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	02/10/2009	07/16/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	02/10/2009	08/04/2008
Key Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	02/10/2009	08/25/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	02/10/2009	08/26/2008

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	02/10/2009	10/15/2008
NorthWest Data Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	02/13/2009	09/01/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	02/13/2009	09/25/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	02/19/2009	07/16/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	02/20/2009	07/15/2008
Key Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	03/02/2009	07/15/2008
Atlanta	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	03/10/2009	03/10/2009
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	03/10/2009	03/10/2009
(Unknown)	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	03/10/2009	03/10/2009
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	03/10/2009	03/10/2009
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	03/10/2009	03/10/2009
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	03/10/2009	03/10/2009
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	03/10/2009	03/10/2009

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	03/26/2009	05/23/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	03/30/2009	09/12/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	04/03/2009	09/25/2008
Indianapolis	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	04/14/2009	07/02/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	04/15/2009	08/01/2008
Key Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	04/17/2009	07/09/2008
Key Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	04/23/2009	09/01/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	04/28/2009	09/01/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	05/11/2009	08/01/2008
(Unknown)	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	05/13/2009	05/12/2009
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	05/14/2009	08/26/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	06/03/2009	07/16/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	06/04/2009	07/16/2008

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	06/16/2009	07/15/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	07/01/2009	07/10/2008
Indianapolis	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	07/07/2009	07/09/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	07/16/2008	07/15/2008
Key Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	09/25/2008	07/23/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	09/25/2008	08/01/2008
Norcross	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	09/29/2008	08/25/2008
Bethel Park (Pittsburgh)	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	09/29/2008	08/25/2008
Norcross	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	10/28/2008	09/12/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	12/26/2008	10/15/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	03/04/2009	07/21/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	03/27/2009	07/15/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	04/03/2009	07/30/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	04/06/2009	09/25/2008

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	04/13/2009	08/06/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	04/15/2009	07/30/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	04/21/2009	08/25/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	04/24/2009	08/25/2008
Cincinnati	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	05/18/2009	07/09/2008
(Unknown)	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	06/24/2009	03/30/2009
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	06/30/2009	10/15/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	07/06/2009	06/13/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Active	10/16/2008	04/15/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Pending Mgr Assignment	07/01/2009	05/27/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Surplus	01/22/2009	08/04/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Surplus	03/03/2009	06/20/2008

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Surplus	03/17/2009	06/25/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Surplus	04/02/2009	07/16/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Surplus	04/10/2009	05/27/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Surplus	05/26/2009	09/25/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Surplus	06/03/2009	07/16/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Surplus	06/03/2009	08/25/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Surplus	06/04/2009	09/01/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Surplus	06/10/2009	07/24/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Surplus	06/29/2009	06/17/2008

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Surplus	07/01/2009	07/30/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Surplus	07/10/2009	09/25/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Surplus	07/10/2009	09/25/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex 740 SFF	CPU	PC Desktop	***	***	***	***	Surplus	07/10/2009	09/25/2008
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX280 3.19GHz	CPU	PC Desktop	***	***	***	***	Active	05/12/2008	05/12/2008
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	02/08/2006	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	02/08/2006	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
South Windsor	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
South Windsor	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
South Windsor	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
South Windsor	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
South Windsor	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Miami	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Miami	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
South Windsor	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Miami	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Bethel Park (Pittsburgh)	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
South Windsor	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Miami	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
South Windsor	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
South Windsor	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Miami	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/29/2006	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/30/2006	02/08/2006

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Piano	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/30/2006	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/30/2006	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/30/2006	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/30/2006	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/30/2006	02/08/2006
Miami	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/30/2006	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/30/2006	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/30/2006	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/30/2006	02/08/2006

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/30/2006	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/30/2006	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/30/2006	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/30/2006	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/31/2006	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	05/31/2006	05/31/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	06/08/2006	06/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	06/09/2006	06/09/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	06/16/2006	06/16/2006

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	06/29/2006	06/29/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	07/24/2006	07/24/2006
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	08/24/2006	08/24/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	08/24/2006	08/24/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	08/24/2006	08/24/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	08/24/2006	08/24/2006
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	10/13/2006	10/13/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	10/17/2006	10/17/2006
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	10/17/2006	10/17/2006

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	10/17/2006	10/17/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	10/17/2006	10/17/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	10/17/2006	10/17/2006
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	10/17/2006	10/17/2006
South Windsor	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	10/17/2006	10/17/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	10/17/2006	10/17/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	10/18/2006	10/18/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	10/18/2006	10/18/2006
Plano	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	10/18/2006	10/18/2006

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	10/18/2006	10/18/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	10/18/2006	10/18/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	10/18/2006	10/18/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	10/18/2006	10/18/2006
Itasca	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	10/18/2006	10/18/2006
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	10/18/2006	10/18/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	11/14/2006	11/14/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	11/14/2006	11/14/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	11/14/2006	11/14/2006

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	11/14/2006	11/14/2006
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	11/14/2006	11/14/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	11/14/2006	11/14/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	11/14/2006	11/14/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	11/14/2006	11/14/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	12/11/2006	12/11/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	12/11/2006	12/11/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	12/14/2006	12/14/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	12/14/2006	12/14/2006

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	12/14/2006	12/14/2006
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	12/14/2006	12/14/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/23/2007	03/23/2007
TeleWorker	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/23/2007	03/23/2007
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/23/2007	03/23/2007
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	06/08/2007	06/08/2007
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	06/08/2007	06/08/2007
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	06/08/2007	06/08/2007
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	06/08/2007	06/08/2007

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	07/12/2007	07/12/2007
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	07/12/2007	07/12/2007
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	07/12/2007	07/12/2007
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	08/14/2007	08/14/2007
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	08/14/2007	08/14/2007
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	09/07/2007	09/07/2007
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	10/17/2007	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	11/07/2007	11/14/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	11/10/2007	02/08/2006

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	01/02/2008	01/02/2008
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	01/02/2008	01/02/2008
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	01/10/2008	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	01/14/2008	01/14/2008
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	01/28/2008	03/23/2007
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	04/04/2008	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	04/16/2008	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	04/17/2008	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	04/17/2008	02/08/2006

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	04/17/2008	08/24/2006
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	04/17/2008	11/14/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	04/21/2008	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	04/30/2008	06/08/2007
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	05/08/2008	05/31/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	05/13/2008	05/13/2008
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	05/13/2008	05/13/2008
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	05/16/2008	02/08/2006
Norcross	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	05/21/2008	09/13/2007

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	05/22/2008	01/24/2008
Norcross	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	05/26/2008	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	05/26/2008	08/24/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	06/02/2008	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	06/03/2008	02/08/2006
TeleWorker	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	06/13/2008	10/18/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	06/17/2008	02/08/2006
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	06/17/2008	10/18/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	06/20/2008	02/08/2006

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	07/03/2008	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	07/18/2008	04/04/2006
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	07/21/2008	03/23/2007
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	07/28/2008	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	08/04/2008	02/08/2006
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	08/04/2008	10/18/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	08/05/2008	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	08/06/2008	08/06/2008
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	08/29/2008	02/08/2006

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	09/03/2008	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	09/03/2008	07/20/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	09/04/2008	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	09/12/2008	12/14/2006
Bethel Park (Pittsburgh)	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	09/18/2008	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	09/22/2008	02/08/2006
San Diego	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	09/25/2008	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	09/25/2008	09/25/2008
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	09/25/2008	09/25/2008

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	09/25/2008	09/25/2008
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	09/25/2008	09/25/2008
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	09/25/2008	09/25/2008
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	09/25/2008	09/25/2008
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	09/25/2008	09/25/2008
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	09/25/2008	09/25/2008
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	09/25/2008	09/25/2008
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	09/25/2008	09/25/2008
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	09/25/2008	09/25/2008

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	09/25/2008	09/25/2008
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	09/25/2008	09/25/2008
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	09/25/2008	09/25/2008
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	09/26/2008	10/17/2006
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	09/26/2008	09/26/2008
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	09/26/2008	09/26/2008
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	09/26/2008	09/26/2008
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	09/26/2008	09/26/2008
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	09/26/2008	09/26/2008

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	10/02/2008	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	10/08/2008	11/14/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	10/16/2008	10/18/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	10/17/2008	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	10/17/2008	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	10/20/2008	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	10/20/2008	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	10/21/2008	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	10/21/2008	11/14/2006

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	10/21/2008	03/23/2007
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	10/23/2008	08/14/2007
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	10/27/2008	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	10/27/2008	10/18/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	11/05/2008	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	11/05/2008	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	11/05/2008	10/17/2006
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	11/05/2008	03/23/2007
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	11/20/2008	03/23/2007

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	11/24/2008	10/18/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	12/02/2008	07/21/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	12/03/2008	10/17/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	12/03/2008	06/08/2007
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	12/09/2008	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	12/09/2008	02/08/2006
Itasca	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	12/10/2008	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	12/10/2008	12/11/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	12/11/2008	02/08/2006

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	12/11/2008	11/14/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	12/11/2008	09/25/2008
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	12/12/2008	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	12/15/2008	02/08/2006
Exton	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	12/18/2008	11/14/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	12/19/2008	10/18/2006
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	12/29/2008	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	01/08/2009	02/08/2006
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	01/08/2009	02/08/2006

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	01/08/2009	07/12/2007
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	01/09/2009	12/14/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	01/14/2009	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	01/14/2009	02/08/2006
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	01/14/2009	01/14/2009
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	01/15/2009	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	01/21/2009	02/08/2006
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	01/23/2009	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	01/28/2009	02/08/2006

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	01/28/2009	11/14/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	01/30/2009	09/13/2007
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	02/09/2009	10/18/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	02/10/2009	02/08/2006
Miami	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	02/10/2009	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	02/10/2009	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	02/10/2009	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	02/10/2009	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	02/10/2009	02/08/2006

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	02/10/2009	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	02/10/2009	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	02/10/2009	02/08/2006
Plano	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	02/10/2009	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	02/10/2009	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	02/10/2009	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	02/10/2009	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	02/10/2009	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	02/10/2009	02/08/2006

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	02/10/2009	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	02/10/2009	05/10/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	02/10/2009	08/24/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	02/10/2009	08/24/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	02/10/2009	08/24/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	02/10/2009	10/17/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	02/10/2009	10/18/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	02/10/2009	10/18/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	02/10/2009	03/23/2007

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	02/10/2009	03/23/2007
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	02/10/2009	03/23/2007
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	02/10/2009	06/08/2007
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	02/10/2009	07/12/2007
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	02/10/2009	11/16/2007
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	02/11/2009	06/19/2008
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	02/12/2009	01/30/2009
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	02/16/2009	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	02/18/2009	02/08/2006

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	02/18/2009	06/09/2008
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	02/19/2009	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	02/19/2009	03/27/2007
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	02/24/2009	10/17/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	02/27/2009	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/02/2009	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/06/2009	02/08/2006
Atlanta	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/11/2009	03/11/2009
Atlanta	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/11/2009	03/11/2009

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Atlanta	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/11/2009	03/11/2009
Atlanta	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/11/2009	03/11/2009
(Unknown)	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/11/2009	03/11/2009
(Unknown)	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/11/2009	03/11/2009
(Unknown)	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/11/2009	03/11/2009
Hartford	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/11/2009	03/11/2009
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/11/2009	03/11/2009
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/11/2009	03/11/2009
Itasca	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/11/2009	03/11/2009

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Miami	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/11/2009	03/11/2009
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/11/2009	03/11/2009
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/11/2009	03/11/2009
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/11/2009	03/11/2009
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/11/2009	03/11/2009
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/12/2009	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/17/2009	02/08/2006
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/18/2009	09/26/2008
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/19/2009	06/08/2007

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/20/2009	04/16/2008
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/23/2009	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/23/2009	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/24/2009	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/25/2009	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/30/2009	10/17/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/30/2009	09/25/2008
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/30/2009	03/30/2009
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/31/2009	08/14/2007

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	04/03/2009	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	04/06/2009	02/08/2006
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	04/06/2009	02/23/2007
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	04/14/2009	02/08/2006
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	04/14/2009	11/14/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	04/14/2009	09/25/2008
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	04/20/2009	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	04/20/2009	04/20/2009
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	04/21/2009	02/08/2006

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	04/22/2009	09/25/2008
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	04/24/2009	06/08/2007
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	04/28/2009	09/25/2008
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	04/29/2009	10/17/2006
South Windsor	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	04/30/2009	02/23/2007
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	05/01/2009	10/17/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	05/04/2009	11/14/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	05/05/2009	07/20/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	05/05/2009	11/14/2006

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	05/05/2009	12/14/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	05/07/2009	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	05/07/2009	10/18/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	05/08/2009	12/11/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	05/11/2009	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	05/13/2009	12/14/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	05/14/2009	08/14/2007
Miami	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	05/14/2009	09/07/2007
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	05/18/2009	10/18/2006

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	05/19/2009	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	05/20/2009	10/18/2006
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	05/21/2009	07/12/2007
San Diego	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	05/28/2009	02/08/2006
San Diego	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	05/28/2009	10/17/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	05/29/2009	09/26/2008
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	06/02/2009	02/08/2006
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	06/02/2009	03/21/2008
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	06/03/2009	06/16/2006

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
(Unknown)	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	06/08/2009	06/08/2009
Indianapolis	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	06/09/2009	02/08/2006
Indianapolis	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	06/09/2009	02/08/2006
Indianapolis	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	06/09/2009	10/17/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	06/10/2009	09/25/2008
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	06/11/2009	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	06/16/2009	02/08/2006
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	06/16/2009	02/08/2006
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	06/16/2009	02/08/2006

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	06/16/2009	04/04/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	06/17/2009	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	06/17/2009	07/24/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	06/19/2009	08/24/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	06/19/2009	10/17/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	06/19/2009	10/18/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	06/22/2009	11/14/2006
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	06/22/2009	12/14/2006
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	06/23/2009	02/08/2006

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	06/23/2009	02/08/2006
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	06/23/2009	11/14/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	06/24/2009	02/08/2006
South Windsor	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	06/24/2009	06/09/2006
Norcross	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	06/24/2009	10/18/2006
Miami	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	06/24/2009	09/26/2008
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	06/26/2009	02/27/2008
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	07/01/2009	02/08/2006
Miami	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	07/01/2009	02/08/2006

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
(Unknown)	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	07/08/2009	06/16/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	07/10/2009	09/26/2008
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	07/14/2009	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	05/13/2008	02/08/2006
Miami	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	05/13/2008	02/08/2006
Miami	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	05/13/2008	02/08/2006
Atlanta	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	05/13/2008	02/08/2006
TeleWorker	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	05/13/2008	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	05/13/2008	02/08/2006

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Miami	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	05/13/2008	02/08/2006
South Windsor	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	05/13/2008	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	05/13/2008	11/14/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	05/13/2008	12/14/2006
Indianapolis	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	05/13/2008	06/08/2007
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	06/11/2008	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	06/20/2008	02/08/2006
Miami	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	07/25/2008	12/14/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	09/22/2008	10/18/2006

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	09/25/2008	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	09/25/2008	02/08/2006
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	09/25/2008	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	09/29/2008	09/26/2008
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	11/28/2008	02/08/2006
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	11/28/2008	05/12/2008
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	12/17/2008	11/14/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	01/13/2009	02/08/2006
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	02/16/2009	02/08/2006

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/16/2009	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/31/2009	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/31/2009	07/24/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	03/31/2009	03/13/2008
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	04/13/2009	10/17/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	04/15/2009	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	04/21/2009	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	04/21/2009	02/08/2006
NorthWest Data Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	04/22/2009	10/17/2006

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	04/23/2009	09/25/2008
(Unknown)	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	05/01/2009	11/14/2006
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	05/04/2009	06/08/2007
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	05/08/2009	08/07/2008
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	05/29/2009	07/12/2007
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	06/01/2009	03/23/2007
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	06/02/2009	02/08/2006
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	06/02/2009	03/23/2007
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	06/02/2009	03/23/2007

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	06/02/2009	03/23/2007
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	06/02/2009	03/23/2007
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	06/02/2009	03/23/2007
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	06/02/2009	03/23/2007
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	06/02/2009	03/23/2007
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	06/02/2009	03/23/2007
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	06/08/2009	02/08/2006
South Windsor	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	06/09/2009	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Active	06/15/2009	02/08/2006

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	06/16/2009	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	07/09/2009	03/11/2009
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	07/14/2009	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	07/14/2009	12/11/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	10/16/2008	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	10/16/2008	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	10/16/2008	10/18/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	10/16/2008	10/18/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Pending Disposal	06/09/2009	02/08/2006

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Pending Disposal	06/09/2009	02/08/2006
Miami	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Pending Mgr Assignment	02/16/2008	07/12/2007
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Pending Mgr Assignment	11/08/2008	07/21/2006
Key Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Pending Mgr Assignment	06/10/2009	10/18/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Pending Mgr Assignment	07/10/2009	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Surplus	07/25/2008	10/18/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Surplus	10/07/2008	11/14/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Surplus	11/10/2008	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Surplus	01/21/2009	10/18/2006

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Surplus	01/22/2009	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Surplus	02/03/2009	10/17/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Surplus	03/23/2009	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Surplus	03/26/2009	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Surplus	04/21/2009	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Surplus	05/01/2009	10/17/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Surplus	05/14/2009	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Surplus	05/18/2009	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Surplus	05/19/2009	10/18/2006

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Surplus	05/28/2009	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Surplus	05/28/2009	08/24/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Surplus	05/29/2009	10/18/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Surplus	06/09/2009	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Surplus	06/10/2009	10/18/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Surplus	06/11/2009	10/18/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Surplus	06/16/2009	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Surplus	06/19/2009	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Surplus	06/19/2009	07/20/2006

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Surplus	06/23/2009	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Surplus	06/24/2009	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Surplus	06/26/2009	05/31/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Surplus	07/07/2009	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Surplus	07/08/2009	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Surplus	07/09/2009	02/08/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Surplus	07/10/2009	10/18/2006
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	CPU	PC Desktop	***	***	***	***	Surplus	07/13/2009	02/08/2006
Symetra Financial Center	Symetra Financial	Dell Optiplex GX745 Desktop	CPU	PC Desktop	***	***	***	***	Active	08/14/2007	08/14/2007

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell Optiplex GX745 Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	09/13/2007	09/13/2007
Symetra Financial Center	Symetra Financial	Dell Optiplex GX745 Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	11/01/2007	09/20/2007
San Diego	Symetra Financial	Dell Optiplex GX745 Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	11/14/2007	10/17/2007
San Diego	Symetra Financial	Dell Optiplex GX745 Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	11/14/2007	10/17/2007
Symetra Financial Center	Symetra Financial	Dell Optiplex GX745 Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	01/02/2008	01/02/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex GX745 Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	01/28/2008	01/08/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex GX745 Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	01/31/2008	01/31/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex GX745 Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	02/19/2008	02/19/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex GX745 Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	03/13/2008	03/13/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex GX745 Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	04/04/2008	11/15/2007
San Diego	Symetra Financial	Dell Optiplex GX745 Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	04/16/2008	04/16/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex GX745 Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	05/13/2008	05/13/2008

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell Optiplex GX745 Desktop	CPU	PC Desktop	***	***	***	***	Active	05/26/2008	05/26/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex GX745 Desktop	CPU	PC Desktop	***	***	***	***	Active	06/04/2008	06/04/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex GX745 Desktop	CPU	PC Desktop	***	***	***	***	Active	06/06/2008	06/06/2008
South Windsor	Symetra Financial	Dell Optiplex GX745 Desktop	CPU	PC Desktop	***	***	***	***	Active	07/16/2008	07/15/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex GX745 Desktop	CPU	PC Desktop	***	***	***	***	Active	07/16/2008	07/16/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex GX745 Desktop	CPU	PC Desktop	***	***	***	***	Active	07/16/2008	07/16/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex GX745 Desktop	CPU	PC Desktop	***	***	***	***	Active	10/21/2008	05/13/2008
Symetra Financial Center	Symetra Financial	Dell Optiplex GX745 Desktop	CPU	PC Desktop	***	***	***	***	Active	02/09/2009	01/14/2008
TeleWorker	Symetra Financial	Dell Optiplex GX745 Desktop	CPU	PC Desktop	***	***	***	***	Active	02/10/2009	05/13/2008
Key Center	Symetra Financial	Dell Optiplex GX745 Desktop	CPU	PC Desktop	***	***	***	***	Active	03/02/2009	09/11/2007
Key Center	Symetra Financial	Dell Optiplex GX745 Desktop	CPU	PC Desktop	***	***	***	***	Active	03/09/2009	10/19/2007
Symetra Financial Center	Symetra Financial	Dell Optiplex GX745 Desktop	CPU	PC Desktop	***	***	***	***	Active	04/15/2009	09/07/2007

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
NorthWest Data Center	Symetra Financial	Dell Optiplex GX745 Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	05/01/2009	02/13/2009
Symetra Financial Center	Symetra Financial	Dell Optiplex GX745 Desktop	CPU	PC Desktop	[***]	[***]	[***]	[***]	Surplus	02/19/2009	07/16/2008
(Unknown)	Symetra Financial	Dell Precision 670 WorkStation	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	06/08/2009	06/08/2009
Symetra Financial Center	Symetra Financial	Hewlett Packard DC5000 2.8GHz CMT	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	12/15/2005	12/15/2005
Key Center	Symetra Financial	Hewlett Packard DC5000 2.8GHz CMT	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	02/05/2009	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DC5000 2.8GHz CMT	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	02/05/2009	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DC5000 2.8GHz CMT	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	02/05/2009	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DC5000 2.8GHz CMT	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	02/05/2009	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DC5000 2.8GHz CMT	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	02/05/2009	08/19/2005

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Hewlett Packard DC5000 2.8GHz CMT	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	02/05/2009	10/10/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DC5000 2.8GHz CMT	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	02/05/2009	12/31/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DC5000 2.8GHz CMT	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	02/05/2009	12/31/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DC5000 2.8GHz CMT	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	02/05/2009	12/31/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DC5000 2.8GHz CMT	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	02/05/2009	12/31/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DC5000 2.8GHz CMT	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	02/05/2009	08/15/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard DC5000 2.8GHz CMT	CPU	PC Desktop	[***]	[***]	[***]	[***]	Active	07/07/2009	12/31/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DC5000 2.8GHz CMT	CPU	PC Desktop	[***]	[***]	[***]	[***]	Pending Disposal	07/16/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DC5000 2.8GHz CMT	CPU	PC Desktop	[***]	[***]	[***]	[***]	Pending Disposal	07/16/2008	08/19/2005

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Hewlett Packard DC5000 2.8GHz CMT	CPU	PC Desktop	***	***	***	***	Pending Disposal	10/17/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DC5000 2.8GHz CMT	CPU	PC Desktop	***	***	***	***	Pending Disposal	05/08/2009	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DC5000 2.8GHz CMT	CPU	PC Desktop	***	***	***	***	Pending Disposal	05/28/2009	12/23/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DC5000 2.8GHz CMT	CPU	PC Desktop	***	***	***	***	Pending Disposal	05/29/2009	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DC5000 2.8GHz CMT	CPU	PC Desktop	***	***	***	***	Pending Disposal	06/04/2009	08/19/2005
Key Center	Symetra Financial	Hewlett Packard DC5000 2.8GHz CMT	CPU	PC Desktop	***	***	***	***	Pending Mgr Assignment	10/31/2008	08/19/2005
Key Center	Symetra Financial	Hewlett Packard DC5000 2.8GHz SFF	CPU	PC Desktop	***	***	***	***	Active	02/05/2009	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DC5000 2.8GHz SFF	CPU	PC Desktop	***	***	***	***	Active	02/05/2009	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DC5000 2.8GHz SFF	CPU	PC Desktop	***	***	***	***	Pending Disposal	06/23/2009	08/19/2005

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BUILDING	COMPANY BOUGHT FOR	ITEM_NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Hewlett Packard DC5000 2.8GHz SFF	CPU	PC Desktop	***	***	***	***	Surplus	06/23/2009	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DC5000MT 2.8GHz SFF	CPU	PC Desktop	***	***	***	***	Active	02/05/2009	09/22/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard DC5000MT 2.8GHz SFF	CPU	PC Desktop	***	***	***	***	Pending Disposal	06/03/2009	09/22/2008
(Unknown)	Symetra Financial	Hewlett Packard Evo D530 2.8ghz SFF	CPU	PC Desktop	***	***	***	***	Active	03/04/2009	03/03/2009
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	CPU	PC Desktop	***	***	***	***	Pending Mgr Assignment	03/11/2009	11/05/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	CPU	PC Desktop	***	***	***	***	Surplus	06/05/2009	11/05/2005
(Unknown)	Symetra Financial	HP Compaq DC7600 Convertible Minitower	CPU	PC Desktop	***	***	***	***	Active	03/03/2009	03/03/2009
(Unknown)	Symetra Financial	HP Compaq DC7600 Convertible Minitower	CPU	PC Desktop	***	***	***	***	Active	03/03/2009	03/03/2009

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET_TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT_NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell Latitude D420 Laptop	CPU	PC Laptop	***	***	***	***	Active	03/10/2009	03/10/2009
Indianapolis	Symetra Financial	Dell Latitude D610 1.86GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	05/31/2006	05/31/2006
Key Center	Symetra Financial	Dell Latitude D610 1.86GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	08/24/2006	08/24/2006
Symetra Financial Center	Symetra Financial	Dell Latitude D610 1.86GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	10/17/2006	10/17/2006
TeleWorker	Symetra Financial	Dell Latitude D610 1.86GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	10/18/2006	10/18/2006
Conshocken	Symetra Financial	Dell Latitude D610 1.86GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	11/14/2006	11/14/2006
Symetra Financial Center	Symetra Financial	Dell Latitude D610 1.86GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	11/14/2006	11/14/2006
Symetra Financial Center	Symetra Financial	Dell Latitude D610 1.86GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	12/11/2006	12/11/2006
Symetra Financial Center	Symetra Financial	Dell Latitude D610 1.86GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	05/16/2007	05/16/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D610 1.86GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	11/08/2007	11/08/2007
Key Center	Symetra Financial	Dell Latitude D610 1.86GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	03/13/2008	10/17/2006
Key Center	Symetra Financial	Dell Latitude D610 1.86GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	06/03/2008	05/12/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D610 1.86GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	10/20/2008	10/17/2006
Symetra Financial Center	Symetra Financial	Dell Latitude D610 1.86GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	10/21/2008	10/18/2006
Symetra Financial Center	Symetra Financial	Dell Latitude D610 1.86GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	12/16/2008	10/18/2006
Symetra Financial Center	Symetra Financial	Dell Latitude D610 1.86GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	12/24/2008	10/18/2006
Symetra Financial Center	Symetra Financial	Dell Latitude D610 1.86GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	01/12/2009	01/12/2009
Atlanta	Symetra Financial	Dell Latitude D610 1.86GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	01/12/2009	01/12/2009
Symetra Financial Center	Symetra Financial	Dell Latitude D610 1.86GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	01/20/2009	10/18/2006
Symetra Financial Center	Symetra Financial	Dell Latitude D610 1.86GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	01/22/2009	10/13/2006
Symetra Financial Center	Symetra Financial	Dell Latitude D610 1.86GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	01/28/2009	12/04/2007
Key Center	Symetra Financial	Dell Latitude D610 1.86GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	02/24/2009	12/11/2006

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Key Center	Symetra Financial	Dell Latitude D610 1.86GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	05/19/2009	12/04/2007
Miami	Symetra Financial	Dell Latitude D610 1.86GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	05/13/2008	02/08/2006
Atlanta	Symetra Financial	Dell Latitude D610 1.86GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	05/13/2008	02/08/2006
Symetra Financial Center	Symetra Financial	Dell Latitude D610 1.86GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	05/13/2008	02/08/2006
Symetra Financial Center	Symetra Financial	Dell Latitude D610 1.86GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	07/28/2008	10/17/2006
Norcross	Symetra Financial	Dell Latitude D610 1.86GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	09/09/2008	01/08/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D610 1.86GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	03/16/2009	12/04/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D610 1.86GHz Laptop	CPU	PC Laptop	***	***	***	***	Pending Disposal	01/13/2009	02/08/2006
Symetra Financial Center	Symetra Financial	Dell Latitude D610 1.86GHz Laptop	CPU	PC Laptop	***	***	***	***	Pending Disposal	01/20/2009	06/16/2006
Symetra Financial Center	Symetra Financial	Dell Latitude D610 1.86GHz Laptop	CPU	PC Laptop	***	***	***	***	Pending Disposal	05/19/2009	12/04/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D610 1.86GHz Laptop	CPU	PC Laptop	***	***	***	***	Pending Disposal	05/19/2009	04/14/2009
Symetra Financial Center	Symetra Financial	Dell Latitude D610 1.86GHz Laptop	CPU	PC Laptop	***	***	***	***	Pending Disposal	06/09/2009	10/18/2006
Bethel Park (Pittsburgh)	Symetra Financial	Dell Latitude D610 1.86GHz Laptop	CPU	PC Laptop	***	***	***	***	Pending Disposal Mgr Assignment	07/02/2008	02/08/2006
Symetra Financial Center	Symetra Financial	Dell Latitude D610 1.86GHz Laptop	CPU	PC Laptop	***	***	***	***	Surplus	02/04/2009	12/05/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D610 1.86GHz Laptop	CPU	PC Laptop	***	***	***	***	Surplus	02/16/2009	10/18/2006
Symetra Financial Center	Symetra Financial	Dell Latitude D610 1.86GHz Laptop	CPU	PC Laptop	***	***	***	***	Surplus	05/05/2009	09/24/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D610 1.86GHz Laptop	CPU	PC Laptop	***	***	***	***	Surplus	05/29/2009	12/04/2007
Key Center	Symetra Financial	Dell Latitude D620 1.66GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	01/18/2008	08/14/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.66GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	06/05/2008	06/05/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.66GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	10/21/2008	11/07/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.66GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	10/22/2008	08/14/2007

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Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.66GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	11/18/2008	01/25/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.66GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	02/19/2009	03/09/2007
TeleWorker	Symetra Financial	Dell Latitude D620 1.66GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	03/10/2009	03/10/2009
San Diego	Symetra Financial	Dell Latitude D620 1.66GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	03/10/2009	03/10/2009
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.66GHz Laptop	CPU	PC Laptop	***	***	***	***	Surplus	06/16/2009	08/14/2007
Miami	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	11/15/2006	11/15/2006
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	11/15/2006	11/15/2006
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	11/15/2006	11/15/2006
Key Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	11/15/2006	11/15/2006
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	11/15/2006	11/15/2006
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	12/11/2006	12/11/2006
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	02/23/2007	02/23/2007
Key Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	03/23/2007	03/23/2007
Boston	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	03/23/2007	03/23/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	05/16/2007	05/16/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	05/16/2007	05/16/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	05/16/2007	05/16/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	07/12/2007	07/12/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	07/12/2007	07/12/2007
Key Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	07/12/2007	07/12/2007

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET_TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT_NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	07/12/2007	07/12/2007
TeleWorker	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	07/12/2007	07/12/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	07/12/2007	07/12/2007
TeleWorker	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	08/14/2007	08/14/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	08/14/2007	08/14/2007
Key Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	09/13/2007	09/13/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	09/26/2007	09/26/2007
Conshocken	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	09/27/2007	09/27/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	12/07/2007	12/07/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	12/11/2007	12/11/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	01/23/2008	01/23/2008
Key Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	02/23/2008	02/11/2008
Boston	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	04/17/2008	09/21/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	04/18/2008	03/23/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	04/23/2008	03/23/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	04/23/2008	03/03/2008
Key Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	05/13/2008	08/14/2007
Key Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	05/20/2008	09/13/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	05/22/2008	11/15/2006
Key Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	06/16/2008	06/16/2008
Key Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	07/08/2008	08/14/2007

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET_TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT_NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	07/11/2008	07/11/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	07/21/2008	07/21/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	07/22/2008	03/23/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	07/28/2008	08/14/2007
Key Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	08/07/2008	08/07/2008
Miami	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	08/21/2008	08/21/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	09/17/2008	07/12/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	09/24/2008	09/24/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	09/24/2008	09/24/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	09/24/2008	09/24/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	09/25/2008	11/15/2006
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	10/15/2008	03/27/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	10/21/2008	03/23/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	10/21/2008	03/23/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	10/21/2008	07/12/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	10/21/2008	07/12/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	10/21/2008	02/14/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	10/23/2008	08/14/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	10/24/2008	07/12/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	10/28/2008	05/16/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	11/07/2008	07/12/2007

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET_TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT_NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	11/24/2008	03/23/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	11/26/2008	08/14/2007
Key Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	12/01/2008	11/15/2006
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	12/02/2008	04/16/2008
Bethel Park (Pittsburgh)	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	12/03/2008	07/12/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	12/25/2008	05/16/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	01/12/2009	08/14/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	01/13/2009	05/16/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	01/27/2009	05/16/2007
TeleWorker	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	01/28/2009	08/14/2007
Exton	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	01/28/2009	08/21/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	02/03/2009	04/18/2007
TeleWorker	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	02/03/2009	07/12/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	02/03/2009	10/07/2008
TeleWorker	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	02/06/2009	05/16/2007
TeleWorker	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	02/06/2009	05/16/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	02/10/2009	11/15/2006
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	02/10/2009	03/23/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	02/10/2009	03/23/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	02/10/2009	07/12/2007
Key Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	02/19/2009	09/13/2007

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET_TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT_NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	03/03/2009	05/16/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	03/05/2009	03/05/2009
(Unknown)	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	03/10/2009	03/10/2009
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	03/12/2009	05/16/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	03/19/2009	08/14/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	03/24/2009	03/23/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	03/26/2009	08/14/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	04/13/2009	03/23/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	04/21/2009	08/14/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	06/16/2009	12/04/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	06/18/2009	05/16/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	07/13/2009	08/14/2007
TeleWorker	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	05/13/2008	07/12/2007
San Diego	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	09/16/2008	11/15/2006
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	09/26/2008	03/23/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	09/26/2008	06/05/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	11/17/2008	07/12/2007
TeleWorker	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	01/05/2009	05/16/2007
Key Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	03/12/2009	05/16/2007
NorthWest Data Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	04/22/2009	03/27/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	04/27/2009	12/04/2007

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BUILDING	COMPANY BOUGHT FOR	ITEM_NAME	CLASS	SUBCLASS	ASSET_TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT_NAME	STATUS	STATUS DATE	ACQUIRE DATE
San Diego	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	04/30/2009	03/10/2009
Boston	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Active	06/01/2009	05/16/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Pending Disposal	02/12/2009	01/17/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Pending Disposal	03/26/2009	07/12/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Pending Mgr Assignment	06/06/2009	12/11/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Surplus	08/12/2008	03/23/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Surplus	10/28/2008	10/21/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Surplus	10/29/2008	08/14/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Surplus	06/10/2009	08/14/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Surplus	06/18/2009	03/23/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D620 1.83GHz Laptop	CPU	PC Laptop	***	***	***	***	Surplus	06/29/2009	02/12/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	05/16/2007	05/16/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	10/11/2007	10/11/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	10/12/2007	10/12/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	10/15/2007	09/17/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	10/17/2007	10/03/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	11/02/2007	11/02/2007
Key Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	11/30/2007	10/17/2007
TeleWorker	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	12/05/2007	11/15/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	12/07/2007	12/07/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	01/10/2008	11/15/2006
TeleWorker	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	02/12/2008	02/12/2008
TeleWorker	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	03/06/2008	02/11/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	03/25/2008	03/06/2008
Norcross	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	03/31/2008	03/31/2008
Norcross	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	03/31/2008	03/31/2008
Norcross	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	03/31/2008	03/31/2008
Bethel Park (Pittsburgh)	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	04/16/2008	03/10/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	04/16/2008	03/21/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	04/17/2008	01/07/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	04/17/2008	03/25/2008

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET_TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT_NAME	STATUS	STATUS DATE	ACQUIRE DATE
Key Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	04/22/2008	04/22/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	04/24/2008	03/03/2008
Boston	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	05/02/2008	05/02/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	05/06/2008	05/06/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	05/06/2008	05/06/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	05/06/2008	05/06/2008
Key Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	05/30/2008	05/30/2008
Key Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	06/03/2008	06/03/2008
Atlanta	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	06/04/2008	03/03/2008
Key Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	06/04/2008	06/04/2008
Key Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	06/05/2008	06/05/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	06/06/2008	06/06/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	06/09/2008	06/09/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	06/13/2008	06/13/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	06/16/2008	06/16/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	06/16/2008	06/16/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	06/16/2008	06/16/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	06/16/2008	06/16/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	06/16/2008	06/16/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	06/18/2008	06/18/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	06/19/2008	06/18/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	06/19/2008	06/19/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	06/19/2008	06/19/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	06/19/2008	06/19/2008
Key Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	06/20/2008	06/20/2008
Key Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	06/24/2008	06/24/2008
Key Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	06/27/2008	06/27/2008
Key Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	07/02/2008	07/02/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	07/03/2008	07/03/2008
Key Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	07/07/2008	05/18/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	07/08/2008	06/18/2008
Cincinnati	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	07/09/2008	07/09/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	07/10/2008	07/10/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	07/10/2008	07/10/2008
TeleWorker	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	07/15/2008	07/10/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	07/15/2008	07/15/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	07/16/2008	07/16/2008
Key Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	07/17/2008	07/09/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	07/17/2008	07/17/2008
Key Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	07/22/2008	09/23/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	07/23/2008	07/23/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	07/25/2008	07/25/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	07/25/2008	07/25/2008

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

COMPANY		ITEM NAME	CLASS	SUBCLASS	ASSET_TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT_NAME	STATUS	STATUS		ACQUIRE DATE
BUILDING	BOUGHT FOR									DATE		
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	07/25/2008		07/25/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	07/25/2008		07/25/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	07/30/2008		07/30/2008
TeleWorker	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	08/01/2008		08/01/2008
TeleWorker	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	08/07/2008		07/14/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	08/14/2008		08/14/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	08/25/2008		08/25/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	09/02/2008		09/02/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	09/03/2008		09/03/2008
South Windsor	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	09/05/2008		08/22/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	09/17/2008		05/16/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	09/17/2008		07/07/2008
Key Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	09/18/2008		03/21/2008
TeleWorker	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	09/18/2008		06/19/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	09/24/2008		09/24/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	09/24/2008		09/24/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	09/24/2008		09/24/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	09/24/2008		09/24/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	09/24/2008		09/24/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	09/24/2008		09/24/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	09/24/2008		09/24/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	09/25/2008		09/25/2008
Key Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	09/25/2008		09/25/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	09/30/2008		01/14/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	10/02/2008		07/28/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	10/08/2008		08/19/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	10/09/2008		03/03/2008
Key Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	10/15/2008		06/25/2008
Key Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	10/15/2008		08/04/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	10/15/2008		10/15/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	10/15/2008		10/15/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	10/17/2008		10/17/2008
Key Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	10/20/2008		01/07/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	10/20/2008		05/19/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	10/21/2008		01/15/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	10/21/2008		01/28/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	10/21/2008		05/06/2008
TeleWorker	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	10/21/2008		05/06/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	10/21/2008		06/06/2008

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET_TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT_NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	10/21/2008	07/11/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	10/21/2008	07/25/2008
Key Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	10/21/2008	08/07/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	10/21/2008	09/11/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	10/22/2008	01/14/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	10/22/2008	02/06/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	10/24/2008	10/10/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	10/28/2008	03/10/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	10/31/2008	10/17/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	10/31/2008	10/31/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	11/04/2008	07/10/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	11/18/2008	11/18/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	11/19/2008	03/03/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	12/04/2008	10/15/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	12/16/2008	10/28/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	12/19/2008	09/24/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	01/08/2009	08/19/2008
Key Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	01/09/2009	01/09/2009
Key Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	01/16/2009	09/26/2008
Key Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	01/20/2009	06/20/2008
TeleWorker	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	01/21/2009	01/21/2009
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	01/22/2009	01/22/2009
Indianapolis	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	01/26/2009	09/24/2008
TeleWorker	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	01/29/2009	01/07/2008
Boston	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	02/03/2009	07/17/2008
TeleWorker	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	02/04/2009	02/04/2009
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	02/06/2009	02/06/2009
TeleWorker	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	02/10/2009	03/06/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	02/10/2009	04/25/2008
TeleWorker	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	02/10/2009	06/18/2008
Miami	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	02/10/2009	10/15/2008
Norcross	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	02/10/2009	10/15/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	02/19/2009	02/19/2009
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	02/24/2009	02/24/2009
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	03/02/2009	02/27/2009
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	03/02/2009	02/27/2009
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	03/02/2009	02/27/2009
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	03/02/2009	02/27/2009

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET_TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT_NAME	STATUS	STATUS DATE	ACQUIRE DATE
Key Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	03/19/2009	03/19/2009
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	03/19/2009	03/19/2009
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	03/26/2009	02/27/2009
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	03/26/2009	02/27/2009
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	03/26/2009	03/02/2009
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	03/27/2009	02/27/2009
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	03/27/2009	02/27/2009
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	03/27/2009	03/02/2009
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	04/01/2009	09/22/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	04/02/2009	02/27/2009
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	04/03/2009	02/27/2009
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	04/06/2009	12/29/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	04/06/2009	03/02/2009
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	04/07/2009	03/10/2009
TeleWorker	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	04/08/2009	02/27/2009
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	04/08/2009	03/02/2009
Key Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	04/10/2009	02/27/2009
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	04/10/2009	03/02/2009
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	04/13/2009	02/27/2009
(Unknown)	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	04/13/2009	04/13/2009
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	04/13/2009	04/13/2009
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	04/13/2009	04/13/2009
Key Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	04/13/2009	04/13/2009
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	04/13/2009	04/13/2009
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	04/13/2009	04/13/2009
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	04/13/2009	04/13/2009
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	04/14/2009	03/19/2009
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	04/20/2009	02/27/2009
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	04/20/2009	02/27/2009
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	04/21/2009	02/27/2009
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	04/23/2009	02/04/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	04/28/2009	01/15/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	04/29/2009	04/23/2009
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	05/01/2009	02/27/2009
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	05/04/2009	02/27/2009
Key Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	05/04/2009	02/27/2009
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	05/04/2009	04/23/2009
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	05/04/2009	04/23/2009
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	05/04/2009	04/23/2009
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	05/05/2009	02/27/2009
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	05/05/2009	04/23/2009

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET_TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT_NAME	STATUS	STATUS DATE	ACQUIRE DATE
(Unknown)	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	05/12/2009	05/12/2009
Key Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	05/15/2009	05/19/2008
South Windsor	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	05/19/2009	06/05/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	05/22/2009	02/27/2009
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	05/26/2009	03/21/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	05/26/2009	05/01/2009
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	06/04/2009	06/25/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	06/09/2009	03/23/2008
Key Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	06/11/2009	01/31/2008
TeleWorker	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	06/16/2009	09/16/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	06/23/2009	02/27/2009
TeleWorker	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	06/25/2009	09/25/2008
(Unknown)	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	06/25/2009	06/25/2009
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	06/29/2009	03/10/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	07/06/2009	03/19/2009
(Unknown)	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	07/06/2009	07/06/2009
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	07/10/2009	01/15/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	05/13/2008	05/06/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	10/08/2008	07/08/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	01/16/2009	01/15/2009
Key Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	01/28/2009	01/27/2009
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	02/16/2009	02/13/2009
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	03/18/2009	09/22/2008
New York Office	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	03/23/2009	12/09/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	04/20/2009	10/11/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	05/05/2009	04/23/2009
Key Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	05/21/2009	08/12/2008
TeleWorker	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	06/22/2009	02/27/2009
NorthWest Data Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	06/29/2009	02/27/2009
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	07/08/2009	01/18/2008
New York Office	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	07/13/2009	02/20/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	10/16/2008	06/27/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	02/04/2009	02/04/2009
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	02/27/2009	02/27/2009
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	02/27/2009	02/27/2009
Bethel Park (Pittsburgh)	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Active	10/25/2007	10/19/2007
TeleWorker	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Pending	10/22/2008	02/20/2008
								Mg Assignment			

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET_TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT_NAME	STATUS	STATUS DATE	ACQUIRE DATE
Key Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Pending Mgr Assignment	11/08/2008	06/18/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Pending Mgr Assignment	12/31/2008	02/14/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Pending Mgr Assignment	06/03/2009	02/06/2008
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Surplus	06/25/2009	10/11/2007
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Surplus	07/01/2009	04/13/2009
Symetra Financial Center	Symetra Financial	Dell Latitude D630	CPU	PC Laptop	***	***	***	***	Surplus	07/06/2009	04/13/2009
Symetra Financial Center	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Surplus	07/10/2009	09/24/2008
TeleWorker	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	05/05/2009	04/20/2009
Symetra Financial Center	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	05/06/2009	05/06/2009
(Unknown)	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	05/08/2009	05/08/2009
(Unknown)	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	05/12/2009	05/12/2009
(Unknown)	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	05/12/2009	05/12/2009
Symetra Financial Center	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	05/12/2009	05/12/2009
Symetra Financial Center	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	05/14/2009	05/14/2009
Symetra Financial Center	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	05/19/2009	02/27/2009
Symetra Financial Center	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	05/19/2009	03/02/2009
Symetra Financial Center	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	05/19/2009	03/02/2009
Symetra Financial Center	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	05/19/2009	04/20/2009
Symetra Financial Center	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	05/19/2009	04/20/2009
Symetra Financial Center	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	05/19/2009	04/20/2009
Symetra Financial Center	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	05/19/2009	04/20/2009
Symetra Financial Center	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	05/19/2009	05/01/2009
Symetra Financial Center	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	05/19/2009	05/05/2009
(Unknown)	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	05/19/2009	05/05/2009
(Unknown)	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	05/21/2009	05/21/2009
(Unknown)	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	05/21/2009	05/21/2009
(Unknown)	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	05/21/2009	05/21/2009
(Unknown)	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	05/21/2009	05/21/2009
(Unknown)	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	05/21/2009	05/21/2009
(Unknown)	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	05/21/2009	05/21/2009
Key Center	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	05/21/2009	05/21/2009
TeleWorker	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	05/21/2009	05/21/2009
Symetra Financial Center	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	05/21/2009	05/21/2009
Key Center	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	05/28/2009	05/28/2009
Symetra Financial Center	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	05/29/2009	05/29/2009
Key Center	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	05/29/2009	05/29/2009
(Unknown)	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	06/02/2009	06/02/2009
(Unknown)	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	06/03/2009	06/03/2009

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET_TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT_NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	06/03/2009	06/03/2009
Key Center	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	06/04/2009	06/04/2009
Symetra Financial Center	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	06/05/2009	06/05/2009
(Unknown)	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	06/08/2009	06/08/2009
Miami	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	06/10/2009	05/18/2009
Symetra Financial Center	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	06/10/2009	06/10/2009
Symetra Financial Center	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	06/10/2009	06/10/2009
Miami	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	06/10/2009	06/10/2009
Symetra Financial Center	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	06/10/2009	06/10/2009
Key Center	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	06/10/2009	06/10/2009
Symetra Financial Center	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	06/10/2009	06/10/2009
Key Center	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	06/10/2009	06/10/2009
Symetra Financial Center	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	06/10/2009	06/10/2009
Symetra Financial Center	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	06/10/2009	06/10/2009
Symetra Financial Center	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	06/11/2009	06/11/2009
(Unknown)	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	06/12/2009	06/12/2009
(Unknown)	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	06/16/2009	06/16/2009
(Unknown)	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	06/16/2009	06/16/2009
TeleWorker	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	06/17/2009	04/20/2009
(Unknown)	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	06/25/2009	06/25/2009
(Unknown)	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	06/25/2009	06/25/2009
(Unknown)	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	06/25/2009	06/25/2009
(Unknown)	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	06/25/2009	06/25/2009
(Unknown)	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	06/25/2009	06/25/2009
(Unknown)	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	06/25/2009	06/25/2009
(Unknown)	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	06/25/2009	06/25/2009
(Unknown)	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	06/29/2009	06/29/2009
Symetra Financial Center	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	06/29/2009	06/29/2009
Symetra Financial Center	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	07/01/2009	07/01/2009
(Unknown)	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	07/06/2009	07/06/2009
NorthWest Data Center	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	03/11/2009	03/10/2009
Symetra Financial Center	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	04/20/2009	04/20/2009
Symetra Financial Center	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	04/20/2009	04/20/2009
Symetra Financial Center	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	06/05/2009	06/05/2009
Symetra Financial Center	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	06/29/2009	06/29/2009
Symetra Financial Center	Symetra Financial	Dell Latitude E6400 2.4 ghz laptop	CPU	PC Laptop	***	***	***	***	Active	06/29/2009	06/29/2009

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	IBM ThinkPad T42 1.6GHz	CPU	PC Laptop	***	***	***	***	Surplus	10/29/2008	08/31/2005
Symetra Financial Center	Symetra Financial	IBM ThinkPad T43 1.8GHz	CPU	PC Laptop	***	***	***	***	Active	10/10/2005	10/10/2005
Bethel Park (Pittsburgh)	Symetra Financial	IBM ThinkPad T43 1.8GHz	CPU	PC Laptop	***	***	***	***	Active	05/13/2008	05/13/2008

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT_NAME	STATUS	STATUS DATE	ACQUIRE DATE
Key Center	Symetra Financial	Compaq MV920 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq MV920 19" CRT	Monitor	19"	***	***	***	***	Pending Disposal	11/14/2007	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq MV920 19" CRT	Monitor	19"	***	***	***	***	Pending Disposal	05/29/2009	08/19/2005
Key Center	Symetra Financial	Compaq P110 21" CRT	Monitor	21"	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Compaq P110 21" CRT	Monitor	21"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq P110 21" CRT	Monitor	21"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq P110 21" CRT	Monitor	21"	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Compaq P110 21" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq P110 21" CRT	Monitor	21"	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Compaq P110 21" CRT	Monitor	21"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq P110 21" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq P110 21" CRT	Monitor	21"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq P110 21" CRT	Monitor	21"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq P110 21" CRT	Monitor	21"	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Compaq P110 21" CRT	Monitor	21"	***	***	***	***	Active	12/14/2005	12/14/2005
Key Center	Symetra Financial	Compaq P110 21" CRT	Monitor	21"	***	***	***	***	Active	05/01/2008	08/19/2005
Key Center	Symetra Financial	Compaq P110 21" CRT	Monitor	21"	***	***	***	***	Active	09/26/2008	09/26/2008
Symetra Financial Center	Symetra Financial	Compaq P110 21" CRT	Monitor	21"	***	***	***	***	Active	09/26/2008	09/26/2008
Symetra Financial Center	Symetra Financial	Compaq P110 21" CRT	Monitor	21"	***	***	***	***	Pending Disposal	11/09/2007	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq P110 21" CRT	Monitor	21"	***	***	***	***	Pending Disposal	10/17/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq P110 21" CRT	Monitor	21"	***	***	***	***	Pending Disposal	05/20/2009	08/19/2005
Key Center	Symetra Financial	Compaq P110 21" CRT	Monitor	21"	***	***	***	***	Surplus	11/09/2007	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq P1210 22" CRT	Monitor	22"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq P1210 22" CRT	Monitor	22"	***	***	***	***	Active	09/22/2005	08/19/2005
Indianapolis	Symetra Financial	Compaq P1210 22" CRT	Monitor	22"	***	***	***	***	Active	12/20/2005	12/20/2005
Symetra Financial Center	Symetra Financial	Compaq P70 17" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005

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Symetra Financial Center	Symetra Financial	Compaq QVision 210 21" CRT	Monitor	21"	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Compaq S910 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq S910 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Compaq S910 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Compaq S910 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq S910 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq S910 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq S910 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Norcross	Symetra Financial	Compaq S910 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq S910 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
San Diego	Symetra Financial	Compaq S910 19" CRT	Monitor	19"	***	***	***	***	Active	12/23/2005	12/23/2005
Symetra Financial Center	Symetra Financial	Compaq S910 19" CRT	Monitor	19"	***	***	***	***	Pending Disposal	10/17/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq S910 19" CRT	Monitor	19"	***	***	***	***	Pending Mgr Assignment	06/30/2009	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq V1000 21" CRT	Monitor	21"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq V1000 21" CRT	Monitor	21"	***	***	***	***	Active	12/17/2007	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq V1100 21" CRT	Monitor	21"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq V1100 21" CRT	Monitor	21"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq V1100 21" CRT	Monitor	21"	***	***	***	***	Active	10/17/2007	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq V1100 21" CRT	Monitor	21"	***	***	***	***	Pending Disposal	05/20/2009	09/26/2008
Symetra Financial Center	Symetra Financial	Compaq V70 17" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq V70 17" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq V70 17" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq V70 17" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq V70 17" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Compaq V70 17" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq V70 17" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS		ACQUIRE DATE
										DATE	DATE	
Symetra Financial Center	Symetra Financial	Compaq V70 17" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005		08/19/2005
Symetra Financial Center	Symetra Financial	Compaq V70 17" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005		08/19/2005
Symetra Financial Center	Symetra Financial	Compaq V70 17" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005		08/19/2005
Symetra Financial Center	Symetra Financial	Compaq V70 17" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005		08/19/2005
Symetra Financial Center	Symetra Financial	Compaq V70 17" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005		08/19/2005
Symetra Financial Center	Symetra Financial	Compaq V70 17" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005		08/19/2005
Symetra Financial Center	Symetra Financial	Compaq V70 17" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005		08/19/2005
Indianapolis	Symetra Financial	Compaq V70 17" CRT	Monitor	17"	***	***	***	***	Active	12/20/2005		12/20/2005
Boston	Symetra Financial	Compaq V70 17" CRT	Monitor	17"	***	***	***	***	Active	01/03/2006		01/03/2006
Boston	Symetra Financial	Compaq V70 17" CRT	Monitor	17"	***	***	***	***	Active	01/03/2006		01/03/2006
Boston	Symetra Financial	Compaq V70 17" CRT	Monitor	17"	***	***	***	***	Active	01/03/2006		01/03/2006
Symetra Financial Center	Symetra Financial	Compaq V70 17" CRT	Monitor	17"	***	***	***	***	Pending	07/01/2008		08/19/2005
									Disposal			
Symetra Financial Center	Symetra Financial	Compaq V70 17" CRT	Monitor	17"	***	***	***	***	Pending	10/17/2008		08/19/2005
									Disposal			
Symetra Financial Center	Symetra Financial	Compaq V70 17" CRT	Monitor	17"	***	***	***	***	Pending	10/17/2008		08/19/2005
									Disposal			
Symetra Financial Center	Symetra Financial	Compaq V70 17" CRT	Monitor	17"	***	***	***	***	Pending	10/17/2008		08/19/2005
									Disposal			
Symetra Financial Center	Symetra Financial	Compaq V70 17" CRT	Monitor	17"	***	***	***	***	Pending	12/09/2008		08/19/2005
									Disposal			
Symetra Financial Center	Symetra Financial	Compaq V70 17" CRT	Monitor	17"	***	***	***	***	Pending	06/04/2009		08/19/2005
									Disposal			
Symetra Financial Center	Symetra Financial	Compaq V70 17" CRT	Monitor	17"	***	***	***	***	Pending	06/18/2009		08/19/2005
									Disposal			
Symetra Financial Center	Symetra Financial	Compaq V70 17" CRT	Monitor	17"	***	***	***	***	Surplus	05/18/2009		08/19/2005
Key Center	Symetra Financial	Compaq V700 17" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005		08/19/2005
Symetra Financial Center	Symetra Financial	Compaq V700 17" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005		08/19/2005
Symetra Financial Center	Symetra Financial	Compaq V700 17" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005		08/19/2005
Symetra Financial Center	Symetra Financial	Compaq V75 17" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005		08/19/2005
Symetra Financial Center	Symetra Financial	Compaq V75 17" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005		08/19/2005

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT_NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Compaq V75 17" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Compaq V75 17" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq V75 17" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq V75 17" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
South Windsor	Symetra Financial	Compaq V75 17" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq V75 17" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq V75 17" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq V75 17" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Boston	Symetra Financial	Compaq V75 17" CRT	Monitor	17"	***	***	***	***	Active	12/28/2005	12/28/2005
Plano	Symetra Financial	Compaq V75 17" CRT	Monitor	17"	***	***	***	***	Active	12/28/2005	12/28/2005
Plano	Symetra Financial	Compaq V75 17" CRT	Monitor	17"	***	***	***	***	Active	12/29/2005	12/29/2005
Symetra Financial Center	Symetra Financial	Compaq V75 17" CRT	Monitor	17"	***	***	***	***	Pending Disposal	10/17/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq V75 17" CRT	Monitor	17"	***	***	***	***	Pending Disposal	10/17/2008	08/19/2005
Key Center	Symetra Financial	Compaq V90 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq V90 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq V90 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq V90 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq V90 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq V90 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq V90 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq V90 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq V90 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq V90 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq V90 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Compaq V90 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq V90 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq V90 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq V90 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Compaq V90 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT_NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Compaq V90 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Compaq V90 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Compaq V90 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq V90 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
San Diego	Symetra Financial	Compaq V90 19" CRT	Monitor	19"	***	***	***	***	Active	12/22/2005	12/22/2005
Cincinnati	Symetra Financial	Compaq V90 19" CRT	Monitor	19"	***	***	***	***	Active	12/28/2005	12/28/2005
Symetra Financial Center	Symetra Financial	Compaq V90 19" CRT	Monitor	19"	***	***	***	***	Active	03/03/2008	03/03/2008
Symetra Financial Center	Symetra Financial	Compaq V90 19" CRT	Monitor	19"	***	***	***	***	Active	09/26/2008	09/26/2008
Symetra Financial Center	Symetra Financial	Compaq V90 19" CRT	Monitor	19"	***	***	***	***	Pending Disposal	05/15/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq V90 19" CRT	Monitor	19"	***	***	***	***	Pending Disposal	09/02/2008	08/19/2005
Key Center	Symetra Financial	Compaq V90 19" CRT	Monitor	19"	***	***	***	***	Pending Disposal	09/16/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq V90 19" CRT	Monitor	19"	***	***	***	***	Pending Disposal	09/18/2008	08/19/2005
Key Center	Symetra Financial	Compaq V90 19" CRT	Monitor	19"	***	***	***	***	Pending Disposal	09/18/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq V90 19" CRT	Monitor	19"	***	***	***	***	Pending Disposal	10/02/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq V90 19" CRT	Monitor	19"	***	***	***	***	Pending Disposal	10/17/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq V90 19" CRT	Monitor	19"	***	***	***	***	Pending Disposal	10/17/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq V90 19" CRT	Monitor	19"	***	***	***	***	Pending Disposal	02/04/2009	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq V90 19" CRT	Monitor	19"	***	***	***	***	Pending Disposal	07/10/2009	08/19/2005
Key Center	Symetra Financial	Compaq V900 19" CRT	Monitor	19"	***	***	***	***	Mgt Assignment		
Symetra Financial Center	Symetra Financial	Compaq V900 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Compaq V900 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Miami	Symetra Financial	Compaq V900 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Compaq V900 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Comerstone P1600 21" CRT	Monitor	21"	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Comerstone P1600 21" CRT	Monitor	21"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Comerstone P1600 21" CRT	Monitor	21"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Comerstone P1600 21" CRT	Monitor	21"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Comerstone P1600 21" CRT	Monitor	21"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Comerstone P1600 21" CRT	Monitor	21"	***	***	***	***	Active	09/22/2005	08/19/2005

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT_NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Cornerstone P1600 21" CRT	Monitor	21"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Cornerstone P1600 21" CRT	Monitor	21"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Cornerstone P1600 21" CRT	Monitor	21"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Cornerstone P1600 21" CRT	Monitor	21"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Cornerstone P1600 21" CRT	Monitor	21"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Cornerstone P1600 21" CRT	Monitor	21"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Cornerstone P1600 21" CRT	Monitor	21"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Cornerstone P1600 21" CRT	Monitor	21"	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Cornerstone P1600 21" CRT	Monitor	21"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Cornerstone P1600 21" CRT	Monitor	21"	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Cornerstone P1600 21" CRT	Monitor	21"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Cornerstone P1600 21" CRT	Monitor	21"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Cornerstone P1600 21" CRT	Monitor	21"	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Cornerstone P1600 21" CRT	Monitor	21"	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Cornerstone P1600 21" CRT	Monitor	21"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Cornerstone P1600 21" CRT	Monitor	21"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Cornerstone P1600 21" CRT	Monitor	21"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Cornerstone P1600 21" CRT	Monitor	21"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Cornerstone P1600 21" CRT	Monitor	21"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Cornerstone P1600 21" CRT	Monitor	21"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Cornerstone P1600 21" CRT	Monitor	21"	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Cornerstone P1600 21" CRT	Monitor	21"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Cornerstone P1600 21" CRT	Monitor	21"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Cornerstone P1600 21" CRT	Monitor	21"	***	***	***	***	Active	09/22/2005	08/19/2005

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Symetra Financial Center	Symetra Financial	Cornerstone P1600 21" CRT	Monitor	21"	***	***	***	***	Surplus	03/12/2009	08/19/2005
Indianapolis	Symetra Financial	Dell D1728D-LS VS17X 17" CRT	Monitor	17"	***	***	***	***	Active	01/04/2006	01/04/2006
Key Center	Symetra Financial	Dell E172FPT LCD Monitor	Monitor	17"	***	***	***	***	Active	03/02/2009	09/29/2008
Indianapolis	Symetra Financial	Dell UltraScan D1025HT 17" CRT	Monitor	17"	***	***	***	***	Active	12/21/2005	12/21/2005
Indianapolis	Symetra Financial	Dell UltraScan D1025HT 17" CRT	Monitor	17"	***	***	***	***	Active	12/21/2005	12/21/2005
Indianapolis	Symetra Financial	Dell UltraScan D1025HT 17" CRT	Monitor	17"	***	***	***	***	Active	12/21/2005	12/21/2005
Indianapolis	Symetra Financial	Dell UltraScan D1025HT 17" CRT	Monitor	17"	***	***	***	***	Active	12/21/2005	12/21/2005
Indianapolis	Symetra Financial	Dell UltraScan D1025HT 17" CRT	Monitor	17"	***	***	***	***	Active	12/21/2005	12/21/2005
Indianapolis	Symetra Financial	Dell UltraScan D1025HT 17" CRT	Monitor	17"	***	***	***	***	Active	12/21/2005	12/21/2005
Indianapolis	Symetra Financial	Dell UltraScan D1025HT 17" CRT	Monitor	17"	***	***	***	***	Active	12/21/2005	12/21/2005
Indianapolis	Symetra Financial	Dell UltraScan D1025HT 17" CRT	Monitor	17"	***	***	***	***	Active	12/21/2005	12/21/2005
Indianapolis	Symetra Financial	Dell UltraScan D1025HT 17" CRT	Monitor	17"	***	***	***	***	Active	12/21/2005	12/21/2005
Indianapolis	Symetra Financial	Dell UltraScan D1025HT 17" CRT	Monitor	17"	***	***	***	***	Active	12/21/2005	12/21/2005
Indianapolis	Symetra Financial	Dell UltraScan D1025HT 17" CRT	Monitor	17"	***	***	***	***	Active	12/21/2005	12/21/2005
Indianapolis	Symetra Financial	Dell UltraScan D1025HT 17" CRT	Monitor	17"	***	***	***	***	Active	12/21/2005	12/21/2005
Indianapolis	Symetra Financial	Dell UltraScan D1025HT 17" CRT	Monitor	17"	***	***	***	***	Active	12/21/2005	12/21/2005
Indianapolis	Symetra Financial	Dell UltraScan D1025HT 17" CRT	Monitor	17"	***	***	***	***	Pending Mgr Assignment	02/20/2008	12/21/2005
Indianapolis	Symetra Financial	Dell UltraScan D1025HT 17" CRT	Monitor	17"	***	***	***	***	Pending Mgr Assignment	02/20/2008	12/21/2005
Indianapolis	Symetra Financial	Dell UltraScan D1025HT 17" CRT	Monitor	17"	***	***	***	***	Surplus	12/21/2005	12/21/2005
Indianapolis	Symetra Financial	Dell UltraScan D1025HT 17" CRT	Monitor	17"	***	***	***	***	Surplus	12/21/2005	12/21/2005

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Indianapolis	Symetra Financial	Dell UltraScan D1025HTX 17" CRT	Monitor	17"	***	***	***	***	Active	12/21/2005	12/21/2005
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	05/11/2006	05/11/2006
Key Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	05/11/2006	05/11/2006
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	05/11/2006	05/11/2006
Key Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	05/11/2006	05/11/2006
Key Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	05/11/2006	05/11/2006
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	05/11/2006	05/11/2006
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	05/11/2006	05/11/2006
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	05/11/2006	05/11/2006
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	05/31/2006	05/31/2006
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	07/24/2006	07/24/2006
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	07/24/2006	07/24/2006
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	11/14/2006	11/14/2006
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	11/14/2006	11/14/2006
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	11/14/2006	11/14/2006
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	12/11/2006	12/11/2006
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	12/11/2006	12/11/2006
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	12/11/2006	12/11/2006
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	12/11/2006	12/11/2006
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	12/11/2006	12/11/2006
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	12/11/2006	12/11/2006
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	12/11/2006	12/11/2006

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Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	02/23/2007	02/23/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	02/23/2007	02/23/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	02/23/2007	02/23/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	02/23/2007	02/23/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	02/23/2007	02/23/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	02/23/2007	02/23/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	02/23/2007	02/23/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	02/23/2007	02/23/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	02/23/2007	02/23/2007
Key Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	03/27/2007	03/27/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	03/27/2007	03/27/2007
Key Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	03/27/2007	03/27/2007
Key Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	03/27/2007	03/27/2007
San Diego	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	03/27/2007	03/27/2007
San Diego	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	03/27/2007	03/27/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	03/27/2007	03/27/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	03/27/2007	03/27/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	03/27/2007	03/27/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	03/27/2007	03/27/2007
Key Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	03/27/2007	03/27/2007
Key Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	03/27/2007	03/27/2007
Key Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	03/27/2007	03/27/2007

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Key Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	03/27/2007	03/27/2007
Key Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	03/27/2007	03/27/2007
Key Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	03/27/2007	03/27/2007
Key Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	03/27/2007	03/27/2007
Key Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	03/27/2007	03/27/2007
Key Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	03/27/2007	03/27/2007
Key Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	03/27/2007	03/27/2007
Key Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	03/27/2007	03/27/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	03/27/2007	03/27/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	03/27/2007	03/27/2007
Conshocken	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	03/27/2007	03/27/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	03/27/2007	03/27/2007
Key Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	03/27/2007	03/27/2007
Key Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	03/27/2007	03/27/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	03/27/2007	03/27/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	03/27/2007	03/27/2007
San Diego	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	03/27/2007	03/27/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	03/27/2007	03/27/2007
TeleWorker	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	03/27/2007	03/27/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	03/27/2007	03/27/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	03/27/2007	03/27/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	04/02/2007	04/02/2007

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Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	05/14/2007	05/14/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	05/14/2007	05/14/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	05/14/2007	05/14/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	05/14/2007	05/14/2007
Key Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	05/14/2007	05/14/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	05/14/2007	05/14/2007
Boston	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	05/14/2007	05/14/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	05/14/2007	05/14/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	05/14/2007	05/14/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	05/14/2007	05/14/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	05/14/2007	05/14/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	05/14/2007	05/14/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	05/14/2007	05/14/2007
Key Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	05/14/2007	05/14/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	05/14/2007	05/14/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	05/14/2007	05/14/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	05/14/2007	05/14/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	05/14/2007	05/14/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	05/14/2007	05/14/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	05/14/2007	05/14/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	05/14/2007	05/14/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	05/14/2007	05/14/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	08/14/2007	08/14/2007

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT_NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	08/14/2007	08/14/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	09/13/2007	09/13/2007
Atlanta	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	09/13/2007	09/13/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	12/17/2007	03/27/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	01/28/2008	05/14/2007
Key Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	04/25/2008	05/14/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	05/13/2008	05/14/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	05/21/2008	02/23/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	08/21/2008	12/11/2006
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	10/06/2008	09/29/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	10/13/2008	05/14/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	10/17/2008	05/14/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	12/02/2008	12/17/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	01/08/2009	03/28/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	02/19/2009	12/11/2006
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	03/30/2009	05/14/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	04/21/2009	03/27/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	04/23/2009	12/11/2006
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	10/16/2008	11/14/2006
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	10/16/2008	03/27/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Active	10/16/2008	05/14/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Pending Disposal	02/14/2008	02/23/2007
Key Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Pending Mgr Assignment	11/04/2008	05/14/2007

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Pending Mgr Assignment	11/08/2008	03/27/2007
Key Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Pending Mgr Assignment	11/08/2008	05/14/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1907FP 19" LCD	Monitor	19"	***	***	***	***	Pending Mgr Assignment	11/08/2008	05/14/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1908FP 19" LCD	Monitor	19"	***	***	***	***	Active	07/12/2007	07/12/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1908FP 19" LCD	Monitor	19"	***	***	***	***	Active	07/12/2007	07/12/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1908FP 19" LCD	Monitor	19"	***	***	***	***	Active	07/12/2007	07/12/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1908FP 19" LCD	Monitor	19"	***	***	***	***	Active	07/12/2007	07/12/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1908FP 19" LCD	Monitor	19"	***	***	***	***	Active	07/12/2007	07/12/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1908FP 19" LCD	Monitor	19"	***	***	***	***	Active	07/12/2007	07/12/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1908FP 19" LCD	Monitor	19"	***	***	***	***	Active	07/12/2007	07/12/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1908FP 19" LCD	Monitor	19"	***	***	***	***	Active	08/15/2007	08/15/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1908FP 19" LCD	Monitor	19"	***	***	***	***	Active	08/15/2007	08/15/2007
Atlanta	Symetra Financial	Dell UltraSharp 1908FP 19" LCD	Monitor	19"	***	***	***	***	Active	08/15/2007	08/15/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1908FP 19" LCD	Monitor	19"	***	***	***	***	Active	08/15/2007	08/15/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1908FP 19" LCD	Monitor	19"	***	***	***	***	Active	08/15/2007	08/15/2007
Bethel Park (Pittsburgh)	Symetra Financial	Dell UltraSharp 1908FP 19" LCD	Monitor	19"	***	***	***	***	Active	08/15/2007	08/15/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1908FP 19" LCD	Monitor	19"	***	***	***	***	Active	08/15/2007	08/15/2007
Atlanta	Symetra Financial	Dell UltraSharp 1908FP 19" LCD	Monitor	19"	***	***	***	***	Active	08/15/2007	08/15/2007
Key Center	Symetra Financial	Dell UltraSharp 1908FP 19" LCD	Monitor	19"	***	***	***	***	Active	08/15/2007	08/15/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1908FP 19" LCD	Monitor	19"	***	***	***	***	Active	08/15/2007	08/15/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1908FP 19" LCD	Monitor	19"	***	***	***	***	Active	08/15/2007	08/15/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1908FP 19" LCD	Monitor	19"	***	***	***	***	Active	08/15/2007	08/15/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1908FP 19" LCD	Monitor	19"	***	***	***	***	Active	08/15/2007	08/15/2007

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1908FP 19" LCD	Monitor	19"	***	***	***	***	Active	09/07/2007	09/07/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1908FP 19" LCD	Monitor	19"	***	***	***	***	Active	09/13/2007	09/13/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1908FP 19" LCD	Monitor	19"	***	***	***	***	Active	09/13/2007	09/13/2007
Key Center	Symetra Financial	Dell UltraSharp 1908FP 19" LCD	Monitor	19"	***	***	***	***	Active	09/13/2007	09/13/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1908FP 19" LCD	Monitor	19"	***	***	***	***	Active	09/13/2007	09/13/2007
Key Center	Symetra Financial	Dell UltraSharp 1908FP 19" LCD	Monitor	19"	***	***	***	***	Active	09/13/2007	09/13/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1908FP 19" LCD	Monitor	19"	***	***	***	***	Active	09/13/2007	09/13/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1908FP 19" LCD	Monitor	19"	***	***	***	***	Active	09/14/2007	09/14/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1908FP 19" LCD	Monitor	19"	***	***	***	***	Active	11/02/2007	11/02/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1908FP 19" LCD	Monitor	19"	***	***	***	***	Active	02/14/2008	02/14/2008
Key Center	Symetra Financial	Dell UltraSharp 1908FP 19" LCD	Monitor	19"	***	***	***	***	Active	04/01/2008	04/01/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1908FP 19" LCD	Monitor	19"	***	***	***	***	Active	05/10/2008	05/10/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1908FP 19" LCD	Monitor	19"	***	***	***	***	Active	06/16/2008	06/16/2008
Key Center	Symetra Financial	Dell UltraSharp 1908FP 19" LCD	Monitor	19"	***	***	***	***	Active	07/10/2008	03/02/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1908FP 19" LCD	Monitor	19"	***	***	***	***	Active	07/22/2008	07/12/2007
Key Center	Symetra Financial	Dell UltraSharp 1908FP 19" LCD	Monitor	19"	***	***	***	***	Active	09/08/2008	09/08/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1908FP 19" LCD	Monitor	19"	***	***	***	***	Active	10/17/2008	08/15/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1908FP 19" LCD	Monitor	19"	***	***	***	***	Active	10/17/2008	08/15/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1908FP 19" LCD	Monitor	19"	***	***	***	***	Active	03/09/2009	09/07/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1908FP 19" LCD	Monitor	19"	***	***	***	***	Active	03/19/2009	08/15/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1908FP 19" LCD	Monitor	19"	***	***	***	***	Active	10/16/2008	07/12/2007
Bethel Park (Pittsburgh)	Symetra Financial	Dell UltraSharp 1908FP 19" LCD	Monitor	19"	***	***	***	***	Active	10/25/2007	10/25/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1908FP 19" LCD	Monitor	19"	***	***	***	***	Pending Mgr Assignment	02/13/2009	07/12/2007

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1908FP 19" LCD	Monitor	19"	***	***	***	***	Pending Migr Assignment Surplus	06/06/2009	08/15/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1908FP 19" LCD	Monitor	19"	***	***	***	***	Active	11/05/2008	11/05/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp 1909W 19" LCD	Monitor	19"	***	***	***	***	Active	06/11/2009	02/05/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	12/14/2006	12/14/2006
Symetra Financial Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	12/14/2006	12/14/2006
Symetra Financial Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	12/14/2006	12/14/2006
Key Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	12/14/2006	12/14/2006
Symetra Financial Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	12/14/2006	12/14/2006
Key Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	12/14/2006	12/14/2006
Key Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	12/14/2006	12/14/2006
Symetra Financial Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	12/14/2006	12/14/2006
Key Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	12/14/2006	12/14/2006
Symetra Financial Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	01/10/2007	01/10/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	01/10/2007	01/10/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	01/10/2007	01/10/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	01/10/2007	01/10/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	01/10/2007	01/10/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	01/10/2007	01/10/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	01/10/2007	01/10/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	01/10/2007	01/10/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	01/10/2007	01/10/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	01/10/2007	01/10/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	01/10/2007	01/10/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	01/10/2007	01/10/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	01/10/2007	01/10/2007

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET_TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT_NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	01/10/2007	01/10/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	01/10/2007	01/10/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	01/10/2007	01/10/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	01/10/2007	01/10/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	01/10/2007	01/10/2007
Key Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	04/02/2007	04/02/2007
Key Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	04/18/2007	04/18/2007
Key Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	06/07/2007	06/07/2007
Key Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	06/07/2007	06/07/2007
Key Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	06/07/2007	06/07/2007
Key Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	06/07/2007	06/07/2007
Key Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	06/07/2007	06/07/2007
Key Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	06/07/2007	06/07/2007
Key Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	06/07/2007	06/07/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	06/07/2007	06/07/2007
Key Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	06/07/2007	06/07/2007
Key Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	06/07/2007	06/07/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	06/15/2007	06/15/2007
Key Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	08/15/2007	08/15/2007
Key Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	08/15/2007	08/15/2007
Key Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	08/15/2007	08/15/2007
Key Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	08/15/2007	08/15/2007

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET_TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT_NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	08/15/2007	08/15/2007
Key Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	11/26/2007	11/26/2007
Key Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	11/27/2007	06/07/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	01/29/2008	01/10/2007
Key Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	02/28/2008	02/22/2008
Key Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	02/28/2008	02/22/2008
Key Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	02/28/2008	02/22/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	03/13/2008	03/03/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	03/18/2008	02/28/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	05/19/2008	05/19/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	10/17/2008	01/10/2007
Key Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	10/17/2008	06/07/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	12/16/2008	12/14/2006
Key Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	12/18/2008	12/14/2006
Symetra Financial Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	01/27/2009	12/12/2007
Key Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	02/18/2009	07/03/2008
Key Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	04/22/2009	02/20/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	05/18/2009	12/14/2006
Symetra Financial Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	06/11/2009	01/10/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	06/16/2009	06/07/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Active	06/22/2009	12/14/2006
Symetra Financial Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Pending Disposal	02/18/2009	02/22/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Pending Mgr Assignment	12/05/2008	06/05/2008

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT_NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell UltraSharp 2407FPW 24" LCD	Monitor	24"	***	***	***	***	Pending Mgr Assignment	07/01/2009	01/10/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp 2408WFP 24" LCD	Monitor	24"	***	***	***	***	Active	03/19/2009	03/19/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp 2408WFP 24" LCD	Monitor	24"	***	***	***	***	Active	03/19/2009	03/19/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp 2408WFP 24" LCD	Monitor	24"	***	***	***	***	Surplus	06/26/2009	06/26/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	09/13/2007	09/13/2007
Bethel Park (Pittsburgh)	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	09/13/2007	09/13/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	10/11/2007	10/11/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	10/16/2007	09/20/2007
Key Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	10/17/2007	09/21/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	10/18/2007	09/20/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	11/06/2007	11/01/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	11/15/2007	11/08/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	11/26/2007	11/26/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	12/05/2007	11/28/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	12/17/2007	11/28/2007
Key Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	12/18/2007	12/06/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	12/20/2007	12/13/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	01/04/2008	12/19/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	01/09/2008	01/09/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	01/09/2008	01/09/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	01/10/2008	01/02/2008
Key Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	01/10/2008	01/10/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	01/25/2008	01/15/2008

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET_TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT_NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	02/19/2008	02/05/2008
Key Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	03/02/2008	02/06/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	03/18/2008	02/28/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	03/18/2008	02/28/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	03/23/2008	03/05/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	03/23/2008	03/10/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	04/16/2008	03/28/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	04/17/2008	04/17/2008
Key Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	04/22/2008	04/22/2008
Key Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	04/22/2008	04/22/2008
Miami	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	05/06/2008	05/06/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	05/06/2008	05/06/2008
Key Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	05/12/2008	05/12/2008
Key Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	05/12/2008	05/12/2008
Lake Oswego	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	05/19/2008	03/25/2008
Key Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	05/22/2008	05/22/2008
Atlanta	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	06/04/2008	05/06/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	06/04/2008	06/04/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	06/05/2008	06/05/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	06/05/2008	06/05/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	06/06/2008	06/06/2008
Norcross	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	06/06/2008	06/06/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	06/12/2008	06/12/2008

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET_TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT_NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	06/12/2008	06/12/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	06/12/2008	06/12/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	06/16/2008	06/16/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	06/16/2008	06/16/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	06/16/2008	06/16/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	06/16/2008	06/16/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	06/18/2008	06/18/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	06/18/2008	06/18/2008
Norcross	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	06/18/2008	06/18/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	06/19/2008	06/13/2008
Key Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	06/19/2008	06/13/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	06/19/2008	06/19/2008
Key Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	06/20/2008	06/20/2008
Key Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	06/25/2008	06/25/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	06/26/2008	06/17/2008
Key Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	07/02/2008	06/17/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	07/02/2008	06/17/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	07/08/2008	07/08/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	07/10/2008	07/10/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	07/14/2008	06/26/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	24"	***	***	***	***	Active	07/15/2008	07/15/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	07/17/2008	07/14/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	07/21/2008	07/15/2008

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET_TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT_NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	07/22/2008	07/18/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	07/23/2008	06/04/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	07/28/2008	07/28/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	07/30/2008	07/30/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	08/05/2008	07/30/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	08/07/2008	08/05/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	08/08/2008	08/05/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	08/08/2008	08/05/2008
Key Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	08/08/2008	08/05/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	08/08/2008	08/05/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	08/21/2008	08/12/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	08/22/2008	08/06/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	08/22/2008	08/22/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	08/25/2008	08/12/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	08/25/2008	08/12/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	08/25/2008	08/12/2008
Norcross	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	08/25/2008	08/25/2008
Bethel Park (Pittsburgh)	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	08/25/2008	08/25/2008
Exton	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	08/25/2008	08/25/2008
Boston	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	08/25/2008	08/25/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	08/26/2008	10/04/2007
Key Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	08/26/2008	08/12/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	08/29/2008	08/12/2008

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET_TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT_NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	09/02/2008	07/18/2008
Key Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	09/08/2008	09/08/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	09/09/2008	09/09/2008
Key Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	09/09/2008	09/09/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	09/15/2008	09/02/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	09/15/2008	09/15/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	09/18/2008	09/18/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	09/18/2008	09/18/2008
Key Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	09/18/2008	09/18/2008
Key Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	09/18/2008	09/18/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	09/18/2008	09/18/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	09/18/2008	09/18/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	09/18/2008	09/18/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	09/18/2008	09/18/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	09/18/2008	09/18/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	09/18/2008	09/18/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	09/18/2008	09/18/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	09/18/2008	09/18/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	09/18/2008	09/18/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	09/23/2008	09/23/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	09/26/2008	09/26/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	09/26/2008	09/26/2008
Key Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	09/26/2008	09/26/2008

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET_TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT_NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	09/26/2008	09/26/2008
Key Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	09/26/2008	09/26/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	09/26/2008	09/26/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	09/26/2008	09/26/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	09/26/2008	09/26/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	09/26/2008	09/26/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	09/26/2008	09/26/2008
Key Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	09/26/2008	09/26/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	09/26/2008	09/26/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	09/26/2008	09/26/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	09/26/2008	09/26/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	09/26/2008	09/26/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	09/26/2008	09/26/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	09/26/2008	09/26/2008
Key Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	09/26/2008	09/26/2008
Key Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	09/26/2008	09/26/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	09/26/2008	09/26/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	09/26/2008	09/26/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	09/26/2008	09/26/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	09/30/2008	09/30/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	09/30/2008	09/30/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	10/02/2008	09/09/2008

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET_TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT_NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	10/08/2008	06/06/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	10/08/2008	10/08/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	10/09/2008	10/09/2008
Key Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	10/10/2008	10/10/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	10/15/2008	05/07/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	10/15/2008	10/07/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	10/15/2008	10/15/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	10/15/2008	10/15/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	10/15/2008	10/15/2008
Key Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	10/15/2008	10/15/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	10/15/2008	10/15/2008
Key Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	10/16/2008	10/16/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	10/17/2008	09/11/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	10/17/2008	01/14/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	11/10/2008	11/10/2008
Key Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	11/18/2008	09/26/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	11/19/2008	11/19/2008
Key Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	11/20/2008	11/10/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	11/20/2008	11/20/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	11/20/2008	11/20/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	11/24/2008	11/24/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	12/02/2008	12/02/2008

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET_TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT_NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	12/03/2008	09/26/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	01/09/2009	11/01/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	01/12/2009	01/09/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	01/16/2009	08/12/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	01/22/2009	09/01/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	01/27/2009	12/10/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	01/28/2009	01/14/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	02/05/2009	10/28/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	02/09/2009	10/11/2007
Key Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	02/19/2009	11/06/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	03/02/2009	09/26/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	03/10/2009	09/26/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	03/27/2009	03/03/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	04/02/2009	09/26/2008
Key Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	04/14/2009	09/16/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	04/27/2009	10/10/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	05/11/2009	11/19/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	06/09/2009	09/26/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	10/16/2008	09/13/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	10/16/2008	09/21/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	10/16/2008	10/11/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	10/16/2008	02/07/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	10/16/2008	09/16/2008

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT_NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	10/16/2008	09/16/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	05/16/2008	05/16/2008
Key Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	05/19/2008	05/19/2008
Key Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	05/30/2008	05/30/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	06/19/2008	06/13/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	24"	***	***	***	***	Active	06/26/2008	06/18/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	07/24/2008	07/09/2008
Atlanta	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	10/09/2007	09/17/2007
Atlanta	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	10/09/2007	10/09/2007
Atlanta	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	10/09/2007	10/09/2007
Atlanta	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	10/09/2007	10/09/2007
Atlanta	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	10/09/2007	10/09/2007
Atlanta	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Active	10/19/2007	10/05/2007
Miami	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Pending Mgr Assignment	07/02/2008	06/16/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Pending Mgr Assignment	10/17/2008	05/26/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Pending Mgr Assignment	11/21/2008	01/16/2008
Tennessee	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Pending Mgr Assignment	11/27/2008	05/23/2008
Key Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Pending Mgr Assignment	01/28/2009	02/14/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Pending Mgr Assignment	04/01/2009	02/04/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Surplus	06/24/2008	02/26/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Surplus	10/17/2008	10/17/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Surplus	12/11/2008	12/11/2008

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET_TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT_NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell UltraSharp E207WFP 20" LCD	Monitor	20"	***	***	***	***	Surplus	06/16/2009	06/26/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2208WFP 22" LCD	Monitor	22"	***	***	***	***	Active	05/05/2009	05/05/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2208WFP 22" LCD	Monitor	22"	***	***	***	***	Active	05/05/2009	05/05/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2208WFP 22" LCD	Monitor	22"	***	***	***	***	Active	05/06/2009	05/06/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2208WFP 22" LCD	Monitor	22"	***	***	***	***	Active	05/08/2009	05/08/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2208WFP 22" LCD	Monitor	22"	***	***	***	***	Active	05/20/2009	05/20/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2208WFP 22" LCD	Monitor	22"	***	***	***	***	Active	05/20/2009	05/20/2009
Key Center	Symetra Financial	Dell UltraSharp E2208WFP 22" LCD	Monitor	22"	***	***	***	***	Active	06/04/2009	06/04/2009
Key Center	Symetra Financial	Dell UltraSharp E2208WFP 22" LCD	Monitor	22"	***	***	***	***	Active	05/08/2009	05/08/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2208WFP 22" LCD	Monitor	22"	***	***	***	***	Surplus	06/11/2009	06/11/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2208WFP 22" LCD	Monitor	22"	***	***	***	***	Surplus	06/11/2009	06/11/2009
Key Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	12/18/2008	12/18/2008
Key Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	12/18/2008	12/18/2008
Key Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	12/18/2008	12/18/2008
Key Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	12/18/2008	12/18/2008
Key Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	12/18/2008	12/18/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	12/18/2008	12/18/2008
Key Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	12/18/2008	12/18/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	12/18/2008	12/18/2008
Itasca	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	12/24/2008	12/24/2008
Key Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	12/30/2008	12/30/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	12/31/2008	12/31/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	12/31/2008	12/31/2008

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET_TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT_NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	01/02/2009	01/02/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	01/05/2009	01/05/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	01/06/2009	01/06/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	01/08/2009	01/05/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	01/08/2009	01/08/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	01/12/2009	01/12/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	01/12/2009	01/12/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	01/15/2009	01/15/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	01/19/2009	01/19/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	01/27/2009	01/27/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	01/29/2009	01/29/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	01/29/2009	01/29/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	01/29/2009	01/29/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	01/29/2009	01/29/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	01/29/2009	01/29/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	01/30/2009	01/30/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	02/03/2009	02/03/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	02/04/2009	02/04/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	02/05/2009	02/05/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	02/05/2009	02/05/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	02/05/2009	02/05/2009

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	02/05/2009	02/05/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	02/09/2009	02/09/2009
Key Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	02/25/2009	02/25/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	02/25/2009	02/25/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	02/25/2009	02/25/2009
Key Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	02/26/2009	02/26/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	02/26/2009	02/26/2009
Key Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	02/27/2009	02/27/2009
Key Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	02/27/2009	02/27/2009
Key Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	03/02/2009	03/02/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	03/02/2009	03/02/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	03/03/2009	03/03/2009
Key Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	03/03/2009	03/03/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	03/06/2009	03/06/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	03/10/2009	03/10/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	03/12/2009	03/12/2009
(Unknown)	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	03/17/2009	03/17/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	03/17/2009	03/17/2009
Key Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	03/17/2009	03/17/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	03/23/2009	03/03/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	03/23/2009	03/23/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	03/27/2009	03/27/2009

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	03/27/2009	03/27/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	03/30/2009	03/30/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	04/03/2009	01/22/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	04/07/2009	04/07/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	04/10/2009	03/03/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	04/20/2009	01/29/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	04/20/2009	04/20/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	05/15/2009	03/03/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	05/18/2009	05/18/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	05/18/2009	05/18/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	05/18/2009	05/18/2009
Key Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	05/20/2009	05/20/2009
Key Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	05/20/2009	05/20/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	05/26/2009	02/26/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	07/10/2009	07/10/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	01/23/2009	01/23/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	02/04/2009	02/04/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	03/10/2009	03/10/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	05/18/2009	05/18/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	05/18/2009	05/18/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Active	05/18/2009	05/18/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Pending Disposal	02/26/2009	01/29/2009

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET_TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT_NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Pending Mgr Assignment	06/10/2009	05/18/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Surplus	01/05/2009	01/05/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Surplus	01/08/2009	01/08/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209W 22" LCD	Monitor	22"	***	***	***	***	Surplus	05/22/2009	04/14/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209WA 22" LCD	Monitor	22"	***	***	***	***	Active	06/18/2009	06/18/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209WA 22" LCD	Monitor	22"	***	***	***	***	Active	06/18/2009	06/18/2009
Key Center	Symetra Financial	Dell UltraSharp E2209WA 22" LCD	Monitor	22"	***	***	***	***	Active	06/19/2009	06/19/2009
Key Center	Symetra Financial	Dell UltraSharp E2209WA 22" LCD	Monitor	22"	***	***	***	***	Active	06/19/2009	06/19/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E2209WA 22" LCD	Monitor	22"	***	***	***	***	Surplus	06/19/2009	06/19/2009
Key Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	20"	***	***	***	***	Active	09/13/2007	09/13/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	09/26/2007	09/26/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	09/26/2007	09/26/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	09/26/2007	09/26/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	09/26/2007	09/26/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	09/26/2007	09/26/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	09/26/2007	09/26/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	10/15/2007	09/11/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	12/05/2007	11/13/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	01/09/2008	01/09/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	03/13/2008	02/28/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	03/13/2008	03/06/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	04/07/2008	03/28/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	06/06/2008	06/06/2008

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET_TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT_NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	07/17/2008	06/26/2008
Key Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	07/29/2008	07/29/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	07/30/2008	07/30/2008
Key Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	07/30/2008	07/30/2008
Key Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	07/30/2008	07/30/2008
Key Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	08/04/2008	07/30/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	08/21/2008	08/21/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	08/22/2008	08/22/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	08/27/2008	08/27/2008
Norcross	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	09/08/2008	09/08/2008
Norcross	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	09/08/2008	09/08/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	09/08/2008	09/08/2008
Norcross	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	09/08/2008	09/08/2008
Norcross	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	09/18/2008	09/08/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	10/08/2008	10/08/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	10/08/2008	10/08/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	10/08/2008	10/08/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	10/09/2008	10/09/2008
Key Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	10/24/2008	12/21/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	11/04/2008	06/06/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	11/04/2008	06/06/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	11/18/2008	10/03/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	11/26/2008	11/26/2008

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	11/26/2008	11/26/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	11/26/2008	11/26/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	11/26/2008	11/26/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	11/26/2008	11/26/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	11/26/2008	11/26/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	11/26/2008	11/26/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	11/26/2008	11/26/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	11/26/2008	11/26/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	11/27/2008	11/27/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	01/02/2009	01/02/2009
Norcross	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	01/16/2009	01/16/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	04/03/2009	04/03/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	04/08/2009	04/08/2009
Key Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	04/08/2009	04/08/2009
Key Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	04/17/2009	04/17/2009
Key Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	04/20/2009	04/20/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	04/21/2009	04/21/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	04/21/2009	04/21/2009
TeleWorker	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	04/21/2009	04/21/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	04/30/2009	04/20/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	04/30/2009	04/30/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	05/14/2009	04/30/2009

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET_TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT_NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	05/14/2009	05/14/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	05/25/2009	05/25/2009
TeleWorker	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	05/27/2009	05/27/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Active	05/27/2009	05/27/2009
Symetra Financial Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Pending Mgr Assignment Surplus	01/08/2009	11/26/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***		12/17/2007	12/07/2007
Symetra Financial Center	Symetra Financial	Dell UltraSharp E228WFP 22" LCD	Monitor	22"	***	***	***	***	Surplus	07/23/2008	07/15/2008
Key Center	Symetra Financial	Dell UltraSharp E228WFPC 22" LCD	Monitor	22"	***	***	***	***	Active	09/23/2008	09/23/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E228WFPC 22" LCD	Monitor	22"	***	***	***	***	Active	09/23/2008	09/23/2008
Key Center	Symetra Financial	Dell UltraSharp E228WFPC 22" LCD	Monitor	22"	***	***	***	***	Active	09/23/2008	09/23/2008
Key Center	Symetra Financial	Dell UltraSharp E228WFPC 22" LCD	Monitor	22"	***	***	***	***	Active	09/23/2008	09/23/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E228WFPC 22" LCD	Monitor	22"	***	***	***	***	Active	10/02/2008	10/02/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E228WFPC 22" LCD	Monitor	22"	***	***	***	***	Active	10/13/2008	10/02/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E228WFPC 22" LCD	Monitor	22"	***	***	***	***	Active	11/20/2008	10/15/2008
Key Center	Symetra Financial	Dell UltraSharp E228WFPC 22" LCD	Monitor	22"	***	***	***	***	Active	03/16/2009	09/23/2008
Symetra Financial Center	Symetra Financial	Dell UltraSharp E228WFPC 22" LCD	Monitor	22"	***	***	***	***	Pending Mgr Assignment	05/18/2009	09/23/2008
Symetra Financial Center	Symetra Financial	Dell Widescreen 24" LCD Monitor	Monitor	19"	***	***	***	***	Active	11/26/2007	11/26/2007
Symetra Financial Center	Symetra Financial	Dell Widescreen 24" LCD Monitor	Monitor	24"	***	***	***	***	Active	10/15/2008	10/08/2008
Symetra Financial Center	Symetra Financial	Dell Widescreen 24" LCD Monitor	Monitor	24"	***	***	***	***	Active	10/15/2008	10/15/2008
Symetra Financial Center	Symetra Financial	Dell Widescreen 24" LCD Monitor	Monitor	24"	***	***	***	***	Active	12/05/2008	12/05/2008
Norcross	Symetra Financial	Dell Widescreen 24" LCD Monitor	Monitor	24"	***	***	***	***	Active	03/17/2009	03/17/2009
Symetra Financial Center	Symetra Financial	Dell Widescreen 24" LCD Monitor	Monitor	24"	***	***	***	***	Active	02/04/2009	02/04/2009
Symetra Financial Center	Symetra Financial	Dell Widescreen 24" LCD Monitor	Monitor	20"	***	***	***	***	Pending Mgr Assignment	10/23/2008	04/16/2008

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET_TAG	SERIAL NUMBER	CUBE ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell Widescreen 24" LCD Monitor	Monitor	24"	***	***	***	***	Pending Mgr Assignment	03/11/2009	11/18/2008
Symetra Financial Center	Symetra Financial	E228WFP 22-inch Widescreen Flat Panel Monitor	Monitor	22"	***	***	***	***	Active	12/07/2007	11/01/2007
Symetra Financial Center	Symetra Financial	Gateway Vivitron 17" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Gateway Vivitron 17" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Gateway Vivitron 17" CRT	Monitor	17"	***	***	***	***	Active	09/26/2008	09/26/2008
Symetra Financial Center	Symetra Financial	Gateway Vivitron 17" CRT	Monitor	17"	***	***	***	***	Surplus	09/22/2005	08/19/2005
San Diego	Symetra Financial	IBM G74 17" CRT	Monitor	17"	***	***	***	***	Active	12/22/2005	12/22/2005
Miami	Symetra Financial	IBM G74 17" CRT	Monitor	17"	***	***	***	***	Active	12/23/2005	12/23/2005
Miami	Symetra Financial	IBM G74 17" CRT	Monitor	17"	***	***	***	***	Active	12/23/2005	12/23/2005
Miami	Symetra Financial	IBM G74 17" CRT	Monitor	17"	***	***	***	***	Active	12/23/2005	12/23/2005
Boston	Symetra Financial	IBM G74 17" CRT	Monitor	17"	***	***	***	***	Active	12/28/2005	12/28/2005
Plano	Symetra Financial	IBM G74 17" CRT	Monitor	17"	***	***	***	***	Active	12/28/2005	12/28/2005
Plano	Symetra Financial	IBM G74 17" CRT	Monitor	17"	***	***	***	***	Active	12/29/2005	12/29/2005
Plano	Symetra Financial	IBM G74 17" CRT	Monitor	17"	***	***	***	***	Active	12/29/2005	12/29/2005
Plano	Symetra Financial	IBM G74 17" CRT	Monitor	17"	***	***	***	***	Active	12/29/2005	12/29/2005
Plano	Symetra Financial	IBM G74 17" CRT	Monitor	17"	***	***	***	***	Active	12/29/2005	12/29/2005
Plano	Symetra Financial	IBM G74 17" CRT	Monitor	17"	***	***	***	***	Active	12/29/2005	12/29/2005
Plano	Symetra Financial	IBM G74 17" CRT	Monitor	17"	***	***	***	***	Active	12/29/2005	12/29/2005
Plano	Symetra Financial	IBM G74 17" CRT	Monitor	17"	***	***	***	***	Pending Mgr Assignment	02/20/2008	12/29/2005
Plano	Symetra Financial	IBM G74 17" CRT	Monitor	17"	***	***	***	***	Pending Mgr Assignment	02/20/2008	12/29/2005
Indianapolis	Symetra Financial	IBM G74 17" CRT	Monitor	17"	***	***	***	***	Surplus	12/21/2005	12/21/2005
Miami	Symetra Financial	IBM G74 17" CRT	Monitor	17"	***	***	***	***	Surplus	12/23/2005	12/23/2005
Miami	Symetra Financial	IBM G74 17" CRT	Monitor	17"	***	***	***	***	Surplus	12/23/2005	12/23/2005
Boston	Symetra Financial	IBM G74 17" CRT	Monitor	17"	***	***	***	***	Surplus	12/28/2005	12/28/2005
Symetra Financial Center	Symetra Financial	LG Flatron 1919SQ 19" monitorLG Flatron 1919SQ 19" monitor	Monitor	19"	***	***	***	***	Active	01/15/2009	01/15/2009
Symetra Financial Center	Symetra Financial	Mag Innovation LT782s LCD Monitor	Monitor	17"	***	***	***	***	Active	09/29/2008	09/29/2008
Symetra Financial Center	Symetra Financial	Nanao FlexScan F2-17EX	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC AccuSync 120 21" CRT	Monitor	21"	***	***	***	***	Active	09/19/2008	09/19/2008
Symetra Financial Center	Symetra Financial	NEC AccuSync 120 21" CRT	Monitor	21"	***	***	***	***	Active	09/19/2008	09/19/2008

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	NEC AccuSync 120 21" CRT	Monitor	21"	***	***	***	***	Active	09/19/2008	09/19/2008
Symetra Financial Center	Symetra Financial	NEC AccuSync 120 21" CRT	Monitor	21"	***	***	***	***	Active	09/19/2008	09/19/2008
Symetra Financial Center	Symetra Financial	NEC AccuSync 120 21" CRT	Monitor	21"	***	***	***	***	Active	09/19/2008	09/19/2008
Symetra Financial Center	Symetra Financial	NEC AccuSync 120 21" CRT	Monitor	21"	***	***	***	***	Active	09/19/2008	09/19/2008
Symetra Financial Center	Symetra Financial	NEC AccuSync 120 21" CRT	Monitor	21"	***	***	***	***	Active	09/19/2008	09/19/2008
Symetra Financial Center	Symetra Financial	NEC AccuSync 120 21" CRT	Monitor	21"	***	***	***	***	Surplus	05/14/2009	09/19/2008
Symetra Financial Center	Symetra Financial	NEC AccuSync 900 19" CRT	Monitor	19"	***	***	***	***	Active	12/31/2005	12/31/2005
Symetra Financial Center	Symetra Financial	NEC AccuSync 900 19" CRT	Monitor	19"	***	***	***	***	Active	02/11/2008	08/19/2005
Symetra Financial Center	Symetra Financial	NEC AccuSync 900 19" CRT	Monitor	19"	***	***	***	***	Active	02/25/2008	12/31/2005
Symetra Financial Center	Symetra Financial	NEC AccuSync 900 19" CRT	Monitor	19"	***	***	***	***	Active	09/19/2008	09/19/2008
Symetra Financial Center	Symetra Financial	NEC AccuSync 900 19" CRT	Monitor	19"	***	***	***	***	Active	09/19/2008	09/19/2008
Symetra Financial Center	Symetra Financial	NEC AccuSync 900 19" CRT	Monitor	19"	***	***	***	***	Active	09/19/2008	09/19/2008
Symetra Financial Center	Symetra Financial	NEC AccuSync 900 19" CRT	Monitor	19"	***	***	***	***	Active	09/19/2008	09/19/2008
Symetra Financial Center	Symetra Financial	NEC AccuSync 900 19" CRT	Monitor	19"	***	***	***	***	Active	09/19/2008	09/19/2008
Symetra Financial Center	Symetra Financial	NEC AccuSync 900 19" CRT	Monitor	19"	***	***	***	***	Pending Disposal	11/09/2007	12/15/2005
Symetra Financial Center	Symetra Financial	NEC AccuSync 900 19" CRT	Monitor	19"	***	***	***	***	Pending Disposal	10/17/2008	01/10/2008
Symetra Financial Center	Symetra Financial	NEC MultiSync 1720M 17" LCD	Monitor	17"	***	***	***	***	Pending Disposal	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync 5FGE 17" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Key Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	10/10/2005	10/10/2005
Indianapolis	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	12/20/2005	12/20/2005
South Windsor	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	12/21/2005	12/21/2005

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
South Windsor	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	12/21/2005	12/21/2005
San Diego	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	12/22/2005	12/22/2005
Cincinnati	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	12/28/2005	12/28/2005
Itasca	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	12/28/2005	12/28/2005
Atlanta	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	12/28/2005	12/28/2005
Plano	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	12/29/2005	12/29/2005
Key Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	12/20/2007	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	01/17/2008	08/19/2005
Key Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	04/02/2008	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	05/14/2008	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	06/03/2008	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	06/18/2008	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	09/24/2008	09/24/2008
Key Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Active	02/16/2009	09/24/2008
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Pending Disposal	05/15/2008	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Pending Disposal	09/18/2008	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Pending Disposal	09/18/2008	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Pending Disposal	10/07/2008	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Pending Disposal	10/17/2008	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Pending Disposal	10/17/2008	08/19/2005
(Unknown)	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Pending Disposal	10/23/2008	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Pending Disposal	12/16/2008	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Pending Disposal	01/08/2009	08/19/2005

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Pending Disposal	01/08/2009	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Pending Disposal	01/12/2009	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Pending Disposal	05/13/2009	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Pending Disposal	06/11/2009	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Pending Disposal	06/18/2009	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Pending Disposal	01/14/2008	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Assignment Pending Mgr Assignment	10/03/2008	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Assignment Pending Mgr Assignment	01/06/2009	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Surplus	01/29/2009	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Surplus	04/08/2009	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Surplus	05/22/2009	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E900+ 19" CRT	Monitor	19"	***	***	***	***	Surplus	05/22/2009	10/18/2006
Key Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005

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BUILDING	COMPANY BOUGHT FOR	ITEM_NAME	CLASS	SUBCLASS	ASSET_TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT_NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
TeleWorker	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005

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BUILDING	COMPANY BOUGHT FOR	ITEM_NAME	CLASS	SUBCLASS	ASSET_TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT_NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
South Windsor	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	17"	***	***	***	***	Active	12/21/2005	12/21/2005
South Windsor	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	17"	***	***	***	***	Active	12/21/2005	12/21/2005
South Windsor	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	17"	***	***	***	***	Active	12/21/2005	12/21/2005
Indianapolis	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	17"	***	***	***	***	Active	12/21/2005	12/21/2005
South Windsor	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	17"	***	***	***	***	Active	12/21/2005	12/21/2005
(Unknown)	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	17"	***	***	***	***	Active	04/18/2006	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	19"	***	***	***	***	Active	10/18/2006	10/18/2006
Symetra Financial Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	17"	***	***	***	***	Active	01/10/2007	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	19"	***	***	***	***	Active	12/06/2007	06/09/2006
Symetra Financial Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	17"	***	***	***	***	Active	12/17/2007	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	17"	***	***	***	***	Active	01/10/2008	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	17"	***	***	***	***	Active	10/08/2008	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	17"	***	***	***	***	Pending Disposal	11/09/2007	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	17"	***	***	***	***	Pending Disposal	06/18/2008	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	17"	***	***	***	***	Pending Disposal	08/22/2008	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	19"	***	***	***	***	Pending Disposal	09/22/2008	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	19"	***	***	***	***	Pending Disposal	10/15/2008	08/19/2005

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BUILDING	COMPANY BOUGHT FOR	ITEM_NAME	CLASS	SUBCLASS	ASSET_TAG	SERIAL_NUMBER	CUBE ID/ RACK	CONTACT_NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	17"	***	***	***	***	Pending Disposal	10/17/2008	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	17"	***	***	***	***	Pending Disposal	10/17/2008	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	17"	***	***	***	***	Pending Disposal	10/17/2008	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	17"	***	***	***	***	Pending Disposal	10/17/2008	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	17"	***	***	***	***	Pending Disposal	10/17/2008	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	17"	***	***	***	***	Pending Disposal	06/11/2009	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	19"	***	***	***	***	Surplus	11/09/2007	05/16/2007
Symetra Financial Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	17"	***	***	***	***	Surplus	11/14/2007	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync E950 19" CRT	Monitor	17"	***	***	***	***	Surplus	06/26/2009	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE1250 22" CRT	Monitor	22"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE1250 22" CRT	Monitor	22"	***	***	***	***	Active	06/16/2009	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE1250 22" CRT	Monitor	22"	***	***	***	***	Pending Mgr Assignment	05/29/2009	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE2111SB 22" CRT	Monitor	22"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE2111SB 22" CRT	Monitor	22"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE2111SB 22" CRT	Monitor	22"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE2111SB 22" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE2111SB 22" CRT	Monitor	22"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE2111SB 22" CRT	Monitor	22"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE2111SB 22" CRT	Monitor	22"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE2111SB 22" CRT	Monitor	22"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE2111SB 22" CRT	Monitor	21"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE2111SB 22" CRT	Monitor	22"	***	***	***	***	Active	09/22/2005	08/19/2005

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET_TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT_NAME	STATUS	STATUS DATE	ACQUIRE DATE
Bethel Park (Pittsburgh)	Symetra Financial	NEC MultiSync FE770-BK 17" CRT (Black)	Monitor	17"	***	***	***	***	Active	12/28/2005	12/28/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE950 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE950 19" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE950 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE950 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE950 19" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE950 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	NEC MultiSync FE950 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE950 19" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE950 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Bethel Park (Pittsburgh)	Symetra Financial	NEC MultiSync FE950 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE950 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE950 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE950 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE950 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE950 19" CRT	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE950 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE950 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE950 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Conshocken	Symetra Financial	NEC MultiSync FE950 19" CRT	Monitor	19"	***	***	***	***	Active	12/21/2005	12/21/2005
South Windsor	Symetra Financial	NEC MultiSync FE950 19" CRT	Monitor	19"	***	***	***	***	Active	12/21/2005	12/21/2005
South Windsor	Symetra Financial	NEC MultiSync FE950 19" CRT	Monitor	19"	***	***	***	***	Active	12/21/2005	12/21/2005
South Windsor	Symetra Financial	NEC MultiSync FE950 19" CRT	Monitor	19"	***	***	***	***	Active	12/21/2005	12/21/2005

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
South Windsor	Symetra Financial	NEC MultiSync FE950 19" CRT	Monitor	19"	***	***	***	***	Active	12/21/2005	12/21/2005
Conshocken	Symetra Financial	NEC MultiSync FE950 19" CRT	Monitor	19"	***	***	***	***	Active	12/21/2005	12/21/2005
South Windsor	Symetra Financial	NEC MultiSync FE950 19" CRT	Monitor	19"	***	***	***	***	Active	12/21/2005	12/21/2005
South Windsor	Symetra Financial	NEC MultiSync FE950 19" CRT	Monitor	19"	***	***	***	***	Active	12/21/2005	12/21/2005
South Windsor	Symetra Financial	NEC MultiSync FE950 19" CRT	Monitor	19"	***	***	***	***	Active	12/21/2005	12/21/2005
Conshocken	Symetra Financial	NEC MultiSync FE950 19" CRT	Monitor	19"	***	***	***	***	Active	12/21/2005	12/21/2005
Conshocken	Symetra Financial	NEC MultiSync FE950 19" CRT	Monitor	19"	***	***	***	***	Active	12/21/2005	12/21/2005
South Windsor	Symetra Financial	NEC MultiSync FE950 19" CRT	Monitor	19"	***	***	***	***	Active	12/21/2005	12/21/2005
South Windsor	Symetra Financial	NEC MultiSync FE950 19" CRT	Monitor	19"	***	***	***	***	Active	12/21/2005	12/21/2005
South Windsor	Symetra Financial	NEC MultiSync FE950 19" CRT	Monitor	19"	***	***	***	***	Active	12/21/2005	12/21/2005
South Windsor	Symetra Financial	NEC MultiSync FE950 19" CRT	Monitor	19"	***	***	***	***	Active	12/21/2005	12/21/2005
South Windsor	Symetra Financial	NEC MultiSync FE950 19" CRT	Monitor	19"	***	***	***	***	Active	12/21/2005	12/21/2005
South Windsor	Symetra Financial	NEC MultiSync FE950 19" CRT	Monitor	19"	***	***	***	***	Active	12/21/2005	12/21/2005
San Diego	Symetra Financial	NEC MultiSync FE950 19" CRT	Monitor	19"	***	***	***	***	Active	12/22/2005	12/22/2005
San Diego	Symetra Financial	NEC MultiSync FE950 19" CRT	Monitor	19"	***	***	***	***	Active	12/22/2005	12/22/2005
Cincinnati	Symetra Financial	NEC MultiSync FE950 19" CRT	Monitor	19"	***	***	***	***	Active	12/28/2005	12/28/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE950 19" CRT	Monitor	19"	***	***	***	***	Active	12/20/2007	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE950 19" CRT	Monitor	19"	***	***	***	***	Active	07/03/2008	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE950 19" CRT	Monitor	19"	***	***	***	***	Active	09/24/2008	09/24/2008
Symetra Financial Center	Symetra Financial	NEC MultiSync FE950 19" CRT	Monitor	19"	***	***	***	***	Active	09/24/2008	09/24/2008
Symetra Financial Center	Symetra Financial	NEC MultiSync FE950 19" CRT	Monitor	19"	***	***	***	***	Active	09/30/2008	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE950 19" CRT	Monitor	19"	***	***	***	***	Active	02/10/2009	09/01/2008

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BUILDING	COMPANY BOUGHT FOR	ITEM_NAME	CLASS	SUBCLASS	ASSET_TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT_NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	NEC MultiSync FE950 19" CRT	Monitor	19"	***	***	***	***	Active	02/27/2009	12/14/2006
Symetra Financial Center	Symetra Financial	NEC MultiSync FE950 19" CRT	Monitor	19"	***	***	***	***	Pending Disposal	11/09/2007	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE950 19" CRT	Monitor	19"	***	***	***	***	Pending Disposal	09/18/2008	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE950 19" CRT	Monitor	19"	***	***	***	***	Pending Disposal	09/18/2008	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE950 19" CRT	Monitor	19"	***	***	***	***	Pending Disposal	05/27/2009	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE950 19" CRT	Monitor	19"	***	***	***	***	Pending Disposal	06/16/2009	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE950 19" CRT	Monitor	19"	***	***	***	***	Pending Disposal	06/18/2009	08/19/2005
Key Center	Symetra Financial	NEC MultiSync FE950 19" CRT	Monitor	19"	***	***	***	***	Pending Mgr Assignment	10/31/2008	08/19/2005
Conshocken	Symetra Financial	NEC MultiSync FE950 19" CRT	Monitor	19"	***	***	***	***	Surplus	12/21/2005	12/21/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE950 19" CRT	Monitor	19"	***	***	***	***	Surplus	06/16/2008	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE950 19" CRT	Monitor	19"	***	***	***	***	Surplus	02/19/2009	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE950 19" CRT	Monitor	19"	***	***	***	***	Surplus	05/22/2009	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE950+ 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE950+ 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE950+ 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE950+ 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE950+ 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE950+ 19" CRT	Monitor	19"	***	***	***	***	Active	10/10/2005	10/10/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE950+ 19" CRT	Monitor	19"	***	***	***	***	Active	12/14/2006	12/14/2006
Symetra Financial Center	Symetra Financial	NEC MultiSync FE950+ 19" CRT	Monitor	19"	***	***	***	***	Active	12/14/2006	12/14/2006
Symetra Financial Center	Symetra Financial	NEC MultiSync FE950+ 19" CRT	Monitor	19"	***	***	***	***	Active	12/14/2006	12/14/2006

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET_TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT_NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	NEC MultiSync FE950+ 19" CRT	Monitor	17"	***	***	***	***	Active	06/16/2008	08/19/2005
Key Center	Symetra Financial	NEC MultiSync FE950+ 19" CRT	Monitor	19"	***	***	***	***	Active	10/08/2008	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE950+ 19" CRT	Monitor	19"	***	***	***	***	Pending Disposal	09/18/2008	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE950+ 19" CRT	Monitor	19"	***	***	***	***	Pending Disposal	09/18/2008	12/14/2006
Symetra Financial Center	Symetra Financial	NEC MultiSync FE950+ 19" CRT	Monitor	19"	***	***	***	***	Pending Disposal	10/15/2008	12/14/2006
Symetra Financial Center	Symetra Financial	NEC MultiSync FE950+ 19" CRT	Monitor	19"	***	***	***	***	Pending Disposal	11/26/2008	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE950+ 19" CRT	Monitor	19"	***	***	***	***	Pending Disposal	01/08/2009	12/14/2006
Symetra Financial Center	Symetra Financial	NEC MultiSync FE950+ 19" CRT	Monitor	19"	***	***	***	***	Surplus	01/29/2009	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE991SB 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE991SB 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE991SB 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE991SB 19" CRT	Monitor	22"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE991SB 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE991SB 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE991SB 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE991SB 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE991SB 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE991SB 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE991SB 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE991SB 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE991SB 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE991SB 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	NEC MultiSync FE991SB 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE991SB 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	NEC MultiSync FE991SB 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005

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BUILDING	COMPANY BOUGHT FOR	ITEM_NAME	CLASS	SUBCLASS	ASSET_TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT_NAME	STATUS	STATUS DATE	ACQUIRE DATE
Key Center	Symetra Financial	NEC MultiSync FE991SB 19" CRT	Monitor	19"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE991SB 19" CRT	Monitor	19"	***	***	***	***	Active	12/15/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE991SB 19" CRT	Monitor	19"	***	***	***	***	Active	12/15/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE991SB 19" CRT	Monitor	19"	***	***	***	***	Active	03/13/2007	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE991SB 19" CRT	Monitor	19"	***	***	***	***	Active	01/23/2008	08/19/2005
Key Center	Symetra Financial	NEC MultiSync FE991SB 19" CRT	Monitor	19"	***	***	***	***	Active	01/28/2008	08/19/2005
Key Center	Symetra Financial	NEC MultiSync FE991SB 19" CRT	Monitor	19"	***	***	***	***	Active	02/12/2008	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE991SB 19" CRT	Monitor	19"	***	***	***	***	Active	06/20/2008	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE991SB 19" CRT	Monitor	19"	***	***	***	***	Active	09/24/2008	09/24/2008
Symetra Financial Center	Symetra Financial	NEC MultiSync FE991SB 19" CRT	Monitor	19"	***	***	***	***	Active	09/24/2008	09/24/2008
Symetra Financial Center	Symetra Financial	NEC MultiSync FE991SB 19" CRT	Monitor	19"	***	***	***	***	Active	10/17/2008	08/19/2005
Key Center	Symetra Financial	NEC MultiSync FE991SB 19" CRT	Monitor	19"	***	***	***	***	Active	03/19/2009	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE991SB 19" CRT	Monitor	19"	***	***	***	***	Active	03/30/2009	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE991SB 19" CRT	Monitor	19"	***	***	***	***	Active	05/08/2009	08/19/2005
Key Center	Symetra Financial	NEC MultiSync FE991SB 19" CRT	Monitor	19"	***	***	***	***	Active	06/16/2009	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE991SB 19" CRT	Monitor	19"	***	***	***	***	Pending Disposal	11/09/2007	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE991SB 19" CRT	Monitor	19"	***	***	***	***	Pending Disposal	10/17/2008	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE991SB 19" CRT	Monitor	19"	***	***	***	***	Pending Mgr Assignment	11/08/2008	08/19/2005
Indianapolis	Symetra Financial	NEC MultiSync FE992 19" CRT	Monitor	19"	***	***	***	***	Active	12/20/2005	12/20/2005
South Windsor	Symetra Financial	NEC MultiSync FE992 19" CRT	Monitor	19"	***	***	***	***	Active	12/21/2005	12/21/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FE992 19" CRT	Monitor	19"	***	***	***	***	Active	02/29/2008	08/19/2005
Key Center	Symetra Financial	NEC MultiSync FE992 19" CRT	Monitor	19"	***	***	***	***	Active	09/24/2008	09/24/2008
Symetra Financial Center	Symetra Financial	NEC MultiSync FE992 19" CRT	Monitor	19"	***	***	***	***	Pending Disposal	07/10/2009	08/19/2005

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BUILDING	COMPANY BOUGHT FOR	ITEM_NAME	CLASS	SUBCLASS	ASSET_TAG	SERIAL_NUMBER	CUBE ID/ RACK	CONTACT_NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	NEC MultiSync FP950 19" CRT	Monitor	19"	***	***	***	***	Active	12/14/2006	12/14/2006
Symetra Financial Center	Symetra Financial	NEC MultiSync FP950 19" CRT	Monitor	19"	***	***	***	***	Active	05/10/2007	12/31/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FP950 19" CRT	Monitor	19"	***	***	***	***	Active	06/17/2009	08/19/2005
Key Center	Symetra Financial	NEC MultiSync FP950 19" CRT	Monitor	19"	***	***	***	***	Pending Mgr Assignment	02/16/2008	08/19/2005
Symetra Financial Center	Symetra Financial	NEC MultiSync FP955 19" CRT	Monitor	19"	***	***	***	***	Pending Disposal	08/08/2008	08/08/2008
Symetra Financial Center	Symetra Financial	Samsung SyncMaster 21GLS 21" CRT	Monitor	21"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Samsung SyncMaster 21GLS 21" CRT	Monitor	21"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Samsung SyncMaster 21GLS 21" CRT	Monitor	21"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Samsung SyncMaster 21GLS 21" CRT	Monitor	21"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Samsung SyncMaster 21GLS 21" CRT	Monitor	21"	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Sony Flat Panel LCD Monitor	Monitor	Unknown	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Sony Flat Panel LCD Monitor	Monitor	Unknown	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Sony Flat Panel LCD Monitor	Monitor	Unknown	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Sony Flat Panel LCD Monitor	Monitor	Unknown	***	***	***	***	Active	09/22/2005	08/19/2005
Miami	Symetra Financial	Sony Flat Panel LCD Monitor	Monitor	Unknown	***	***	***	***	Active	12/27/2005	12/27/2005
Miami	Symetra Financial	Sony Flat Panel LCD Monitor	Monitor	Unknown	***	***	***	***	Active	12/27/2005	12/27/2005
Miami	Symetra Financial	Sony Flat Panel LCD Monitor	Monitor	Unknown	***	***	***	***	Active	12/27/2005	12/27/2005
Miami	Symetra Financial	Sony Flat Panel LCD Monitor	Monitor	Unknown	***	***	***	***	Active	12/27/2005	12/27/2005
Miami	Symetra Financial	Sony Flat Panel LCD Monitor	Monitor	Unknown	***	***	***	***	Active	12/27/2005	12/27/2005
Miami	Symetra Financial	Sony Flat Panel LCD Monitor	Monitor	Unknown	***	***	***	***	Active	12/27/2005	12/27/2005
Miami	Symetra Financial	Sony Flat Panel LCD Monitor	Monitor	Unknown	***	***	***	***	Active	12/27/2005	12/27/2005
Miami	Symetra Financial	Sony Flat Panel LCD Monitor	Monitor	Unknown	***	***	***	***	Active	12/27/2005	12/27/2005
Miami	Symetra Financial	Sony Flat Panel LCD Monitor	Monitor	Unknown	***	***	***	***	Active	12/27/2005	12/27/2005
Miami	Symetra Financial	Sony Flat Panel LCD Monitor	Monitor	Unknown	***	***	***	***	Active	12/27/2005	12/27/2005
Miami	Symetra Financial	Sony Flat Panel LCD Monitor	Monitor	Unknown	***	***	***	***	Active	12/27/2005	12/27/2005
Symetra Financial Center	Symetra Financial	Sony Flat Panel LCD Monitor	Monitor	Unknown	***	***	***	***	Active	04/04/2008	04/04/2008
Symetra Financial Center	Symetra Financial	Sony Flat Panel LCD Monitor	Monitor	Unknown	***	***	***	***	Active	10/23/2008	08/07/2008
Key Center	Symetra Financial	Sony Flat Panel LCD Monitor	Monitor	Unknown	***	***	***	***	Active	02/23/2009	08/19/2005

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Symetra Financial Center Miami	Symetra Financial	Sony Flat Panel LCD Monitor	Monitor	Unknown	***	***	***	***	Active	04/06/2009	08/19/2005
Miami	Symetra Financial	Sony Flat Panel LCD Monitor	Monitor	Unknown	***	***	***	***	Pending Mgr Assignment	02/16/2008	12/27/2005
Miami	Symetra Financial	Sony Flat Panel LCD Monitor	Monitor	Unknown	***	***	***	***	Pending Mgr Assignment	02/16/2008	12/27/2005
Symetra Financial Center	Symetra Financial	Sony Multiscan 20seII 20" CRT	Monitor	20"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Sony Multiscan 520gs 21" CRT	Monitor	21"	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Sony StylePro SDM-S74 17" LCD	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Sony StylePro SDM-S74 17" LCD	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Sony StylePro SDM-S74 17" LCD	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Sony StylePro SDM-S74 17" LCD	Monitor	17"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Sony StylePro SDM-S75A 17" LCD	Monitor	17"	***	***	***	***	Active	10/11/2005	10/11/2005
San Diego	Symetra Financial	Sony StylePro SDM-S75A 17" LCD	Monitor	17"	***	***	***	***	Active	12/23/2005	12/23/2005
San Diego	Symetra Financial	Sony StylePro SDM-S75A 17" LCD	Monitor	17"	***	***	***	***	Active	12/23/2005	12/23/2005
Key Center	Symetra Financial	Sony StylePro SDM-S75A 17" LCD	Monitor	17"	***	***	***	***	Active	10/11/2006	10/11/2006
Symetra Financial Center	Symetra Financial	Sony StylePro SDM-S75A 17" LCD	Monitor	17"	***	***	***	***	Active	03/06/2008	10/11/2006
Symetra Financial Center	Symetra Financial	Sony StylePro SDM-S75A 17" LCD	Monitor	17"	***	***	***	***	Active	12/15/2008	12/31/2005
Symetra Financial Center	Symetra Financial	Sony StylePro SDM-S95A 19" LCD	Monitor	19"	***	***	***	***	Active	09/06/2005	09/05/2006
Symetra Financial Center	Symetra Financial	Sony StylePro SDM-S95A 19" LCD	Monitor	19"	***	***	***	***	Active	10/10/2005	09/29/2005
Symetra Financial Center	Symetra Financial	Sony StylePro SDM-S95A 19" LCD	Monitor	19"	***	***	***	***	Active	12/15/2005	12/15/2005
Symetra Financial Center	Symetra Financial	Sony StylePro SDM-S95A 19" LCD	Monitor	19"	***	***	***	***	Active	12/15/2005	12/15/2005
Symetra Financial Center	Symetra Financial	Sony StylePro SDM-S95A 19" LCD	Monitor	19"	***	***	***	***	Active	12/15/2005	12/15/2005
Symetra Financial Center	Symetra Financial	Sony StylePro SDM-S95A 19" LCD	Monitor	19"	***	***	***	***	Active	12/31/2005	12/31/2005
Symetra Financial Center	Symetra Financial	Sony StylePro SDM-S95A 19" LCD	Monitor	19"	***	***	***	***	Active	12/31/2005	12/31/2005
Key Center	Symetra Financial	Sony StylePro SDM-S95A 19" LCD	Monitor	19"	***	***	***	***	Active	09/04/2008	08/25/2008
Symetra Financial Center	Symetra Financial	Sony StylePro SDM-S95A 19" LCD	Monitor	19"	***	***	***	***	Active	09/24/2008	09/24/2008

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Sony StylePro SDM-S95A 19" LCD	Monitor	19"	***	***	***	***	Active	09/24/2008	09/24/2008
Symetra Financial Center	Symetra Financial	Sony StylePro SDM-S95A 19" LCD	Monitor	19"	***	***	***	***	Active	09/24/2008	09/24/2008
Symetra Financial Center	Symetra Financial	Sony StylePro SDM-S95A 19" LCD	Monitor	19"	***	***	***	***	Active	09/24/2008	09/24/2008
Symetra Financial Center	Symetra Financial	Sony StylePro SDM-S95A 19" LCD	Monitor	19"	***	***	***	***	Active	09/24/2008	09/24/2008
Symetra Financial Center	Symetra Financial	Sony StylePro SDM-S95A 19" LCD	Monitor	19"	***	***	***	***	Active	09/24/2008	09/24/2008
Symetra Financial Center	Symetra Financial	Sony StylePro SDM-S95A 19" LCD	Monitor	19"	***	***	***	***	Active	09/24/2008	09/24/2008
Symetra Financial Center	Symetra Financial	Sony StylePro SDM-S95A 19" LCD	Monitor	19"	***	***	***	***	Active	09/24/2008	09/24/2008
Symetra Financial Center	Symetra Financial	Sony StylePro SDM-S95A 19" LCD	Monitor	19"	***	***	***	***	Active	09/24/2008	09/24/2008
Symetra Financial Center	Symetra Financial	Sony StylePro SDM-S95A 19" LCD	Monitor	19"	***	***	***	***	Active	09/24/2008	09/24/2008
Symetra Financial Center	Symetra Financial	Sony StylePro SDM-S95A 19" LCD	Monitor	19"	***	***	***	***	Active	09/24/2008	09/24/2008
Symetra Financial Center	Symetra Financial	Sony StylePro SDM-S95A 19" LCD	Monitor	19"	***	***	***	***	Active	09/24/2008	09/24/2008
Symetra Financial Center	Symetra Financial	Sony StylePro SDM-S95A 19" LCD	Monitor	19"	***	***	***	***	Active	09/24/2008	09/24/2008
Symetra Financial Center	Symetra Financial	Sony StylePro SDM-S95A 19" LCD	Monitor	19"	***	***	***	***	Active	09/24/2008	09/24/2008
Symetra Financial Center	Symetra Financial	Sony StylePro SDM-S95A 19" LCD	Monitor	19"	***	***	***	***	Active	09/24/2008	09/24/2008
Symetra Financial Center	Symetra Financial	Sony StylePro SDM-S95A 19" LCD	Monitor	19"	***	***	***	***	Active	09/24/2008	09/24/2008
Symetra Financial Center	Symetra Financial	Sony StylePro SDM-S95A 19" LCD	Monitor	19"	***	***	***	***	Active	10/17/2008	12/31/2005
Symetra Financial Center	Symetra Financial	Sony StylePro SDM-S95A 19" LCD	Monitor	19"	***	***	***	***	Active	12/01/2008	08/08/2008
Symetra Financial Center	Symetra Financial	Sony StylePro SDM-S95A 19" LCD	Monitor	19"	***	***	***	***	Active	04/24/2009	08/08/2008
Symetra Financial Center	Symetra Financial	Sony StylePro SDM-S95A 19" LCD	Monitor	19"	***	***	***	***	Surplus	11/09/2007	02/15/2005
South Windsor	Symetra Financial	ViewSonic E771 17" CRT	Monitor	17"	***	***	***	***	Active	12/22/2005	12/22/2005
South Windsor	Symetra Financial	ViewSonic E771 17" CRT	Monitor	17"	***	***	***	***	Active	12/22/2005	12/22/2005
South Windsor	Symetra Financial	ViewSonic E773 17" CRT	Monitor	17"	***	***	***	***	Active	12/22/2005	12/22/2005
Symetra Financial Center	Symetra Financial	ViewSonic P810 21" CRT	Monitor	21"	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	ViewSonic VE150 15" LCD	Monitor	15"	***	***	***	***	Active	04/14/2009	08/19/2005
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	06/09/2006	06/09/2006

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	07/20/2006	07/20/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	07/20/2006	07/20/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	07/20/2006	07/20/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	07/20/2006	07/20/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	07/24/2006	07/24/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	08/24/2006	08/24/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	08/24/2006	08/24/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	08/24/2006	08/24/2006
Key Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	08/24/2006	08/24/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	08/24/2006	08/24/2006
Key Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	08/24/2006	08/24/2006
Key Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	08/24/2006	08/24/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	08/24/2006	08/24/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	08/24/2006	08/24/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	10/17/2006	10/17/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	10/17/2006	10/17/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	10/17/2006	10/17/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	10/17/2006	10/17/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	10/17/2006	10/17/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	10/17/2006	10/17/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	10/17/2006	10/17/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	10/17/2006	10/17/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	10/18/2006	10/18/2006

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<u>BUILDING</u>	<u>COMPANY BOUGHT FOR</u>	<u>ITEM NAME</u>	<u>CLASS</u>	<u>SUBCLASS</u>	<u>ASSET_TAG</u>	<u>SERIAL_NUMBER</u>	<u>CUBE_ID/ RACK</u>	<u>CONTACT_NAME</u>	<u>STATUS</u>	<u>STATUS DATE</u>	<u>ACQUIRE DATE</u>
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	10/18/2006	10/18/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	10/18/2006	10/18/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	10/18/2006	10/18/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	10/18/2006	10/18/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	10/18/2006	10/18/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	10/18/2006	10/18/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	10/18/2006	10/18/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	10/18/2006	10/18/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	10/18/2006	10/18/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	10/18/2006	10/18/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	10/18/2006	10/18/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	10/18/2006	10/18/2006
Key Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	10/18/2006	10/18/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	11/14/2006	11/14/2006
Key Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	11/14/2006	11/14/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	11/14/2006	11/14/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	11/14/2006	11/14/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	11/14/2006	11/14/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	11/14/2006	11/14/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	11/14/2006	11/14/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	11/14/2006	11/14/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	11/14/2006	11/14/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	11/14/2006	11/14/2006
Key Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	11/14/2006	11/14/2006
Key Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	11/14/2006	11/14/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	11/14/2006	11/14/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	11/14/2006	11/14/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	02/23/2007	02/23/2007

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BUILDING	COMPANY BOUGHT FOR	ITEM_NAME	CLASS	SUBCLASS	ASSET_TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT_NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	12/17/2007	12/17/2007
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	04/04/2008	04/04/2008
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	05/10/2008	05/10/2008
Key Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	05/10/2008	05/10/2008
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	05/10/2008	05/10/2008
Key Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	06/24/2008	06/24/2008
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	07/14/2008	07/14/2008
Key Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	07/28/2008	12/11/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	09/29/2008	09/29/2008
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	09/29/2008	09/29/2008
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	09/29/2008	09/29/2008
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	09/29/2008	09/29/2008
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	09/29/2008	09/29/2008
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	09/29/2008	09/29/2008
Key Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	09/29/2008	09/29/2008
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	09/29/2008	09/29/2008
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	09/29/2008	09/29/2008
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	09/29/2008	09/29/2008
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	09/29/2008	09/29/2008
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	09/29/2008	09/29/2008
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	09/29/2008	09/29/2008
Key Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	09/29/2008	09/29/2008
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	09/29/2008	09/29/2008

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	09/29/2008	09/29/2008
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	09/29/2008	09/29/2008
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	09/29/2008	09/29/2008
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	09/29/2008	09/29/2008
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	09/29/2008	09/29/2008
Key Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	09/29/2008	09/29/2008
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	09/29/2008	09/29/2008
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	09/29/2008	09/29/2008
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	09/29/2008	09/29/2008
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	10/17/2008	06/09/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	10/17/2008	07/20/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	10/17/2008	08/24/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	10/17/2008	10/17/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	10/17/2008	10/18/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	10/17/2008	11/14/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	20"	***	***	***	***	Active	01/09/2009	09/08/2008
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	01/28/2009	10/08/2008
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	02/03/2009	04/16/2008
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	03/11/2009	02/11/2008
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	03/18/2009	10/17/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	03/27/2009	03/13/2008
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	04/13/2009	06/29/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	04/14/2009	11/14/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	05/14/2009	10/17/2006

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	06/04/2009	07/20/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	06/09/2009	07/20/2006
Key Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Active	06/16/2009	11/14/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Pending Disposal	06/04/2009	06/04/2009
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Pending Mgr Assignment	01/04/2008	06/16/2006
Plano	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Pending Mgr Assignment	02/20/2008	10/18/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	15"	***	***	***	***	Pending Mgr Assignment	02/29/2008	06/29/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Pending Mgr Assignment	03/17/2008	10/18/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Pending Mgr Assignment	11/08/2008	06/29/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Pending Mgr Assignment	11/08/2008	10/18/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Pending Mgr Assignment	01/21/2009	09/29/2008
Key Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Pending Mgr Assignment	03/10/2009	09/29/2008
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Pending Mgr Assignment	03/23/2009	11/14/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Pending Mgr Assignment	03/26/2009	05/10/2008
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Surplus	10/18/2006	10/18/2006
Symetra Financial Center	Symetra Financial	ViewSonic VP920B 19" LCD	Monitor	19"	***	***	***	***	Surplus	01/29/2009	09/29/2008
Symetra Financial Center	Symetra Financial	ViewSonic VX2000 20" LCD	Monitor	20"	***	***	***	***	Active	06/04/2008	08/19/2005
Symetra Financial Center	Symetra Financial	ViewSonic VX910 19" LCD	Monitor	19"	***	***	***	***	Pending Disposal	05/05/2008	05/05/2008

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Symetra Financial Center	Symetra Financial	Blazie VersaPoint Duo Printer	Printer	Braille	***	***	***	***	Active	09/22/2005	08/19/2005
Atlanta	Symetra Financial	Canon 710 Fax	Copier/Fax Machine	Fax Machine	***	***	***	***	Active	12/28/2005	12/28/2005
Atlanta	Symetra Financial	Canon 8500 Fax	Copier/Fax Machine	Fax Machine	***	***	***	***	Active	12/28/2005	12/28/2005
Miami	Symetra Financial	Canon BJC-1000 Printer	Printer	Ink Jet	***	***	***	***	Active	12/27/2005	12/27/2005
San Diego	Symetra Financial	Canon BJC-250 Printer	Printer	Ink Jet	***	***	***	***	Active	12/23/2005	12/23/2005
Boston	Symetra Financial	Canon BJC-250 Printer	Printer	Ink Jet	***	***	***	***	Active	12/28/2005	12/28/2005
Key Center	Symetra Financial	Canon FilePrint 400	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Canon GP200S Copier/Fax	Copier/Fax Machine	Network Copy/Fax	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Canon GP200S Copier/Fax	Copier/Fax Machine	Network Copy/Fax	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Canon ImageRunner 3045	Printer	Network Copier/Printer	***	***	***	***	Active	09/04/2008	09/04/2008
Key Center	Symetra Financial	Canon ImageRunner 3045	Printer	Network Copier/Printer	***	***	***	***	Active	09/23/2008	09/23/2008
Symetra Financial Center	Symetra Financial	Canon ImageRunner 3045	Printer	Network Copier/Printer	***	***	***	***	Active	09/23/2008	09/23/2008
Key Center	Symetra Financial	Canon ImageRunner 3300	Printer	Network Copier/Printer	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Canon ImageRunner 3300	Printer	Network Copier/Printer	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Canon ImageRunner 3300	Printer	Network Copier/Printer	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Canon ImageRunner 3300	Printer	Network Copier/Printer	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Canon ImageRunner 3300	Printer	Network Copier/Printer	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Canon ImageRunner 3300	Printer	Network Copier/Printer	***	***	***	***	Active	09/23/2008	09/23/2008
Symetra Financial Center	Symetra Financial	Canon ImageRunner 3300	Printer	Network Copier/Printer	***	***	***	***	Active	09/23/2008	09/23/2008
Key Center	Symetra Financial	Canon ImageRunner 3300S	Printer	Network Copier/Printer	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Canon ImageRunner 330S	Printer	Network Copier/Printer	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Canon ImageRunner 330S	Printer	Network Copier/Printer	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Canon ImageRunner 3570	Printer	Network Copier/Printer	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Canon ImageRunner 3570	Printer	Network Copier/Printer	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Canon ImageRunner 3570	Printer	Network Copier/Printer	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Canon ImageRunner 3570	Printer	Network Copier/Printer	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Canon ImageRunner 3570	Printer	Network Copier/Printer	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Canon ImageRunner 3570	Printer	Network Copier/Printer	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Canon ImageRunner 3570	Printer	Network Copier/Printer	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Canon ImageRunner 400S	Printer	Network Copier/Printer	***	***	***	***	Active	09/22/2005	08/19/2005
Atlanta	Symetra Financial	Canon ImageRunner 400S	Printer	Network Copier/Printer	***	***	***	***	Active	12/28/2005	12/28/2005
Symetra Financial Center	Symetra Financial	Canon ImageRunner 4570	Printer	Network Copier/Printer	***	***	***	***	Active	09/23/2008	09/23/2008
Key Center	Symetra Financial	Canon ImageRunner 4570	Printer	Network Copier/Printer	***	***	***	***	Active	09/23/2008	09/23/2008
Key Center	Symetra Financial	Canon ImageRunner 4570	Printer	Network Copier/Printer	***	***	***	***	Active	09/23/2008	09/23/2008
Symetra Financial Center	Symetra Financial	Canon ImageRunner 4570	Printer	Network Copier/Printer	***	***	***	***	Active	09/23/2008	09/23/2008
Symetra Financial Center	Symetra Financial	Canon ImageRunner 4570	Printer	Network Copier/Printer	***	***	***	***	Active	09/23/2008	09/23/2008
Symetra Financial Center	Symetra Financial	Canon ImageRunner 4570	Printer	Network Copier/Printer	***	***	***	***	Active	09/23/2008	09/23/2008
Symetra Financial Center	Symetra Financial	Canon ImageRunner 4570	Printer	Network Copier/Printer	***	***	***	***	Active	09/23/2008	09/23/2008
Symetra Financial Center	Symetra Financial	Canon ImageRunner 4570	Printer	Network Copier/Printer	***	***	***	***	Active	09/23/2008	09/23/2008
Symetra Financial Center	Symetra Financial	Canon ImageRunner 5000	Printer	Network Copier/Printer	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Canon ImageRunner 5050	Printer	Network Copier/Printer	***	***	***	***	Active	09/04/2008	09/04/2008
Symetra Financial Center	Symetra Financial	Canon Laser Class 3170	Copier/Fax Machine	Fax Machine	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Canon Laser Class 3170	Copier/Fax Machine	Fax Machine	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Canon Laser Class 3170	Copier/Fax Machine	Fax Machine	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Canon NP6035 Copier	Copier/Fax Machine	Standalone Copier	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Canon PIXMA Pro 9000	Printer	Ink Jet	***	***	***	***	Active	12/14/2006	12/14/2006

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Dell OptiPlex GX520 3.0GHz Desktop	Printer	Ink Jet	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Epson Stylus Photo 820	Printer	Ink Jet	***	***	***	***	Pending Mgr Assignment	11/07/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard Business Ink Jet 1100	Printer	Ink Jet	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard Business Ink Jet 1100	Printer	Ink Jet	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard Business Ink Jet 1100	Printer	Ink Jet	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard Business Ink Jet 1200	Printer	Ink Jet	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard Business Ink Jet 1200	Printer	Ink Jet	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DesignJet 750C Plus	Printer	Plotter	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 1000C	Printer	Ink Jet	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 1120C	Printer	Ink Jet	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 5440	Printer	Ink Jet	***	***	***	***	Active	04/02/2007	04/02/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 5440	Printer	Ink Jet	***	***	***	***	Active	04/02/2007	04/02/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 5550	Printer	Ink Jet	***	***	***	***	Pending Disposal	06/25/2009	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 5650	Printer	Ink Jet	***	***	***	***	Active	09/22/2005	08/19/2005
Indianapolis	Symetra Financial	Hewlett Packard DeskJet 5650	Printer	Ink Jet	***	***	***	***	Active	12/20/2005	12/20/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 5650	Printer	Ink Jet	***	***	***	***	Active	05/10/2006	05/10/2006
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 5650	Printer	Ink Jet	***	***	***	***	Active	08/15/2007	08/15/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 5650	Printer	Ink Jet	***	***	***	***	Active	09/23/2008	09/23/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 5650	Printer	Ink Jet	***	***	***	***	Active	12/11/2008	11/20/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 6122	Printer	Ink Jet	***	***	***	***	Active	10/13/2005	10/13/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 6122	Printer	Ink Jet	***	***	***	***	Active	09/23/2008	09/23/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 6122	Printer	Ink Jet	***	***	***	***	Active	12/02/2008	10/13/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 6122	Printer	Ink Jet	***	***	***	***	Pending Mgr Assignment	09/26/2008	08/19/2005

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 6122	Printer	Ink Jet	***	***	***	***	Pending Mgr Assignment	11/08/2008	08/24/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 6122	Printer	Ink Jet	***	***	***	***	Surplus	11/09/2007	08/24/2005
Key Center	Symetra Financial	Hewlett Packard DeskJet 6540	Printer	Ink Jet	***	***	***	***	Active	09/23/2008	09/23/2008
Key Center	Symetra Financial	Hewlett Packard DeskJet 6540	Printer	Ink Jet	***	***	***	***	Active	09/23/2008	09/23/2008
Key Center	Symetra Financial	Hewlett Packard DeskJet 670C	Printer	Ink Jet	***	***	***	***	Active	09/23/2008	09/23/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 6840	Printer	Ink Jet	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard DeskJet 6940	Printer	Ink Jet	***	***	***	***	Active	06/25/2008	06/25/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 6940	Printer	Ink Jet	***	***	***	***	Active	07/09/2008	06/13/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 6940	Printer	Ink Jet	***	***	***	***	Active	09/11/2008	09/11/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 6940	Printer	Ink Jet	***	***	***	***	Active	09/23/2008	09/23/2008
Key Center	Symetra Financial	Hewlett Packard DeskJet 6940	Printer	Ink Jet	***	***	***	***	Active	09/23/2008	09/23/2008
Key Center	Symetra Financial	Hewlett Packard DeskJet 6940	Printer	Ink Jet	***	***	***	***	Active	09/23/2008	09/23/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 6940	Printer	Ink Jet	***	***	***	***	Active	10/06/2008	10/06/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 6940	Printer	Ink Jet	***	***	***	***	Active	10/14/2008	08/11/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 6940	Printer	Ink Jet	***	***	***	***	Active	10/15/2008	10/15/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 6940	Printer	Ink Jet	***	***	***	***	Active	10/21/2008	08/11/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 6940	Printer	Ink Jet	***	***	***	***	Active	10/30/2008	10/30/2008
San Diego	Symetra Financial	Hewlett Packard DeskJet 6940	Printer	Ink Jet	***	***	***	***	Active	12/12/2008	12/12/2008
Key Center	Symetra Financial	Hewlett Packard DeskJet 6940	Printer	Ink Jet	***	***	***	***	Active	02/03/2009	02/03/2009
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 6940	Printer	Ink Jet	***	***	***	***	Active	02/06/2009	09/23/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 6940	Printer	Ink Jet	***	***	***	***	Active	03/23/2009	03/23/2009
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 6940	Printer	Ink Jet	***	***	***	***	Active	05/28/2009	05/28/2009
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 6940	Printer	Ink Jet	***	***	***	***	Active	04/20/2009	04/20/2009
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 6940	Printer	Ink Jet	***	***	***	***	Pending Mgr Assignment	06/06/2009	09/18/2007

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Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 6940	Printer	Ink Jet	***	***	***	***	Surplus	11/30/2007	08/14/2007
Key Center	Symetra Financial	Hewlett Packard DeskJet 695C	Printer	Ink Jet	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard DeskJet 695C	Printer	Ink Jet	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 710C	Printer	Ink Jet	***	***	***	***	Surplus	04/10/2009	12/22/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 720C	Printer	Ink Jet	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard DeskJet 720C	Printer	Ink Jet	***	***	***	***	Active	03/19/2009	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 810C	Printer	Ink Jet	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 810C	Printer	Ink Jet	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 810C	Printer	Ink Jet	***	***	***	***	Active	09/23/2008	09/23/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 840C	Printer	Ink Jet	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 840C	Printer	Ink Jet	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 840C	Printer	Ink Jet	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard DeskJet 840C	Printer	Ink Jet	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 840C	Printer	Ink Jet	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard DeskJet 840C	Printer	Ink Jet	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard DeskJet 840C	Printer	Ink Jet	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 840C	Printer	Ink Jet	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 840C	Printer	Ink Jet	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 840C	Printer	Ink Jet	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 840C	Printer	Ink Jet	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 840C	Printer	Ink Jet	***	***	***	***	Active	09/22/2005	08/19/2005
South Windsor	Symetra Financial	Hewlett Packard DeskJet 840C	Printer	Ink Jet	***	***	***	***	Active	12/21/2005	12/21/2005
Atlanta	Symetra Financial	Hewlett Packard DeskJet 840C	Printer	Ink Jet	***	***	***	***	Active	12/27/2005	12/27/2005
Atlanta	Symetra Financial	Hewlett Packard DeskJet 840C	Printer	Ink Jet	***	***	***	***	Active	12/27/2005	12/27/2005
Atlanta	Symetra Financial	Hewlett Packard DeskJet 840C	Printer	Ink Jet	***	***	***	***	Active	12/27/2005	12/27/2005
Atlanta	Symetra Financial	Hewlett Packard DeskJet 840C	Printer	Ink Jet	***	***	***	***	Active	12/27/2005	12/27/2005

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Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 840C	Printer	Ink Jet	***	***	***	***	Active	06/29/2006	06/29/2006
Key Center	Symetra Financial	Hewlett Packard DeskJet 840C	Printer	Ink Jet	***	***	***	***	Active	04/10/2009	09/23/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 840C	Printer	Ink Jet	***	***	***	***	Active	04/14/2009	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 840C	Printer	Ink Jet	***	***	***	***	Pending Disposal	10/30/2008	09/23/2008
Key Center	Symetra Financial	Hewlett Packard DeskJet 840C	Printer	Ink Jet	***	***	***	***	Pending Mgr Assignment	12/30/2008	08/19/2005
Key Center	Symetra Financial	Hewlett Packard DeskJet 880C	Printer	Ink Jet	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 880C	Printer	Ink Jet	***	***	***	***	Active	09/22/2005	08/19/2005
Indianapolis	Symetra Financial	Hewlett Packard DeskJet 880C	Printer	Ink Jet	***	***	***	***	Active	12/20/2005	12/20/2005
Indianapolis	Symetra Financial	Hewlett Packard DeskJet 880C	Printer	Ink Jet	***	***	***	***	Active	12/20/2005	12/20/2005
Indianapolis	Symetra Financial	Hewlett Packard DeskJet 880C	Printer	Ink Jet	***	***	***	***	Active	12/20/2005	12/20/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 880C	Printer	Ink Jet	***	***	***	***	Active	05/10/2006	05/10/2006
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 880C	Printer	Ink Jet	***	***	***	***	Active	02/25/2009	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 890C	Printer	Ink Jet	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard DeskJet 895CXI	Printer	Ink Jet	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 895CXI	Printer	Ink Jet	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 895CXI	Printer	Ink Jet	***	***	***	***	Active	09/02/2008	09/02/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 895CXI	Printer	Ink Jet	***	***	***	***	Active	09/23/2008	09/23/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 895CXI	Printer	Ink Jet	***	***	***	***	Pending Mgr Assignment	01/21/2009	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 895CXI	Printer	Ink Jet	***	***	***	***	Surplus	09/22/2005	08/19/2005
Indianapolis	Symetra Financial	Hewlett Packard DeskJet 940C	Printer	Ink Jet	***	***	***	***	Active	12/21/2005	12/21/2005
Indianapolis	Symetra Financial	Hewlett Packard DeskJet 940C	Printer	Ink Jet	***	***	***	***	Pending Mgr Assignment	02/20/2008	12/21/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 950C	Printer	Ink Jet	***	***	***	***	Active	09/22/2005	08/19/2005

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Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 950C	Printer	Ink Jet	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 950C	Printer	Ink Jet	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 950C	Printer	Ink Jet	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 950C	Printer	Ink Jet	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 950C	Printer	Ink Jet	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 950C	Printer	Ink Jet	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 950C	Printer	Ink Jet	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 950C	Printer	Ink Jet	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 950C	Printer	Ink Jet	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 950C	Printer	Ink Jet	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 950C	Printer	Ink Jet	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 950C	Printer	Ink Jet	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 950C	Printer	Ink Jet	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 950C	Printer	Ink Jet	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard DeskJet 950C	Printer	Ink Jet	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 950C	Printer	Ink Jet	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 950C	Printer	Ink Jet	***	***	***	***	Active	09/22/2005	08/19/2005
Plano	Symetra Financial	Hewlett Packard DeskJet 950C	Printer	Ink Jet	***	***	***	***	Active	12/29/2005	12/29/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 950C	Printer	Ink Jet	***	***	***	***	Active	10/17/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 950C	Printer	Ink Jet	***	***	***	***	Active	10/17/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 950C	Printer	Ink Jet	***	***	***	***	Pending Disposal	10/19/2007	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 960C	Printer	Ink Jet	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard DeskJet 960C	Printer	Ink Jet	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 960C	Printer	Ink Jet	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 960C	Printer	Ink Jet	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard DeskJet 960C	Printer	Ink Jet	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 960C	Printer	Ink Jet	***	***	***	***	Active	09/22/2005	08/19/2005

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Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 960C	Printer	Ink Jet	***	***	***	***	Active	01/08/2009	08/19/2005
Key Center	Symetra Financial	Hewlett Packard DeskJet 960C	Printer	Ink Jet	***	***	***	***	Pending Mgr Assignment	01/18/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 960C	Printer	Ink Jet	***	***	***	***	Surplus	04/04/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard DeskJet 960C	Printer	Ink Jet	***	***	***	***	Surplus	01/05/2009	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1012	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1012	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1012	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1012	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1012	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1012	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
South Windsor	Symetra Financial	Hewlett Packard LaserJet 1012	Printer	Laser	***	***	***	***	Active	12/21/2005	12/21/2005
South Windsor	Symetra Financial	Hewlett Packard LaserJet 1012	Printer	Laser	***	***	***	***	Active	12/21/2005	12/21/2005
Bethel Park (Pittsburgh)	Symetra Financial	Hewlett Packard LaserJet 1012	Printer	Laser	***	***	***	***	Active	12/28/2005	12/28/2005
Boston	Symetra Financial	Hewlett Packard LaserJet 1012	Printer	Laser	***	***	***	***	Active	12/28/2005	12/28/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1012	Printer	Laser	***	***	***	***	Active	09/23/2008	09/23/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1012	Printer	Laser	***	***	***	***	Pending Mgr Assignment	05/26/2009	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1020	Printer	Laser	***	***	***	***	Active	09/23/2008	09/23/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	06/09/2006	06/09/2006
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	06/09/2006	06/09/2006
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	08/24/2006	08/24/2006
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	10/13/2006	10/13/2006
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	10/17/2006	10/17/2006
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	10/17/2006	10/17/2006
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	10/17/2006	10/17/2006

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET_TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT_NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	10/18/2006	10/18/2006
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	10/18/2006	10/18/2006
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	10/18/2006	10/18/2006
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	10/18/2006	10/18/2006
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	12/11/2006	12/11/2006
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	12/11/2006	12/11/2006
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	12/11/2006	12/11/2006
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	12/11/2006	12/11/2006
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	02/23/2007	02/23/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	03/27/2007	03/27/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	03/27/2007	03/27/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	03/27/2007	03/27/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	03/27/2007	03/27/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	03/27/2007	03/27/2007
Key Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	05/16/2007	05/16/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	05/16/2007	05/16/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	05/16/2007	05/16/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	05/16/2007	05/16/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	05/16/2007	05/16/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	05/16/2007	05/16/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	05/16/2007	05/16/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	05/16/2007	05/16/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	05/16/2007	05/16/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	05/16/2007	05/16/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	05/16/2007	05/16/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	05/16/2007	05/16/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	05/16/2007	05/16/2007

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Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	05/16/2007	05/16/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	07/12/2007	07/12/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	07/12/2007	07/12/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	07/12/2007	07/12/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	07/12/2007	07/12/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	07/12/2007	07/12/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	08/14/2007	08/14/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	08/14/2007	08/14/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	08/14/2007	08/14/2007
Atlanta	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	08/14/2007	08/14/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	08/14/2007	08/14/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	08/14/2007	08/14/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	08/14/2007	08/14/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	08/14/2007	08/14/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	08/14/2007	08/14/2007
Plano	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	09/07/2007	09/07/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	09/07/2007	09/07/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	09/13/2007	09/13/2007
Key Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	09/13/2007	09/13/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	09/13/2007	09/13/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	09/13/2007	09/13/2007
Key Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	09/13/2007	09/13/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	09/27/2007	09/12/2007

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BUILDING	COMPANY BOUGHT FOR	ITEM_NAME	CLASS	SUBCLASS	ASSET_TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT_NAME	STATUS STATUS	ACQUIRE DATE	DATE
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	10/16/2007	10/03/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	10/16/2007	10/05/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	10/18/2007	10/11/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	10/22/2007	10/11/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	10/22/2007	10/15/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	10/23/2007	10/15/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	10/30/2007	10/23/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	11/06/2007	11/01/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	11/26/2007	11/26/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	11/26/2007	11/26/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	11/27/2007	11/27/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	11/30/2007	11/30/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	12/05/2007	11/15/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	12/07/2007	12/07/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	12/21/2007	08/14/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	01/17/2008	01/17/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	01/31/2008	01/31/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	02/06/2008	05/16/2007
San Diego	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	04/02/2008	04/02/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	04/17/2008	04/16/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	04/22/2008	04/16/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	06/18/2008	11/15/2006
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	09/16/2008	11/14/2006
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	09/23/2008	09/23/2008

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET_TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT_NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	09/24/2008	09/24/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	09/24/2008	09/24/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	10/17/2008	06/09/2006
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	10/17/2008	10/18/2006
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	10/17/2008	10/18/2006
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	10/17/2008	08/14/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	10/17/2008	09/13/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	10/17/2008	06/18/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	11/13/2008	03/27/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	01/09/2009	05/12/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	01/23/2009	09/23/2008
Key Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	01/28/2009	08/14/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	02/03/2009	11/08/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	02/13/2009	08/14/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	03/11/2009	02/20/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	04/03/2009	08/14/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	04/14/2009	09/13/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	06/03/2009	09/13/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	06/09/2009	08/14/2007
Boston	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	10/02/2007	09/21/2007
Bethel Park (Pittsburgh)	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Active	10/25/2007	10/17/2007
Plano	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Pending Mgr Assignment	02/20/2008	05/16/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Pending Mgr Assignment	09/26/2008	05/16/2007

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Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Pending Mgr Assignment	09/26/2008	05/16/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Pending Mgr Assignment	09/26/2008	05/16/2007
Key Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Pending Mgr Assignment	10/31/2008	05/16/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Pending Mgr Assignment	11/21/2008	05/16/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Pending Mgr Assignment	04/03/2009	10/17/2006
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Pending Mgr Assignment	07/10/2009	05/16/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Surplus	10/07/2008	12/04/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Surplus	06/03/2009	09/23/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1022	Printer	Laser	***	***	***	***	Surplus	07/06/2009	08/14/2007
Key Center	Symetra Financial	Hewlett Packard LaserJet 1100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 1100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 1100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 1100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 1100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 1100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005

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Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 1100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1100	Printer	Laser	***	***	***	***	Active	10/10/2005	08/19/2005
Indianapolis	Symetra Financial	Hewlett Packard LaserJet 1100	Printer	Laser	***	***	***	***	Active	12/20/2005	12/20/2005
Conshocken	Symetra Financial	Hewlett Packard LaserJet 1100	Printer	Laser	***	***	***	***	Active	12/21/2005	12/21/2005
Conshocken	Symetra Financial	Hewlett Packard LaserJet 1100	Printer	Laser	***	***	***	***	Active	12/21/2005	12/21/2005
Conshocken	Symetra Financial	Hewlett Packard LaserJet 1100	Printer	Laser	***	***	***	***	Active	12/21/2005	12/21/2005
Atlanta	Symetra Financial	Hewlett Packard LaserJet 1100	Printer	Laser	***	***	***	***	Active	12/27/2005	12/27/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1100	Printer	Laser	***	***	***	***	Active	10/17/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1100	Printer	Laser	***	***	***	***	Active	10/17/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1100	Printer	Laser	***	***	***	***	Pending Mgr Assignment	01/04/2008	08/19/2005
Conshocken	Symetra Financial	Hewlett Packard LaserJet 1100	Printer	Laser	***	***	***	***	Surplus	12/21/2005	12/21/2005
Conshocken	Symetra Financial	Hewlett Packard LaserJet 1100	Printer	Laser	***	***	***	***	Surplus	12/21/2005	12/21/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1100	Printer	Laser	***	***	***	***	Surplus	11/09/2007	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1100	Printer	Laser	***	***	***	***	Surplus	07/02/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1100	Printer	Laser	***	***	***	***	Surplus	05/05/2009	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1150	Printer	Laser	***	***	***	***	Surplus	10/30/2008	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 1160	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1160	Printer	Laser	***	***	***	***	Active	01/09/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1160	Printer	Laser	***	***	***	***	Surplus	01/29/2009	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 1200	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 1200	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1200	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005

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Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1200	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1200	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1200	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1200	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 1200	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1200	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1200	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 1200	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1200	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1200	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 1200	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1200	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1200	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 1200	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1200	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1200	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1200	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1200	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 1200	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1200	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1200	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
San Diego	Symetra Financial	Hewlett Packard LaserJet 1200	Printer	Laser	***	***	***	***	Active	12/22/2005	12/22/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 1200	Printer	Laser	***	***	***	***	Active	07/19/2007	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 1200	Printer	Laser	***	***	***	***	Active	09/24/2008	09/24/2008
Key Center	Symetra Financial	Hewlett Packard LaserJet 1200	Printer	Laser	***	***	***	***	Active	10/17/2008	08/19/2005

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Key Center	Symetra Financial	Hewlett Packard LaserJet 1200	Printer	Laser	***	***	***	***	Active	10/17/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1200	Printer	Laser	***	***	***	***	Pending Disposal	11/09/2007	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1200	Printer	Laser	***	***	***	***	Pending Disposal	05/28/2009	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1200	Printer	Ink Jet	***	***	***	***	Surplus	04/10/2009	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1200	Printer	Laser	***	***	***	***	Surplus	06/05/2009	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 1300	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1300	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1300	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 1300	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1300	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1300	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1300	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1300	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1300	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 1300	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Bethel Park (Pittsburgh)	Symetra Financial	Hewlett Packard LaserJet 1300	Printer	Laser	***	***	***	***	Active	12/28/2005	12/28/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	09/02/2005	09/02/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	09/09/2005	09/09/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	09/09/2005	09/09/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	CUBE_ID/ SERIAL_NUMBER	RACK	CONTACT NAME	STATUS STATUS	ACQUIRE DATE	DATE
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	12/15/2005	12/15/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	12/22/2005	12/22/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	12/22/2005	12/22/2005
Boston	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	12/28/2005	12/28/2005
Bethel Park (Pittsburgh)	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	12/28/2005	12/28/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	12/31/2005	12/31/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	12/31/2005	12/31/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	12/31/2005	12/31/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	12/31/2005	12/31/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	12/31/2005	12/31/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	12/31/2005	12/31/2005
Cincinnati	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	01/03/2006	01/03/2006
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	02/21/2006	02/21/2006
Key Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	05/10/2006	05/10/2006

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BUILDING	COMPANY BOUGHT FOR	ITEM_NAME	CLASS	SUBCLASS	ASSET_TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT_NAME	STATUS	STATUS DATE	ACQUIRE DATE
Key Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	05/10/2006	05/10/2006
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	05/10/2006	05/10/2006
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	05/10/2006	05/10/2006
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	05/31/2006	05/31/2006
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	05/31/2006	05/31/2006
Key Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	08/24/2006	08/24/2006
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	10/13/2006	10/13/2006
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	10/13/2006	10/13/2006
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	10/13/2006	10/13/2006
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	10/17/2006	10/17/2006
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	10/18/2006	10/18/2006
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	10/18/2006	10/18/2006
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	12/12/2007	12/12/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	04/30/2008	01/10/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	08/01/2008	09/02/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	09/24/2008	09/24/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	09/24/2008	09/24/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	09/24/2008	09/24/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	09/24/2008	09/24/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	09/24/2008	09/24/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	09/24/2008	09/24/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	09/24/2008	09/24/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	09/24/2008	09/24/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	09/24/2008	09/24/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	09/24/2008	09/24/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	09/24/2008	09/24/2008

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BUILDING	COMPANY BOUGHT FOR	ITEM_NAME	CLASS	SUBCLASS	ASSET_TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT_NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	09/24/2008	09/24/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	09/24/2008	09/24/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	09/24/2008	09/24/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	09/24/2008	09/24/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	09/24/2008	09/24/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	09/24/2008	09/24/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	09/24/2008	09/24/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	09/24/2008	09/24/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	09/24/2008	09/24/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	09/24/2008	09/24/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	09/29/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	10/17/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	10/17/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	10/17/2008	05/10/2006
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	10/17/2008	05/10/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	11/04/2008	05/31/2006
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	11/05/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	04/14/2009	09/02/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	04/23/2009	12/31/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Active	05/27/2009	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Pending Mgr Assignment	01/18/2008	05/10/2006
Key Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Pending Mgr Assignment	12/04/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Pending Mgr Assignment	05/29/2009	08/19/2005

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Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Pending Mgr Assignment	06/06/2009	12/31/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1320	Printer	Laser	***	***	***	***	Surplus	03/04/2008	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 1320N	Printer	Laser	***	***	***	***	Active	09/24/2008	09/24/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1600 Color	Printer	Laser	***	***	***	***	Active	08/14/2007	08/14/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1600 Color	Printer	Laser	***	***	***	***	Active	09/22/2008	09/22/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1600 Color	Printer	Laser	***	***	***	***	Active	09/22/2008	09/22/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 1600 Color	Printer	Laser	***	***	***	***	Active	10/02/2008	08/14/2007
Key Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005

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BUILDING	COMPANY BOUGHT FOR	ITEM_NAME	CLASS	SUBCLASS	ASSET_TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT_NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005

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BUILDING	COMPANY BOUGHT FOR	ITEM_NAME	CLASS	SUBCLASS	ASSET_TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT_NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Indianapolis	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	12/21/2005	12/21/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	10/26/2007	10/26/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	01/09/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	01/17/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 2100	Printer	Laser	***	***	***	***	Active	05/14/2008	08/19/2005

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Symetra Financial Center	Symetra Financial	Hewlett Packard	LaserJet 2100	Printer	Laser	***	***	***	***	Active	06/26/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard	LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/04/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard	LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/24/2008	09/24/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard	LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/24/2008	09/24/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard	LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/24/2008	09/24/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard	LaserJet 2100	Printer	Laser	***	***	***	***	Active	09/24/2008	09/24/2008
Key Center	Symetra Financial	Hewlett Packard	LaserJet 2100	Printer	Laser	***	***	***	***	Active	10/08/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard	LaserJet 2100	Printer	Laser	***	***	***	***	Active	10/17/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard	LaserJet 2100	Printer	Laser	***	***	***	***	Active	11/04/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard	LaserJet 2100	Printer	Laser	***	***	***	***	Active	01/08/2009	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard	LaserJet 2100	Printer	Laser	***	***	***	***	Active	03/17/2009	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard	LaserJet 2100	Printer	Laser	***	***	***	***	Pending Disposal	11/09/2007	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard	LaserJet 2100	Printer	Laser	***	***	***	***	Pending Disposal	11/09/2007	08/19/2005
Indianapolis	Symetra Financial	Hewlett Packard	LaserJet 2100	Printer	Laser	***	***	***	***	Pending Mgr Assignment	02/20/2008	12/20/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard	LaserJet 2100	Printer	Laser	***	***	***	***	Pending Mgr Assignment	06/30/2009	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard	LaserJet 2100	Printer	Laser	***	***	***	***	Surplus	11/09/2007	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard	LaserJet 2100	Printer	Laser	***	***	***	***	Surplus	11/09/2007	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard	LaserJet 2100	Printer	Laser	***	***	***	***	Surplus	04/14/2009	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard	LaserJet 2200D	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard	LaserJet 2200D	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard	LaserJet 2200D	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard	LaserJet 2200D	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard	LaserJet 2200D	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard	LaserJet 2200D	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005

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Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 2200D	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 2200D	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 2200D	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 2200D	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 2200D	Printer	Laser	***	***	***	***	Active	03/30/2009	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 2200D	Printer	Laser	***	***	***	***	Pending Disposal	03/17/2009	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 2420DN	Printer	Laser	***	***	***	***	Active	09/24/2008	09/24/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 2500L	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 2550N	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Cincinnati	Symetra Financial	Hewlett Packard LaserJet 2550N	Printer	Laser	***	***	***	***	Active	12/28/2005	12/28/2005
Plano	Symetra Financial	Hewlett Packard LaserJet 2550N	Printer	Laser	***	***	***	***	Active	12/29/2005	12/29/2005
Plano	Symetra Financial	Hewlett Packard LaserJet 2550N	Printer	Laser	***	***	***	***	Active	12/29/2005	12/29/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 2550N	Printer	Laser	***	***	***	***	Active	09/22/2008	09/22/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 2550N	Printer	Laser	***	***	***	***	Active	09/22/2008	09/22/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 2600N	Printer	Laser	***	***	***	***	Active	09/22/2008	09/22/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 3020 All-in-One	Printer	Multifunction	***	***	***	***	Active	10/24/2007	10/24/2007
Miami	Symetra Financial	Hewlett Packard LaserJet 3200	Printer	Laser	***	***	***	***	Active	12/27/2005	12/27/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 3330MFP	Printer	Multifunction	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 3505	Printer	Laser	***	***	***	***	Active	08/16/2007	08/16/2007
Key Center	Symetra Financial	Hewlett Packard LaserJet 3550	Printer	Laser	***	***	***	***	Active	09/22/2008	09/22/2008
Key Center	Symetra Financial	Hewlett Packard LaserJet 3600N	Printer	Laser	***	***	***	***	Active	09/22/2008	09/22/2008
Key Center	Symetra Financial	Hewlett Packard LaserJet 4	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 4	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 4	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 4	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 4	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 4	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Indianapolis	Symetra Financial	Hewlett Packard LaserJet 4	Printer	Laser	***	***	***	***	Active	12/20/2005	12/20/2005
South Windsor	Symetra Financial	Hewlett Packard LaserJet 4	Printer	Laser	***	***	***	***	Active	12/22/2005	12/22/2005

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Miami	Symetra Financial	Hewlett Packard LaserJet 4	Printer	Laser	***	***	***	***	Active	12/22/2005	12/22/2005
San Diego	Symetra Financial	Hewlett Packard LaserJet 4	Printer	Laser	***	***	***	***	Active	12/22/2005	12/22/2005
Miami	Symetra Financial	Hewlett Packard LaserJet 4	Printer	Laser	***	***	***	***	Active	12/23/2005	12/23/2005
Miami	Symetra Financial	Hewlett Packard LaserJet 4	Printer	Laser	***	***	***	***	Active	12/27/2005	12/27/2005
Miami	Symetra Financial	Hewlett Packard LaserJet 4	Printer	Laser	***	***	***	***	Active	12/27/2005	12/27/2005
Atlanta	Symetra Financial	Hewlett Packard LaserJet 4	Printer	Laser	***	***	***	***	Active	12/27/2005	12/27/2005
Plano	Symetra Financial	Hewlett Packard LaserJet 4	Printer	Laser	***	***	***	***	Active	12/29/2005	12/29/2005
Atlanta	Symetra Financial	Hewlett Packard LaserJet 4	Printer	Laser	***	***	***	***	Pending Mgr Assignment	08/16/2008	12/27/2005
Miami	Symetra Financial	Hewlett Packard LaserJet 4	Printer	Laser	***	***	***	***	Surplus	12/27/2005	12/27/2005
Miami	Symetra Financial	Hewlett Packard LaserJet 4	Printer	Laser	***	***	***	***	Surplus	12/27/2005	12/27/2005
Miami	Symetra Financial	Hewlett Packard LaserJet 4	Printer	Laser	***	***	***	***	Surplus	12/27/2005	12/27/2005
Miami	Symetra Financial	Hewlett Packard LaserJet 4	Printer	Laser	***	***	***	***	Surplus	12/27/2005	12/27/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 4 Plus	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 4 Plus	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 4 Plus	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 4 Plus	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 4 Plus	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Conshocken	Symetra Financial	Hewlett Packard LaserJet 4 Plus	Printer	Laser	***	***	***	***	Active	12/21/2005	12/21/2005
South Windsor	Symetra Financial	Hewlett Packard LaserJet 4 Plus	Printer	Laser	***	***	***	***	Active	12/22/2005	12/22/2005
Bethel Park (Pittsburgh)	Symetra Financial	Hewlett Packard LaserJet 4 Plus	Printer	Laser	***	***	***	***	Active	12/28/2005	12/28/2005
Miami	Symetra Financial	Hewlett Packard LaserJet 4 Plus	Printer	Laser	***	***	***	***	Surplus	12/27/2005	12/27/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 4000	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
South Windsor	Symetra Financial	Hewlett Packard LaserJet 4000	Printer	Laser	***	***	***	***	Active	12/22/2005	12/22/2005
San Diego	Symetra Financial	Hewlett Packard LaserJet 4000	Printer	Laser	***	***	***	***	Active	12/22/2005	12/22/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 4000T	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 4000T	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 4000T	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 4000T	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 4050	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 4050	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005

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Key Center	Symetra Financial	Hewlett Packard LaserJet 4050	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 4050	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 4050	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 4050	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 4050	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 4050	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 4050	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Indianapolis	Symetra Financial	Hewlett Packard LaserJet 4050	Printer	Laser	***	***	***	***	Active	12/20/2005	12/20/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 4050	Printer	Laser	***	***	***	***	Active	12/16/2008	10/10/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 4050	Printer	Laser	***	***	***	***	Surplus	04/28/2009	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 4050T	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 4050T	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 4050T	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 4100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 4100	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Atlanta	Symetra Financial	Hewlett Packard LaserJet 4100	Printer	Laser	***	***	***	***	Active	12/27/2005	12/27/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 4100	Printer	Laser	***	***	***	***	Pending Disposal	12/19/2008	08/19/2005
Cincinnati	Symetra Financial	Hewlett Packard LaserJet 4101MFP	Printer	Multifunction	***	***	***	***	Active	01/03/2006	01/03/2006
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 4200DTN	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 4200DTN	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 4200DTN	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
South Windsor	Symetra Financial	Hewlett Packard LaserJet 4200DTN	Printer	Laser	***	***	***	***	Active	12/22/2005	12/22/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 4200DTN	Printer	Laser	***	***	***	***	Active	09/24/2008	09/24/2008
San Diego	Symetra Financial	Hewlett Packard LaserJet 4200N	Printer	Laser	***	***	***	***	Active	12/23/2005	12/23/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 4240N	Printer	Laser	***	***	***	***	Active	01/14/2008	12/19/2007

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Key Center	Symetra Financial	Hewlett Packard LaserJet 4250DTN	Printer	Laser	***	***	***	***	Active	09/24/2008	09/24/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 4250N	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 4250N	Printer	Laser	***	***	***	***	Active	09/24/2008	09/24/2008
South Windsor	Symetra Financial	Hewlett Packard LaserJet 4250N	Printer	Laser	***	***	***	***	Active	10/02/2007	09/13/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 4250TN	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 4250TN	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 4250TN	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
South Windsor	Symetra Financial	Hewlett Packard LaserJet 4250TN	Printer	Laser	***	***	***	***	Active	12/22/2005	12/22/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 4250TN	Printer	Laser	***	***	***	***	Active	12/14/2006	12/14/2006
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 4250TN	Printer	Laser	***	***	***	***	Active	04/02/2007	04/02/2007
Key Center	Symetra Financial	Hewlett Packard LaserJet 4250TN	Printer	Laser	***	***	***	***	Active	04/01/2008	01/31/2008
Indianapolis	Symetra Financial	Hewlett Packard LaserJet 4350DTN	Printer	Laser	***	***	***	***	Active	10/03/2007	10/03/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 4350DTN	Printer	Laser	***	***	***	***	Surplus	11/09/2007	09/16/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 4500	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Indianapolis	Symetra Financial	Hewlett Packard LaserJet 4600	Printer	Laser	***	***	***	***	Active	12/21/2005	12/21/2005
Miami	Symetra Financial	Hewlett Packard LaserJet 4600	Printer	Laser	***	***	***	***	Active	12/23/2005	12/23/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 4700DN	Printer	Laser	***	***	***	***	Active	02/20/2008	02/20/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 4700DN	Printer	Laser	***	***	***	***	Active	05/13/2008	05/13/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 4700DN	Printer	Laser	***	***	***	***	Active	05/22/2008	05/22/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 4L	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 4L	Printer	Laser	***	***	***	***	Surplus	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 4P	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 4P	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 4P	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005

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BUILDING	COMPANY BOUGHT FOR	ITEM_NAME	CLASS	SUBCLASS	ASSET_TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT_NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 4P	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 4P	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 4P	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 4P	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 4P	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 4P	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 4P	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 4P	Printer	Laser	***	***	***	***	Pending Mgr Assignment	11/08/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 4P	Printer	Laser	***	***	***	***	Pending Mgr Assignment	02/13/2009	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 5	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 5	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 5	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 5	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 5	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 5	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 5	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
South Windsor	Symetra Financial	Hewlett Packard LaserJet 5	Printer	Laser	***	***	***	***	Active	12/22/2005	12/22/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 5	Printer	Laser	***	***	***	***	Surplus	03/26/2008	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 5L	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 5L	Printer	Laser	***	***	***	***	Active	01/09/2009	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 5P	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 5P	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 5P	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 5P	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 5P	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
(Unknown)	Symetra Financial	Hewlett Packard LaserJet 5P	Printer	Laser	***	***	***	***	Pending Disposal	02/15/2006	08/19/2005

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BUILDING	COMPANY BOUGHT FOR	ITEM_NAME	CLASS	SUBCLASS	ASSET_TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT_NAME	STATUS	STATUS DATE	ACQUIRE DATE
Key Center	Symetra Financial	Hewlett Packard LaserJet 5P	Printer	Laser	***	***	***	***	Pending Mgr Assignment	01/18/2008	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 5SI	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 5SI	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
TeleWorker	Symetra Financial	Hewlett Packard LaserJet 6310	Printer	Laser	***	***	***	***	Active	12/17/2007	12/17/2007
TeleWorker	Symetra Financial	Hewlett Packard LaserJet 6310	Printer	Laser	***	***	***	***	Active	12/17/2007	12/17/2007
TeleWorker	Symetra Financial	Hewlett Packard LaserJet 6310	Printer	Laser	***	***	***	***	Active	12/17/2007	12/17/2007
TeleWorker	Symetra Financial	Hewlett Packard LaserJet 6310	Printer	Laser	***	***	***	***	Active	12/17/2007	12/17/2007
Lake Oswego	Symetra Financial	Hewlett Packard LaserJet 6310	Printer	Laser	***	***	***	***	Active	02/28/2008	02/26/2008
TeleWorker	Symetra Financial	Hewlett Packard LaserJet 6310	Printer	Laser	***	***	***	***	Active	02/28/2008	02/26/2008
TeleWorker	Symetra Financial	Hewlett Packard LaserJet 6310	Printer	Laser	***	***	***	***	Active	03/12/2008	02/26/2008
New York Office	Symetra Financial	Hewlett Packard LaserJet 6310	Printer	Laser	***	***	***	***	Active	03/27/2008	02/20/2008
New York Office	Symetra Financial	Hewlett Packard LaserJet 6310	Printer	Laser	***	***	***	***	Active	03/27/2008	02/20/2008
TeleWorker	Symetra Financial	Hewlett Packard LaserJet 6310	Printer	Laser	***	***	***	***	Active	10/30/2008	12/11/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6310	Printer	Laser	***	***	***	***	Active	01/16/2009	03/17/2008
Lake Oswego	Symetra Financial	Hewlett Packard LaserJet 6310	Printer	Laser	***	***	***	***	Active	01/16/2009	03/25/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6310	Printer	Laser	***	***	***	***	Active	06/25/2009	09/11/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6310	Printer	Laser	***	***	***	***	Active	08/05/2008	07/14/2008
TeleWorker	Symetra Financial	Hewlett Packard LaserJet 6310	Printer	Laser	***	***	***	***	Pending Mgr Assignment	10/22/2008	02/20/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6310	Printer	Laser	***	***	***	***	Pending Mgr Assignment	12/31/2008	06/18/2008
Key Center	Symetra Financial	Hewlett Packard LaserJet 6L	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6L	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 6L	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 6L	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET_TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT_NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6L	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6L	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6L	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6L	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6L	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6L	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6L	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 6L	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6L	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6L	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 6L	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6L	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6L	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6L	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6L	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6L	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6L	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6L	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 6L	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6L	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6L	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6L	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Boston	Symetra Financial	Hewlett Packard LaserJet 6L	Printer	Laser	***	***	***	***	Active	12/28/2005	12/28/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6L	Printer	Laser	***	***	***	***	Active	05/13/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6L	Printer	Laser	***	***	***	***	Active	09/24/2008	09/24/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6L	Printer	Laser	***	***	***	***	Active	09/24/2008	09/24/2008

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Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6L	Printer	Laser	***	***	***	***	Active	10/17/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6L	Printer	Laser	***	***	***	***	Active	03/30/2009	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6L	Printer	Laser	***	***	***	***	Pending Disposal	11/09/2007	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6L	Printer	Laser	***	***	***	***	Pending Disposal	11/05/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6L	Printer	Laser	***	***	***	***	Pending Disposal	05/15/2009	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6L	Printer	Laser	***	***	***	***	Pending Disposal	05/27/2009	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6L	Printer	Laser	***	***	***	***	Surplus	01/15/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6L	Printer	Laser	***	***	***	***	Surplus	06/02/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6L	Printer	Laser	***	***	***	***	Surplus	06/06/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6L	Printer	Laser	***	***	***	***	Surplus	02/27/2009	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005

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Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET_TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT_NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Plano	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Active	01/03/2006	01/03/2006
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Active	12/05/2007	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Active	12/06/2007	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Active	09/24/2008	09/24/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Active	09/24/2008	09/24/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Active	10/08/2008	10/08/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Active	10/17/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Active	10/30/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Active	02/23/2009	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Pending Disposal	01/08/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Pending Disposal	09/12/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Pending Disposal	09/12/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Pending Disposal	10/15/2008	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Pending Disposal	06/03/2009	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Pending Disposal	06/04/2009	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Pending Disposal	06/09/2009	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Pending Disposal	06/26/2009	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Pending Mgr Assignment	06/19/2009	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Surplus	11/09/2007	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Surplus	11/09/2007	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Surplus	10/07/2008	08/19/2005

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 6P	Printer	Laser	***	***	***	***	Surplus	10/07/2008	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 8000	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 8000	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet 8000	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 8000N	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 8150DN	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 8150DN	Printer	Laser	***	***	***	***	Pending Disposal	04/21/2009	04/21/2009
Plano	Symetra Financial	Hewlett Packard LaserJet 9050DN	Printer	Laser	***	***	***	***	Active	01/03/2006	01/03/2006
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet 9050DN	Printer	Laser	***	***	***	***	Active	07/12/2007	07/12/2007
Miami	Symetra Financial	Hewlett Packard LaserJet IIID	Printer	Laser	***	***	***	***	Active	12/27/2005	12/27/2005
Key Center	Symetra Financial	Hewlett Packard LaserJet IIIP	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	01/02/2008	12/19/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	01/04/2008	12/21/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	01/10/2008	12/21/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	01/10/2008	12/21/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	01/10/2008	01/10/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	01/11/2008	12/28/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	01/17/2008	01/09/2008
Key Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	01/31/2008	01/24/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	02/11/2008	01/24/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	02/12/2008	12/21/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	03/13/2008	02/26/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	03/13/2008	03/06/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	03/18/2008	02/28/2008

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE_ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	04/17/2008	03/28/2008
Atlanta	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	05/06/2008	05/06/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	05/19/2008	05/19/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	06/16/2008	06/16/2008
Norcross	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	06/18/2008	06/18/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	06/30/2008	06/13/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	07/11/2008	03/12/2008
Key Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	07/15/2008	07/03/2008
Key Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	07/28/2008	07/17/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	08/28/2008	08/28/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	09/12/2008	09/12/2008
Key Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	09/18/2008	09/18/2008
South Windsor	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	09/22/2008	09/22/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	09/30/2008	09/30/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	10/15/2008	10/15/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	10/15/2008	10/15/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	10/17/2008	12/21/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	10/17/2008	08/05/2008
Key Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	10/24/2008	08/21/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	10/30/2008	10/30/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	11/20/2008	04/16/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	11/24/2008	11/24/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	12/09/2008	01/10/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	12/12/2008	12/12/2008
Key Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	01/08/2009	01/08/2009

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BUILDING	COMPANY BOUGHT FOR	ITEM_NAME	CLASS	SUBCLASS	ASSET_TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT_NAME	STATUS	STATUS DATE	ACQUIRE DATE
Key Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	01/15/2009	01/15/2009
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	01/22/2009	01/05/2009
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	01/22/2009	01/22/2009
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	01/22/2009	01/22/2009
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	01/22/2009	01/22/2009
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	01/27/2009	01/27/2009
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	01/27/2009	01/27/2009
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	01/28/2009	01/22/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	01/29/2009	01/29/2009
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	01/29/2009	01/29/2009
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	02/26/2009	02/26/2009
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	02/26/2009	02/26/2009
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	02/26/2009	02/26/2009
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	03/09/2009	01/22/2009
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	03/11/2009	03/12/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	03/31/2009	03/31/2009
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	04/08/2009	04/08/2009
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	04/10/2009	04/10/2009
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	04/13/2009	04/13/2009
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	04/14/2009	03/23/2009
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	05/07/2009	11/19/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	05/11/2009	01/05/2009
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	05/14/2009	05/14/2009
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	05/18/2009	05/18/2009
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	05/18/2009	05/18/2009

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BUILDING	COMPANY BOUGHT FOR	ITEM_NAME	CLASS	SUBCLASS	ASSET_TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT_NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	05/18/2009	05/18/2009
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	05/18/2009	05/18/2009
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	05/18/2009	05/18/2009
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	05/26/2009	06/04/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	05/28/2009	05/28/2009
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	06/22/2009	02/04/2009
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	07/06/2009	06/11/2009
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	05/30/2008	05/30/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	06/27/2008	06/13/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	03/17/2009	03/17/2009
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Active	05/18/2009	05/18/2009
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Pending Mgr Assignment	09/23/2008	09/12/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Pending Mgr Assignment	07/01/2009	01/29/2009
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Pending Mgr Assignment Surplus	07/10/2009	07/15/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Surplus	10/22/2008	06/11/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Surplus	02/09/2009	02/09/2009
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Surplus	05/18/2009	01/29/2009
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P1505	Printer	Laser	***	***	***	***	Surplus	05/22/2009	02/26/2009
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P2015	Printer	Laser	***	***	***	***	Active	10/30/2007	10/30/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P2015	Printer	Laser	***	***	***	***	Active	06/05/2008	06/05/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P2015	Printer	Laser	***	***	***	***	Active	06/16/2008	06/16/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P2015	Printer	Laser	***	***	***	***	Active	08/01/2008	06/26/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P2015	Printer	Laser	***	***	***	***	Active	08/21/2008	08/21/2008

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET_TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT_NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Hewlett Packard LaserJet P2015	Printer	Laser	***	***	***	***	Pending Mgr Assignment	11/21/2008	01/16/2008
Key Center	Symetra Financial	Hewlett Packard LaserJet P2015DN	Printer	Laser	***	***	***	***	Active	09/24/2008	09/24/2008
Key Center	Symetra Financial	Hewlett Packard LaserJet P3005N	Printer	Laser	***	***	***	***	Active	09/09/2008	09/09/2008
South Windsor	Symetra Financial	Hewlett Packard OfficeJet 4105	Printer	Laser	***	***	***	***	Active	11/20/2008	11/20/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard OfficeJet 5610	Printer	Multifunction	***	***	***	***	Active	05/06/2008	05/06/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard OfficeJet 5610	Printer	Multifunction	***	***	***	***	Active	11/04/2008	07/22/2008
Ohio Home Office	Symetra Financial	Hewlett Packard OfficeJet 5610	Printer	Multifunction	***	***	***	***	Active	01/16/2009	02/07/2008
TeleWorker	Symetra Financial	Hewlett Packard OfficeJet 5610	Printer	Multifunction	***	***	***	***	Active	05/06/2009	08/15/2007
Lake Forest	Symetra Financial	Hewlett Packard OfficeJet 5610	Printer	Multifunction	***	***	***	***	Pending Mgr Assignment	08/30/2008	07/12/2007
TeleWorker	Symetra Financial	Hewlett Packard OfficeJet 5610	Printer	Multifunction	***	***	***	***	Pending Mgr Assignment	11/01/2008	01/18/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard OfficeJet 5610	Printer	Multifunction	***	***	***	***	Surplus	02/11/2008	02/11/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard OfficeJet 5610	Printer	Multifunction	***	***	***	***	Surplus	08/01/2008	08/15/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard OfficeJet 5610	Printer	Multifunction	***	***	***	***	Surplus	07/01/2009	07/01/2009
Symetra Financial Center	Symetra Financial	Hewlett Packard OfficeJet 6210	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard OfficeJet 6210	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Bethel Park (Pittsburgh)	Symetra Financial	Hewlett Packard OfficeJet 6210	Printer	Laser	***	***	***	***	Active	12/28/2005	12/28/2005
Boston	Symetra Financial	Hewlett Packard OfficeJet 6210	Printer	Laser	***	***	***	***	Active	12/28/2005	12/28/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard OfficeJet 6210	Printer	Laser	***	***	***	***	Active	01/14/2009	12/21/2007
TeleWorker	Symetra Financial	Hewlett Packard OfficeJet 6210	Printer	Laser	***	***	***	***	Active	03/04/2009	11/20/2008
Miami	Symetra Financial	Hewlett Packard OfficeJet 6210	Printer	Laser	***	***	***	***	Pending Mgr Assignment	03/17/2008	03/27/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard OfficeJet 6210	Printer	Laser	***	***	***	***	Surplus	01/17/2008	01/17/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard OfficeJet 6210	Printer	Laser	***	***	***	***	Surplus	05/01/2009	05/01/2009
Symetra Financial Center	Symetra Financial	Hewlett Packard OfficeJet 630	Printer	Multifunction	***	***	***	***	Pending Disposal	09/18/2008	09/18/2008

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BUILDING	COMPANY BOUGHT FOR	ITEM_NAME	CLASS	SUBCLASS	ASSET_TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT_NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Hewlett Packard OfficeJet 6310	Printer	Multifunction	***	***	***	***	Active	09/25/2008	09/25/2008
TeleWorker	Symetra Financial	Hewlett Packard OfficeJet 6310	Printer	Multifunction	***	***	***	***	Active	12/11/2008	12/11/2008
TeleWorker	Symetra Financial	Hewlett Packard OfficeJet 6310	Printer	Multifunction	***	***	***	***	Active	02/04/2009	02/04/2009
TeleWorker	Symetra Financial	Hewlett Packard OfficeJet 6310	Printer	Multifunction	***	***	***	***	Active	04/20/2009	04/20/2009
Symetra Financial Center	Symetra Financial	Hewlett Packard OfficeJet 6310	Printer	Multifunction	***	***	***	***	Surplus	02/04/2009	02/04/2009
Symetra Financial Center	Symetra Financial	Hewlett Packard OfficeJet 7210	Printer	Ink Jet	***	***	***	***	Active	05/17/2007	05/17/2007
TeleWorker	Symetra Financial	Hewlett Packard OfficeJet 7210	Printer	Ink Jet	***	***	***	***	Active	05/17/2007	05/17/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard OfficeJet 7210	Printer	Ink Jet	***	***	***	***	Active	06/11/2008	05/17/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard OfficeJet 7210	Printer	Ink Jet	***	***	***	***	Active	07/14/2008	07/14/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard OfficeJet 7210	Printer	Ink Jet	***	***	***	***	Active	01/14/2009	05/17/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard OfficeJet 7210	Printer	Ink Jet	***	***	***	***	Active	01/15/2009	05/17/2007
Norcross	Symetra Financial	Hewlett Packard OfficeJet 7210	Printer	Ink Jet	***	***	***	***	Active	01/20/2009	11/20/2008
Plano	Symetra Financial	Hewlett Packard OfficeJet 7210	Printer	Ink Jet	***	***	***	***	Active	04/23/2009	04/23/2009
TeleWorker	Symetra Financial	Hewlett Packard OfficeJet 7210	Printer	Ink Jet	***	***	***	***	Active	06/16/2009	05/17/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard OfficeJet 7210	Printer	Ink Jet	***	***	***	***	Surplus	08/21/2008	08/21/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard OfficeJet 7210	Printer	Ink Jet	***	***	***	***	Surplus	12/10/2008	05/17/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard OfficeJet 7210	Printer	Ink Jet	***	***	***	***	Surplus	02/13/2009	02/13/2009
Symetra Financial Center	Symetra Financial	Hewlett Packard OfficeJet 7310	Printer	Ink Jet	***	***	***	***	Surplus	05/04/2009	05/04/2009
Symetra Financial Center	Symetra Financial	Hewlett Packard OfficeJet 9110	Printer	Multifunction	***	***	***	***	Active	09/25/2008	09/25/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard OfficeJet 9110	Printer	Multifunction	***	***	***	***	Active	09/25/2008	09/25/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard OfficeJet 9120	Printer	Multifunction	***	***	***	***	Surplus	05/04/2009	05/04/2009
Conshocken	Symetra Financial	Hewlett Packard OfficeJet J5780	Printer	Multifunction	***	***	***	***	Active	08/16/2007	08/16/2007
TeleWorker	Symetra Financial	Hewlett Packard OfficeJet J5780	Printer	Multifunction	***	***	***	***	Active	05/13/2009	01/17/2008
TeleWorker	Symetra Financial	Hewlett Packard OfficeJet J5780	Printer	Multifunction	***	***	***	***	Pending Mgr Assignment	03/17/2008	01/08/2008

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BUILDING	COMPANY BOUGHT FOR	ITEM NAME	CLASS	SUBCLASS	ASSET TAG	SERIAL NUMBER	CUBE ID/ RACK	CONTACT NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Hewlett Packard OfficeJet J5780	Printer	Multifunction	***	***	***	***	Surplus	07/03/2009	02/11/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard OfficeJet K80XI	Printer	Multifunction	***	***	***	***	Active	09/25/2008	09/25/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard OfficeJet L7580	Printer	Multifunction	***	***	***	***	Surplus	10/07/2008	11/26/2007
Symetra Financial Center	Symetra Financial	Hewlett Packard OfficeJet PRO K550	Printer	Ink Jet	***	***	***	***	Active	09/25/2008	09/25/2008
Symetra Financial Center	Symetra Financial	Hewlett Packard PSC 1610 All-in-One	Printer	Multifunction	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Hewlett Packard PSC 1610 All-in-One	Printer	Multifunction	***	***	***	***	Active	06/07/2007	06/07/2007
Symetra Financial Center	Symetra Financial	HP LaserJet 3015 Printer	Printer	Multifunction	***	***	***	***	Active	09/24/2008	09/24/2008
Key Center	Symetra Financial	HP LaserJet 3030 Printer	Printer	Multifunction	***	***	***	***	Active	09/16/2008	09/16/2008
Key Center	Symetra Financial	HP LaserJet 3380 Printer	Printer	Multifunction	***	***	***	***	Active	09/24/2008	09/24/2008
Symetra Financial Center	Symetra Financial	HP LaserJet 4350n	Printer	Laser	***	***	***	***	Active	07/12/2007	07/12/2007
Symetra Financial Center	Symetra Financial	HP LaserJet 6p xi	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Bethel Park (Pittsburgh)	Symetra Financial	HP LaserJet P4015n	Printer	Network Copier/Printer	***	***	***	***	Active	11/10/2008	11/10/2008
Symetra Financial Center	Symetra Financial	HP LaserJet P4015n	Printer	Network Copier/Printer	***	***	***	***	Active	11/24/2008	11/24/2008
South Windsor	Symetra Financial	HP LaserJet P4015n	Printer	Network Copier/Printer	***	***	***	***	Active	12/02/2008	12/02/2008
Symetra Financial Center	Symetra Financial	IBM 4317 Printer	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	IBM InfoPrint 1372	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
South Windsor	Symetra Financial	IBM NetWork 17	Printer	Laser	***	***	***	***	Surplus	12/22/2005	12/22/2005
Symetra Financial Center	Symetra Financial	Juliet Pro Braille printer	Printer	Braille	***	***	***	***	Active	09/29/2008	09/29/2008
Symetra Financial Center	Symetra Financial	Konica Minolta PagePro 1400W	Printer	Laser	***	***	***	***	Active	09/30/2008	09/30/2008
Key Center	Symetra Financial	Lexmark Optra E+	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Indianapolis	Symetra Financial	Lexmark Optra E210	Printer	Laser	***	***	***	***	Active	12/21/2005	12/21/2005
Miami	Symetra Financial	Lexmark Optra E210	Printer	Laser	***	***	***	***	Active	12/27/2005	12/27/2005
Bethel Park (Pittsburgh)	Symetra Financial	Lexmark Optra E310	Printer	Laser	***	***	***	***	Active	12/28/2005	12/28/2005
Plano	Symetra Financial	Lexmark Optra E310	Printer	Laser	***	***	***	***	Active	12/29/2005	12/29/2005
Indianapolis	Symetra Financial	Lexmark Optra E310	Printer	Laser	***	***	***	***	Pending Mgr Assignment	02/20/2008	12/21/2005
San Diego	Symetra Financial	Lexmark Optra E312	Printer	Laser	***	***	***	***	Active	12/23/2005	12/23/2005
Plano	Symetra Financial	Lexmark Optra E312	Printer	Laser	***	***	***	***	Active	12/29/2005	12/29/2005
Plano	Symetra Financial	Lexmark Optra E312	Printer	Laser	***	***	***	***	Active	12/29/2005	12/29/2005
San Diego	Symetra Financial	Lexmark Optra E312L	Printer	Laser	***	***	***	***	Active	12/23/2005	12/23/2005
San Diego	Symetra Financial	Lexmark Optra E312L	Printer	Laser	***	***	***	***	Active	12/17/2007	11/21/2007
Miami	Symetra Financial	Lexmark Optra T610	Printer	Laser	***	***	***	***	Surplus	12/27/2005	12/27/2005
Indianapolis	Symetra Financial	Lexmark Optra T616	Printer	Laser	***	***	***	***	Active	12/21/2005	12/21/2005
Miami	Symetra Financial	Lexmark Optra T616	Printer	Laser	***	***	***	***	Active	12/27/2005	12/27/2005
Miami	Symetra Financial	Lexmark Optra T616	Printer	Laser	***	***	***	***	Active	12/27/2005	12/27/2005
Miami	Symetra Financial	Lexmark Optra T616	Printer	Laser	***	***	***	***	Active	12/27/2005	12/27/2005
Miami	Symetra Financial	Lexmark Optra T616	Printer	Laser	***	***	***	***	Active	12/27/2005	12/27/2005
Key Center	Symetra Financial	NEC SuperScript 870	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	NEC SuperScript 870	Printer	Laser	***	***	***	***	Active	09/22/2005	08/19/2005

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

BUILDING	COMPANY BOUGHT FOR	ITEM_NAME	CLASS	SUBCLASS	ASSET_TAG	SERIAL_NUMBER	CUBE_ID/ RACK	CONTACT_NAME	STATUS	STATUS DATE	ACQUIRE DATE
Symetra Financial Center	Symetra Financial	Ricoh Aficio 2035ESP	Printer	Network Copier/Printer	***	***	***	***	Active	09/22/2005	08/19/2005
Symetra Financial Center	Symetra Financial	Xerox Phaser 6180	Printer	Laser	***	***	***	***	Active	07/11/2008	07/11/2008

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

Appendix C.2 Distributed Computing Supported Software

<u>Symetra Distributed Applications</u>	<u>Help Desk Supported</u>	<u>Core Image Applications</u>	<u>Standard</u>	<u>Not Supported</u>	<u>Bus. Needs Req.</u>	<u>License count</u>	<u>Site License</u>	<u>Limited Quantity amount</u>	<u>Notes</u>
Office Suite Applications									
Office XP	x	x	x						Option during image deployment; candidate for retirement pending Symetra approval
Office Suite (Access, Excel, Outlook, PowerPoint, Word)	x	x	x						Not deployed as a part of the image; candidate for retirement pending Symetra approval
Office 2007	x	x	x						Symetra approval
Office Communicator	x	x	x						Option during image deployment
Office Live Meeting	x	x	x						
Presentation Applications									
Harvard Instant Charts									
Desktop Publication Apps.									
Adobe Acrobat	x					x			
Adobe Reader	x	x	x						
Expressions Web	x								
Publisher	x		x						
Graphic Design applications									
Grabbit 2.5				x					
Local Database Applications									
MS Access — Customized				x					
Database Reporting Apps									
SQL Reporting Services				x					
Crystal Reports	x					x			
Reports Facilitator				x					
Database Client									
None									
Terminal Server applications									
Citrix XenApp	x	x	x						
Microsoft RDP Terminal Service Client	x								
E-mail applications									
Outlook	x	x	x						
MailMarshal * — scanning	x								
Ironport SaaS — scanning	x								
PDA applications									
Blackberry Desktop Software	x								
Calendar applications									
Outlook	x	x	x						
Accounting applications									
MFACT				x					
Microcash for Windows				x					
Finance applications									
Flexsoft				x					
FundStation				x					
Quicken				x		x			
Programming applications									
Remedy (Action Request)	x								
Seaview				x					
VPN applications									
Cisco VPN Client	x	x	x						
Internet applications									
Internet Explorer 6.0 (Office XP Only)	x	x							
Internet Explorer 7.0 (Office 2007 Only)	x	x							
Communication applications									
CentreVue	x								
Language Interpretation Services	x								
Lanier (old NICE calls)	x								

	<u>Help Desk Supported</u>	<u>Core Image Applications</u>	<u>Standard</u>	<u>Not Supported</u>	<u>Bus. Needs Req.</u>	<u>License count</u>	<u>Site License</u>	<u>Limited Quantity amount</u>	<u>Notes</u>
Symetra Distributed Applications									
NICE Universe	x								
Phone 2PC Recording	x								
Faxing applications									
Enterprise Fax Manager				x					
Fax Util				x					
WinFax	x					x			
Flowcharting applications									
Visio	x								
Visio Viewer	x	x	x						
Contact Management Apps									
Bacon's MediaSource				x					
Project Tracking Apps									
Project	x								
Simply TIME (task manager)				x					
Print Utility applications									
PrintNow!				x					
Scanning Software Apps									
None									
Handicap Utility									
Jaws Software	x								
Video Conferencing Apps									
None									
Security applications									
Cyber Gatekeeper Agent	x	x	x						
Safeboot	x	x							
CyberArmor	x	x	x						
FAZAM 2000				x					
PowerQuest				x		x			
McAfee Antivirus	x	x	x						
Reference applications									
NIJ.S				x					
Operating Systems Apps									
Windows 2000	x	x	x						
Windows XP	x	x	x						
Undefined applications									
Ameritech White and Yellow Pages				x					
Catapult Training				x					
Chase Insight & Reporter				x		x			
Desktop Submit				x					
EFTPS for Windows 01.07.01				x					
EOS/CLAS (Library copyright)				x					
Extra! 6.71	x	x	x						
EZ2000				x		x			
FlashPlayer	x	x	x						
ICW Required				x					
Iomega Tools				x					
Message Manager				x					
MMCD				x					
MSDN				x					
PBS				x					
DirectX	x	x			x	x			
IBM DB2 Connect					x				
Panagon Document Management					x				
PCAnywhere				x					
PGP Encryption					x				
PowerSelect					x				
Qview4					x				

<u>Symetra Distributed Applications</u>	<u>Help Desk Supported</u>	<u>Core Image Applications</u>	<u>Standard</u>	<u>Not Supported</u>	<u>Bus. Needs Req.</u>	<u>License count</u>	<u>Site License</u>	<u>Limited Quantity amount</u>	<u>Notes</u>
RoboHelp Office 2000					x				
Skill Vantage					x				
Snag-It! (screen shot capture)	x								
Source OffSite 3.5.1				x					
Spencer CD				x		x			
Trellis					x				
Unicenter					x				
UVT					x				
Web IIS					x				
Web Trends					x				
WELL Concession Calculator					x				
Window's MDAC		x	x		x				
Window's Media Player	x	x	x		x				
Winrapid Teledex					x				
WinZip	x	x	x		x				



<u>Symetra Distributed Applications</u>	<u>Help Desk Supported</u>	<u>Core Image Applications</u>	<u>Standard</u>	<u>Not Supported</u>	<u>Bus. Needs Req.</u>	<u>License count</u>	<u>Site License</u>	<u>Limited Quantity amount</u>	<u>Notes</u>
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* To be replaced by IronPort SaaS per transformation schedule.

Appendix C.3 Distributed Computing Core Images

Application	Application
Windows 2000 Professional	Legacy Desktop OS
Windows XP Professional	Current Desktop OS
Symantec Anti-Virus 8.5	Anti-Virus Software
McAfee VirusScan Enterprise + AntiSpyware Enterprise	Anti-Virus Software
MS GPRresult	Client Install allows for reporting for Group policies
MSConfig (WINNT)	An applet / tool provides local troubleshooting information to a TA.
MS DirectX 9x	DirectX is an advanced suite of multimedia application programming interfaces (APIs) built into Windows 2000. DirectX provides a standard development platform for Windows-based PCs by enabling software developers to access specialized hardware features.
MS Windows Media Player 11	Many organizations use the electronic medium for distributing study and training material in audio and video format. Media Player provides a consistent interface for these multimedia presentations.
Internet Explorer 6	Browser for systems with Office XP
Internet Explorer 7	Browser for Systems with Office 2007
MS MDAC	Microsoft Data Access Components (MDAC) contains core Data Access components such as the Microsoft SQL Server™ OLE DB provider and ODBC driver.
WinZip 9.0	WinZip provides a necessary tool for zipping and unzipping files that need to be compressed for faster file transfer.
Citrix XenApp	A Citrix client allows the user to establish a Citrix session with Citrix Metaframe or Terminal server.
Adobe Reader 9.1	Acrobat Reader allows anyone to open a portable document format file (.pdf) across a broad range of hardware and software, and it will look exactly as the author intended — with layout, fonts, links, and images intact.
IBM DB2 Connect	DB 2 Connect allows host data directly available to your personal computer and LAN-based workstations.
Macromedia FlashPlayer	Flash Player is a web browser plugin that allows the viewer to play multimedia content created with Macromedia Flash MX.
Visio Viewer 2003	The Microsoft Visio Viewer allows anyone to view Visio drawings, diagrams, charts, and illustrations in a Web-based environment from within Microsoft Internet Explorer.
VPN Software	For remote users to connect via the Virtual Private Network
Extra! PC v6.71	Attachmate's Extra! Personal Client (EPC) 6.71 is the standard terminal emulation software
SafeBoot Encryption	Symetra whole disk encryption tool for laptops and desktops.
Office XP	Microsoft Office Suite
Office 2007	Alternate Office Suite
Misc Updates	Various updates and configuration changes are made to the standard operating system. Some of them fall into these general categories.
Desktop Customization	
System Management	
Power Management	
Start Menu Configuration	
MC Updater Tool Shortcut	
ACS confidential and proprietary.	Appendix C3 Dist Comp Core Img

SCHEDULE 2D
DATA NETWORK SERVICES SOW

[Attached Hereto]

SCHEDULE 2D

SCHEDULE 2D
DATA NETWORK SERVICES SOW
for
SYMETRA LIFE INSURANCE COMPANY (SYMETRA)
AUGUST 1, 2009

Confidential Information

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1.0 Data Network Services Overview and Objectives

1.1 Services Overview

Data network Services are the Services and activities, as detailed in this Schedule 2D, required to provide and support Symetra data network environment as described in Section 2.0 below. ACS responsibilities include, but are not limited to, the provisioning, management, administration, monitoring and troubleshooting of the Symetra end-to-end data network which includes the following Services components:

- § Wide-area Network (WAN)
- § Local-area Network (LAN)
- § Virtual Private Network (VPN)
- § Network Security

As depicted in Figure 1 below, in addition to the Services described in this Schedule 2D, ACS is responsible for providing the Services described in Schedule 2A — Cross-Functional Services SOW. Figure 1 depicts the relationship between the cross functional Services — and all Schedules within the scope of the Agreement.

Cross Functional SOW

Data Center Services SOW	Distributed Computing Services SOW	Data Network Services SOW	Voice Comm. Services SOW	Help Desk Services SOW	Output Processing Services SOW	Content Management Services SOW
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Figure 1: Service Towers with Cross Functional View

1.2 Service Objectives

The following are the key high-level Service objectives Symetra expects to achieve through outsourced data network Services and this Schedule 2D:

- § Meet Symetra business needs for highly available, scalable, reliable, and secure data network infrastructure to Symetra headquarters, remote offices and remote individual End-Users, and Symetra external business partners (e.g., Blue Frog, State Street and SunGard) as required
- § Operate efficiently and effectively by running on a consolidated data network infrastructure and by simplifying data network management, procurement and budgeting
- § Minimize administrative effort by engaging ACS to provide this management function
- § Achieve the SLRs/SLAs specified in **Section 4** of this Schedule 2D

2.0 Service Environment

2.1 Scope of Services and Infrastructure to be Supported

The following sub-sections and related Schedule 2D appendices describe and scope the data network environment to be supported/complied with. Service environment descriptions and appendices include listings of hardware and Software, policies and procedures, licenses and agreements, work-in-progress and future initiatives. Service environment appendices are to be maintained and reviewed with Symetra by ACS and made available to Symetra on a quarterly basis.

2.1.1 Hardware and Software

Appendix D.1 — Data Network Hardware and Software — A listing and description of all ACS provided/supported Data Network hardware and software

2.1.2 Data Network Circuits and VPN Connections

Appendix D.2 — Data Network Circuits and VPN Connections — A listing and description of all ACS provided/supported data network circuits and point-to-point VPN connections

2.1.3 Network Topology

Appendix D.3 — Network Topology — A diagram providing Symetra's data network topology

2.1.4 Data Network Tools

Appendix D.4 — Data Network Tools — A listing of data network tools that ACS shall provide in the provision of the data network Services

2.1.5 Service Locations

A description and location of all Symetra Sites requiring network Services is provided in Attachment B of the Agreement.

2.1.6 Personnel

ACS will be responsible for staffing skilled and appropriately certified data network management staff to meet the SLRs/SLAs set forth in this Schedule 2D.

3.0 Data Network Services Requirements

3.1 Service Descriptions and Roles and Responsibilities

In addition to the Services, activities, and roles and responsibilities described in Schedule 2A — Cross-Functional SOW, ACS is responsible for the following data network Services, activities and roles and responsibilities.

3.1.1 Data Network Services Requirements

- a. **Wide Area Network (WAN) Services**
WAN Services include the provision and monitoring and management of networks that interconnect two or more separate facilities that span a geographic area larger than a campus or metropolitan area (e.g., routers, point to point circuits, MPLS, frame relay and Internet connectivity). ACS shall work with public carriers, circuit providers, Symetra business partners and other Third Parties on behalf of Symetra to ensure delivery of WAN Services. Support of any data network Services-related work required by designated data network Third Parties, to support the Symetra data network, is considered within the scope of Services.
- b. **Local Area Network (LAN) Services**
LAN Services include the provision and monitoring and management of all wired and wireless LAN components and networks that are usually confined to a single facility or portion of a facility. This Service ends at, but does not include, the LAN attached device network card at the desktop.
- c. **Virtual Private Network (VPN) Services**
VPN Services include the provision and monitoring and management of methods for remote End-Users and business partners to securely connect to the network and data center computing Services over the public Internet. This Service includes dedicated site-to-site VPN connectivity on a shared public IP network. It requires industry and Internet-based standards for security to create and preserve privacy, data integrity, and authenticity. The VPN Service must be highly scalable. ACS shall provide and support home user VPN Software.
- d. **IP Dial Services**
IP dial Services include the provision and monitoring and management of a connection methodology for remote End-Users to securely connect to the network and data center computing Services via dial-up connectivity.
- e. **Network Security Services**
Network security Services include, the provision and support of methods (e.g., hardware, software and processes) that provide security to physical and logical devices connected to the data network.
- f. **Management Services**
Management Services include the provision and support of a suite of activities that spans all aspects of system security and networking levels in terms of system and component management and monitoring, information protection, component-addressing methods, access control, and change control.

The following tables identify each Party’s roles and responsibilities associated with this Schedule 2D. An “X” is placed in the column under the Party that is responsible for performing the applicable task. As part of the Services, ACS shall perform all of the roles and responsibilities that are ACS obligations, as denoted by an “x” in the ACS column set forth in this Schedule 2D.

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3.1.2 General Responsibilities

The following table identifies general roles and responsibilities associated with this Schedule 2D.

Table 1. General Roles and Responsibilities

General Roles and Responsibilities	ACS	Symetra
1. Recommend data network (e.g., WAN / LAN/ VPN / Firewall) requirements based on industry best practices	X	
2. Review and approve data network requirements		X
3. Review and approve services and standards for all network Services		X
4. Perform business liaison function to Symetra operational units		X
5. Recommend network capacity thresholds	X	
6. Approve network capacity planning thresholds		X
7. Provide capacity and performance reports on a quarterly basis	X	
8. Procure/provision, manage, monitor and maintain the Symetra end-to-end data network components, circuits and Services	X	
9. Report performance against SLRs/SLAs and other operational requirements	X	
10. Provide network connectivity to non-Symetra users (e.g., Symetra guests) as requested by Symetra	X	

3.1.3 Design/Engineering

The following identifies the activities, roles and responsibilities associated with engineering/development Services that are specific to this Schedule. Additional activities include:

Table 2. Engineering/Development Roles and Responsibilities

Engineering/Development Roles and Responsibilities	ACS	Symetra
1. Provide network design, engineering and security testing and integration procedures that meet requirements and adhere to defined policies	X	
2. Approve network design engineering, security testing and integration procedures		X
3. Prepare network design, engineering, changes, security, plans and schedules to support new and enhanced applications, architectures and standards	X	
4. Provide recommendations for optimizing data network design	X	
5. Review and approve Symetra or ACS initiated network design, engineering, changes, security, plans and schedules		X
6. Approve the scheduling of all changes to the network environment		X
7. Coordinate with Symetra and affiliated entities, and public carriers, as required	X	

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3.1.4 Network Services Provisioning

ACS will perform end-to-end data network Services provisioning, including acquiring, ongoing management and disposition of new and upgraded data network equipment and circuits. The following table identifies the underlying roles and responsibilities associated with network Services provisioning activities.

Table 3. Network Service Provisioning Roles and Responsibilities

Network Provisioning Roles and Responsibilities	ACS	Symetra
1. Review carrier and other Third Party options and provide Symetra recommendations regarding most favorable options (e.g., cost vs. benefits)	X	
2. Order and expedite WAN circuits, equipment and Services as defined by Symetra	X	
3. Configure data network components (e.g., hardware and Software) prior to installation	X	
4. Document data network component configurations (e.g., router configuration files and IP addressing schemas)	X	
5. Develop and document network provisioning requirements and policies	X	
6. Approve network provisioning requirements and policies		X
7. Provide capacity planning assistance to develop and maintain ongoing network resource requirements projections	X	
8. Coordinate ordering, procurement and inventory management of data network components and circuits	X	
9. Remove/decommission provisioned data network equipment and connectivity from Symetra Sites as required per agreed schedules to prevent disruptions in Services during removal activities	X	
10. Review and approve installation, connectivity and removal activities		X
11. Serve as the single point of contact to manage all data network Third Party (e.g., public carriers, circuit providers, vendors) Services and activities in accordance with Symetra requirements (e.g., data network performance requirements, Incident and problem resolution, capacity management, administrative requirements, project schedules, project plans)	X	
12. Ensure that all new circuits, devices and Software provisioned are included in configuration management documentation	X	

3.1.5 Network Operations and Administration

Network operations and administration Services are the activities associated with the provisioning and day-to-day management of the data network environment. The following table identifies the activities, roles and responsibilities associated with network operations and administration that are specific to this Schedule.

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Table 4. Network Operations and Administration Roles and Responsibilities

Network Operations and Administration Roles and Responsibilities	ACS	Symetra
1. Provide data network (e.g., LAN/WAN) connectivity contained in the service environment	X	
2. Develop and document network administration requirements and policies	X	
3. Develop and document procedures for administration that meet requirements and adhere to Symetra defined policies and procedures	X	
4. Approve administration policies and procedures		X
5. Perform day-to-day network operations and administration activities	X	
6. Perform proactive data network systems management and troubleshooting (e.g. bandwidth and capacity management, performance management and enhancement, Incident and problem management, change and capacity monitoring and management)	X	
7. For Incidents and problems involving data network Third Parties, contact Third Parties to determine the cause of the outage, notify Symetra, and work on the Incident/problem with Third Party until resolved and report resolution to Symetra	X	
8. Provide, manage and maintain all data network components (e.g., hardware, operating system Software and applications) to meet Symetra requirements including all of ACS's data network components that could impact Symetra, in accordance with Symetra's policies (including security oversight and Change Management Procedures)	X	
9. Provide, manage and maintain data network utilization and management tools and infrastructure (e.g., content compression devices, load balancing devices, SSL acceleration)	X	
10. Manage and perform physical (e.g., equipment) and logical (e.g., IP address change) IMACs in accordance with Symetra approved schedules	X	
11. Manage and maintain addressing schemas and configurations (e.g., IP addressing schemes, router configurations, routing tables, VPN configurations, firewall configurations)	X	
12. Manage and maintain QoS CoS for QoS/CoS sensitive applications and VOIP Services	X	
13. Manage and maintain connectivity to Third Parties and Symetra business partners	X	
14. Manage End-User accounts as needed for access and maintaining network resources (e.g., logon user-id and password maintenance)	X	
15. Manage and maintain DNS/DHCP Services	X	
16. Maintain and provide audit information, including access, general logs, and application logs, in accordance with Symetra's security policies	X	
17. Ensure that network administration activities are coordinated through defined Change Management Procedures	X	

3.1.6 Network Monitoring and Reporting

Network monitoring and reporting are the activities associated with the proactive monitoring and reporting of data network performance and management information (e.g., performance metrics,

Incidents). The following table identifies the roles and responsibilities associated with network monitoring and reporting Services that are specific to this Schedule.

Table 5. Network Monitoring and Reporting Roles and Responsibilities

Network Monitoring and Reporting Roles and Responsibilities	ACS	Symetra
1. Provide and document requirements and policies for network monitoring (e.g., capacity, Incident and problem management)	X	
2. Approve requirements and policies for network monitoring (e.g., capacity, Incident and problem management)		X
3. Provide and document network monitoring and problem management procedures, including escalation thresholds, that meet requirements and adhere to defined policies	X	
4. Approve network monitoring and problem management procedures		X
5. Provide and implement tools for monitoring network devices and traffic	X	
6. Implement measures for proactive monitoring, analysis and self-healing capabilities to limit network outages and to optimize bandwidth utilization and data network performance	X	
7. Monitor network per SLRs/SLAs	X	
8. Provide data network reporting (e.g., availability, utilization, latency, IDS) and integrate Third Party data where required in accordance with Symetra requirements	X	

3.1.7 Documentation

The following are required document types that are specific to this Schedule.

- Network system specifications and topologies (e.g., router and firewall configurations, firewall policies, routing diagrams, IP addressing tables and hardware/software listings)
- Detailed circuit location information (e.g., circuit ID including LEC access ID, location and speed)
- Detailed documentation showing all firewall policy, group, object, etc. information
- “As-built” documentation for all network devices (including firewalls) that are deployed in development, test, QA, production or other technical environments

The following table identifies the roles and responsibilities associated with documentation activities that are specific to this Schedule.

Table 6. Documentation Roles and Responsibilities

Documentation Roles and Responsibilities	ACS	Symetra
1. Provide documentation requirements		X
2. Provide documentation as required by Symetra	X	

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3.1.8 Network Security Services

3.1.8.1 Firewall Management

ACS shall provide firewall management Services including firewall engineering and management, and access control list engineering and management, in compliance with Symetra's policies and standards. The following table identifies roles and responsibilities associated with the firewall management Services.

Table 7. Firewall Services Roles and Responsibilities

Firewall Management Services Roles and Responsibilities		ACS	Symetra
1.	Recommend best practice firewall policies	X	
2.	Develop Symetra specific firewall policies		X
3.	Approve firewall policies		X
4.	Provide Services in conformance to firewall policies	X	
5.	Perform firewall engineering and firewall security design	X	
6.	Assess firewall security and propose alternative security designs	X	
7.	Review and approve firewall security designs		X
8.	Maintain access control lists (ACL) in accordance with policies	X	
9.	Review and approve firewall ACL policies		X
10.	Provide and manage firewalls and firewall configurations	X	
11.	Monitor performance levels of the firewalls through setting of thresholds, and provide reporting, and take proactive and/or reactive steps to resolve any performance issues	X	
12.	Develop recommendations for improved firewall security	X	
13.	Review and approve recommendations for improved firewall security		X

3.1.8.2 Security Intrusion Detection Services

ACS shall provide both NIDS (network-based intrusion detection Service) and HIDS (host-based intrusion detection Service). The following table identifies the roles and responsibilities associated with the security intrusion detection Services.

Table 8. Security Intrusion Detection Services Roles and Responsibilities

Security Intrusion Detection Services Roles and Responsibilities		ACS	Symetra
1.	Develop policies and standards for security intrusion detection	X	
2.	Approve policies and standards for security intrusion detection		X
3.	Provide security intrusion detection Services at wired and wireless data network entry points and provide reporting	X	
4.	Notify Symetra of malicious activity and intrusions	X	
5.	Provide daily and monthly reports indicating number of detected intrusions. Reports should include the top 10 exploits and top ten devices registering detected intrusion	X	
6.	Provide alerts of malicious activity and intrusions according to risk rating of the signatures, in accordance with Symetra policies and procedure	X	
7.	Respond to and remediate the effects of malicious activity and intrusions	X	

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Security Intrusion Detection Services Roles and Responsibilities		
	ACS	Symetra
8. Allow for independent security intrusion detection Services	X	
9. Develop recommendations for improved security and provide to Symetra on a quarterly basis	X	
10. Review and approve recommendations for improved security		X
11. Implement approved recommendations	X	

3.1.8.3 Security Vulnerability and Penetration Services

ACS shall test the susceptibility of Symetra’s network hosts to a specific attack or suite of attacks targeting all Symetra Internet address space as well as all Symetra intranet address space using automated and custom methods. The following table identifies the roles and responsibilities associated with the security vulnerability and penetration Services.

Table 9. Security Vulnerability and Penetration Services Roles and Responsibilities

Security Vulnerability and Penetration Services Roles and Responsibilities		
	ACS	Symetra
1. Develop policies for security vulnerability and penetration testing	X	
2. Approve policies for security vulnerability and penetration testing		X
3. Conduct security vulnerability scans and penetration testing	X	
4. Allow for independent security vulnerability and penetration Services	X	
5. Provide reporting on testing results	X	
6. Develop recommendations for improved security	X	
7. Review and approve recommendations for improved security		X
8. Implement approved recommendations	X	

3.2 Exclusions

The following items are specifically excluded from this statement of work:

- a. None

4.0 Service Management

4.1 Objectives

A key objective of the Agreement is to attain the SLRs/SLAs. SLAs and project-specific SLAs are specified with Fee Reductions as detailed in Schedule 5 where business is impacted through failure to meet significant mission critical systems or Services, or project milestones or objectives warrants a reduction in Fees paid when Service performance requirements are not met. SLRs are detailed in the following sections of this Schedule 2D.

ACS shall provide written reports to Symetra regarding ACS’s compliance with the SLRs/SLAs specified in this. Schedule 2D.

4.2 Service Level Agreements (SLAs)

The SLRs for each of the following SLAs represent minimum service levels required across all Service Towers. ACS must consistently meet or exceed such SLRs.

Table 10. Network Availability SLAs

DEFINITION	Network availability is defined as the time during which the data network is fully functioning as specified below and normal business operations can be carried out with no data loss, downtime, or performance degradation on primary path. If a secondary path is functional, then availability SLAs shall be considered met. Performance criteria for the wide area network and virtual private network are to be measured on an end-to-end basis. End-to-end shall mean site-to-site or from a premises access device (e.g., router) across the local, regional, and core networks to another access device.
PRE-SCHEDULED DOWNTIME REQUIREMENTS	All maintenance shall be performed in accordance with Symetra’s Change Management Procedures.

Data Network Availability SLAs			
Service Type	Service Measure	Performance Target	SLR
End-to end availability - critical locations (Symetra headquarters and ACS data center)	Availability	***	***
Remote office availability	Availability	***	***
Internet access availability	Availability	***	***
LAN availability for offices with LAN switch services	Availability	***	***
	Formula	As provided in the Spec Sheet	
	Measurement Interval	As provided in the Spec Sheet	
	Measurement tool	As provided in the Spec Sheet	

Table 11. Network Administration Services SLAs

DEFINITION	Routers and circuits to be managed proactively using either product-specific or proprietary network monitoring and management tools. Measurement for these network components is 24x7x365 requirement. Pre-scheduled maintenance shall be preformed according to the published maintenance window schedule, with the ability to reschedule based on network availability requirements from the various Symetra groups or clients.
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Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

Network Administration Services SLAs			
Administration Task	Service Measure	Performance Target	SLR
Data network Service reporting per Symetra requirements	Reporting timeliness	***	***
Implementation of firewall changes related to changing, adding/deleting firewall rules.	Response time	***	***
	Formula	As provided in the Spec Sheet	
	Measurement Interval	As provided in the Spec Sheet	
	Measurement tool	As provided in the Spec Sheet	

Table 12. Security Intrusion Detection SLAs

DEFINITION Network traffic to/from designated systems is monitored for current attack signatures and is retained for 3 days. Measurement for this Service is 7x24x365 requirement. Pre-scheduled maintenance shall be preformed per the Symetra-approved change window.

Security Intrusion Detection SLAs			
Management Task	Service Measure	Performance Target	SLR
Notify Symetra of any NIDs and HIDs related events	Elapsed time from receipt of notification	***	***
	Formula	As provided in the Spec Sheet	
	Measurement Interval	As provided in the Spec Sheet	
	Measurement Tool	As provided in the Spec Sheet	

Table 13. Security Penetration Services SLAs

DEFINITION Entire networks are tested to determine the susceptibility of their hosts to current attacks.

Security Vulnerability & Penetration Services SLAs			
Management Task	Service Measure	Performance Target	SLR
Deliver remediation plan that addresses identified penetration testing vulnerabilities	Elapsed time	***	***
	Formula	As provided in the Spec Sheet	

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Security Vulnerability & Penetration Services SLAs

Management Task	Service Measure	Performance Target	SLR
	Measurement Interval	As provided in the Spec Sheet	
	Measurement tool	As provided in the Spec Sheet	

4.3 Reports

Without limiting the terms of **Section 2.11.1** of the Agreement, ACS will provide written reports to Symetra regarding ACS’ compliance with the SLAs and other network activity reports specified in this Schedule 2D:

5.0 Referenced Schedule Appendices and Schedules

5.1 Referenced Schedule 2D Appendices

Schedule Appendix	Description
Appendix D.1	Data Network Hardware and Software
Appendix D.1	Data Network Circuits and VPN Connections
Appendix D.3	Network Topology
Appendix D.4	Data Network Tools

5.2 Referenced Agreement Schedules

Agreement Schedule	Description
Schedule 2A	Cross-Functional Services SOW
Schedule 5	Fee Reductions

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Appendix D.1 — Data Network Hardware and Software

Platform Type	Region	Network Type	Type of Location/Site	City	State/ Province	Remote Device Model
CSU/DSU	Remote	WAN	***	San Diego	CA	
CSU/DSU	Remote	WAN	***	South Windsor	CT	
CSU/DSU	Remote	WAN	***	Miami	FL	
CSU/DSU	Remote	WAN	***	Miami	FL	
CSU/DSU	Remote	WAN	***	Norcross	GA	
CSU/DSU	Remote	WAN	***	Itasca	IL	
CSU/DSU	Remote	WAN	***	Indianapolis	IN	
CSU/DSU	Remote	WAN	***	London	KY	
CSU/DSU	Remote	WAN	***	Boston	MA	
CSU/DSU	Remote	WAN	***	Cincinnati	OH	
CSU/DSU	Remote	WAN	***	Exton	PA	
CSU/DSU	Remote	WAN	***	Bethel Park	PA	
CSU/DSU	Remote	WAN	***	Dallas	TX	
CSU/DSU	Remote	WAN	***	Plano	TX	
CSU/DSU	NWDC	WAN	Symetra-USA-Hillsboro-3935 Alcieck Place	Hillsboro	OR	
CSU/DSU	NWDC	WAN	Symetra-USA-Hillsboro-3935 Alcieck Place	Hillsboro	OR	
CSU/DSU	NWDC	LAN	Symetra-USA-Hillsboro-3935 Alcieck Place	Hillsboro	OR	
CSU/DSU	NWDC	WAN	Symetra-USA-Hillsboro-3935 Alcieck Place	Hillsboro	OR	
CSU/DSU	Bellevue HQ	WAN	Symetra-USA-Bellevue-777 108th Ave NE Ste 1200	Bellevue	WA	
CSU/DSU	Bellevue HQ	WAN	Symetra-USA-Bellevue-777 108th Ave NE Ste 1200	Bellevue	WA	
Firewall	NWDC	LAN	Symetra-USA-Hillsboro-3935 Alcieck Place	Hillsboro	OR	***
Firewall	NWDC	LAN	Symetra-USA-Hillsboro-3935 Alcieck Place	Hillsboro	OR	***
Firewall	NWDC	LAN	Symetra-USA-Hillsboro-3935 Alcieck Place	Hillsboro	OR	***
IDS	USA	LAN	NWDC-USA-Hillsboro-3935 NW Alcieck Place	Hillsboro	OR	
IDS	USA	LAN	NWDC-USA-Hillsboro-3935 NW Alcieck Place	Hillsboro	OR	
ISA (Proxy) Server	Bellevue HQ	LAN	Symetra-USA-Hillsboro-3935 Alcieck Place	Hillsboro	OR	***
ISA (Proxy) Server	Bellevue HQ	LAN	Symetra-USA-Hillsboro-3935 Alcieck Place	Hillsboro	OR	***

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

Platform Type	Region	Network Type	Type of Location/Site	City	State/Province	Remote Device Model
ISA (Proxy) Server	Bellevue HQ	LAN	Symetra-USA-Hillsboro-3935 Alocleck Place	Hillsboro	OR	***
ISA (Proxy) Server	Bellevue HQ	LAN	Symetra-USA-Hillsboro-3935 Alocleck Place	Hillsboro	OR	***
Load Balancer	NWDC	LAN	Symetra-USA-Hillsboro-3935 Alocleck Place	Hillsboro	OR	
Load Balancer	NWDC	LAN	Symetra-USA-Hillsboro-3935 Alocleck Place	Hillsboro	OR	
Load Balancer	NWDC	LAN	Symetra-USA-Hillsboro-3935 Alocleck Place	Hillsboro	OR	
Load Balancer	NWDC	LAN	Symetra-USA-Hillsboro-3935 Alocleck Place	Hillsboro	OR	
Network Appliance	Bellevue HQ	LAN	Symetra-USA-Hillsboro-3935 Alocleck Place	Hillsboro	OR	
Network Appliance	Bellevue HQ	LAN	Symetra-USA-Hillsboro-3935 Alocleck Place	Hillsboro	OR	
Router	Remote	WAN	***	San Diego	CA	***
Router	Remote	WAN	***	Miami	FL	***
Router	Remote	WAN	***	Miami	FL	***
Router	Remote	WAN	***	Boston	MA	***
Router	NWDC	WAN	NWDC-USA-Hillsboro-3935 NW Alocleck Place	Hillsboro	OR	***
Router	NWDC	WAN	Symetra-USA-Hillsboro-3935 Alocleck Place	Hillsboro	OR	***
Router	NWDC	WAN	Symetra-USA-Hillsboro-3935 Alocleck Place	Hillsboro	OR	***
Router	NWDC	WAN	Symetra-USA-Hillsboro-3935 Alocleck Place	Hillsboro	OR	***
Router	USA	WAN	Sales-USA-Exton-One East Uwchlan Ave.	Exton	PA	***
Router	Remote	WAN	***	South Windsor	CT	***
Router	Remote	WAN	***	South Windsor	CT	***
Router	Remote	WAN	***	Miami	FL	***
Router	Remote	WAN	***	Norcross	GA	***
Router	Remote	WAN	***	Itasca	IL	***
Router	Remote	WAN	***	Indianapolis	IN	***
Router	Remote	WAN	***	London	KY	***
Router	Remote	WAN	***	Cincinnati	OH	***
Router	Remote	WAN	***	Bethel Park	PA	***
Router	Remote	WAN	***	Dallas	TX	***
Router	Remote	WAN	***	Plano	TX	***
Router	NWDC	LAN	Symetra-USA-Hillsboro-3935 Alocleck Place	Hillsboro	OR	***
Router	NWDC	LAN	Symetra-USA-Hillsboro-3935 Alocleck Place	Hillsboro	OR	***
Router	NWDC	WAN	Symetra-USA-Hillsboro-3935 Alocleck Place	Hillsboro	OR	***
Router	NWDC	WAN	Symetra-USA-Hillsboro-3935 Alocleck Place	Hillsboro	OR	***
Router	Bellevue HQ	WAN	Symetra-USA-Bellevue-777 108th Ave NE Ste 1200	Bellevue	WA	***
Router	Bellevue HQ	WAN	Symetra-USA-Bellevue-777 108th Ave NE Ste 1200	Bellevue	WA	***
Switch	Remote	LAN	***	San Diego	CA	***
Switch	Remote	LAN	***	South Windsor	CT	***

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

Platform Type	Region	Network Type	Type of Location/Site	City	State/Province	Remote Device Model
Switch	Remote	LAN	***	South Windsor	CT	***
Switch	Remote	LAN	***	Miami	FL	***
Switch	Remote	LAN	***	Miami	FL	***
Switch	Remote	LAN	***	Miami	FL	***
Switch	Remote	LAN	***	Norcross	GA	***
Switch	Remote	LAN	***	Norcross	GA	***
Switch	Remote	LAN	***	Itasca	IL	***
Switch	Remote	LAN	***	Indianapolis	IN	***
Switch	Remote	LAN	***	Indianapolis	IN	***
Switch	Remote	LAN	***	Boston	MA	***
Switch	Remote	LAN	***	Cincinnati	OH	***
Switch	Remote	LAN	***	Exton	PA	***
Switch	Remote	LAN	***	Bethel Park	PA	***
Switch	Remote	LAN	***	Plano	TX	***
Switch	NWDC	LAN	Symetra-USA-Hillsboro-3935 Alcock Place	Hillsboro	OR	***
Switch	NWDC	LAN	Symetra-USA-Hillsboro-50 NW Amberwood Drive	Hillsboro	OR	***
Switch	NWDC	LAN	Symetra-USA-Hillsboro-3935 Alcock Place	Hillsboro	OR	***
Switch	NWDC	LAN	Symetra-USA-Hillsboro-3935 Alcock Place	Hillsboro	OR	***
Switch	NWDC	LAN	Symetra-USA-Hillsboro-3935 Alcock Place	Hillsboro	OR	***
Switch	NWDC	LAN	Symetra-USA-Hillsboro-3935 Alcock Place	Hillsboro	OR	***
Switch	NWDC	LAN	Symetra-USA-Hillsboro-3935 Alcock Place	Hillsboro	OR	***
Switch	NWDC	LAN	Symetra-USA-Hillsboro-3935 Alcock Place	Hillsboro	OR	***
Switch	NWDC	LAN	Symetra-USA-Hillsboro-3935 Alcock Place	Hillsboro	OR	***
Switch	NWDC	LAN	Symetra-USA-Hillsboro-3935 Alcock Place	Hillsboro	OR	***
Switch	Bellevue HQ	LAN	Symetra-USA-Bellevue-777 108th Ave NE Ste 1200	Bellevue	WA	***
Switch	Bellevue HQ	LAN	Symetra-USA-Bellevue-777 108th Ave NE Ste 1200	Bellevue	WA	***
Switch	Bellevue HQ	LAN	Symetra-USA-Bellevue-777 108th Ave NE Ste 1200	Bellevue	WA	***
Switch	Bellevue HQ	LAN	Symetra-USA-Bellevue-777 108th Ave NE Ste 1200	Bellevue	WA	***
Switch	Bellevue HQ	LAN	Symetra-USA-Bellevue-777 108th Ave NE Ste 1200	Bellevue	WA	***
Switch	Bellevue HQ	LAN	Symetra-USA-Bellevue-777 108th Ave NE Ste 1200	Bellevue	WA	***
Switch	Bellevue HQ	LAN	Symetra-USA-Bellevue-777 108th Ave NE Ste 1200	Bellevue	WA	***
Switch	Bellevue HQ	LAN	Symetra-USA-Bellevue-777 108th Ave NE Ste 1200	Bellevue	WA	***
Switch	Bellevue HQ	LAN	Symetra-USA-Bellevue-777 108th Ave NE Ste 1200	Bellevue	WA	***
Switch	Bellevue HQ	LAN	Symetra-USA-Bellevue-777 108th Ave NE Ste 1200	Bellevue	WA	***
Switch	Bellevue HQ	LAN	Symetra-USA-Bellevue-777 108th Ave NE Ste 1200	Bellevue	WA	***

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Platform Type	Region	Network Type	Type of Location/Site	City	State/Province	Remote Device Model
Switch	Bellevue HQ	LAN	Symetra-USA-Bellevue-777 108th Ave NE Ste 1200	Bellevue	WA	***
Switch	Bellevue HQ	LAN	Symetra-USA-Bellevue-777 108th Ave NE Ste 1200	Bellevue	WA	***
Switch	Bellevue HQ	LAN	Symetra-USA-Bellevue-777 108th Ave NE Ste 1200	Bellevue	WA	***
Switch	Bellevue HQ	LAN	Symetra-USA-Bellevue-777 108th Ave NE Ste 1200	Bellevue	WA	***
Switch	Bellevue HQ	LAN	Symetra-USA-Bellevue-777 108th Ave NE Ste 1200	Bellevue	WA	***
Switch	Bellevue HQ	LAN	Symetra-USA-Bellevue-777 108th Ave NE Ste 1200	Bellevue	WA	***
Switch	Bellevue HQ	LAN	Symetra-USA-Bellevue-777 108th Ave NE Ste 1200	Bellevue	WA	***
Switch	Bellevue HQ	LAN	Symetra-USA-Bellevue-777 108th Ave NE Ste 1200	Bellevue	WA	***
Switch	Bellevue HQ	LAN	Symetra-USA-Bellevue-777 108th Ave NE Ste 1200	Bellevue	WA	***
Switch	Bellevue HQ	LAN	Symetra-USA-Bellevue-777 108th Ave NE Ste 1200	Bellevue	WA	***
Switch	Bellevue HQ	LAN	Symetra-USA-Bellevue-777 108th Ave NE Ste 1200	Bellevue	WA	***
Switch	Bellevue HQ	LAN	Symetra-USA-Bellevue-777 108th Ave NE Ste 1200	Bellevue	WA	***
Switch	Bellevue HQ	LAN	Symetra-USA-Bellevue-777 108th Ave NE Ste 1200	Bellevue	WA	***
Switch	Bellevue HQ	LAN	Symetra-USA-Bellevue-777 108th Ave NE Ste 1200	Bellevue	WA	***
VPN Concentrator	NWDC	WAN	Symetra-USA-Hillsboro-3935 Alocleck Place	Hillsboro	OR	***
VPN Concentrator	NWDC	WAN	Symetra-USA-Hillsboro-3935 Alocleck Place	Hillsboro	OR	***

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Appendix D.2 — Data Network Circuits and VPN Connections

Program	Country	Region	Network Type	Network Transport	WAN/MAN/LAN Carrier Name	Remote Site LEC Name	Remote Device Model	Remote Device Name	Circuit Type	City
Symetra	USA	NWDC	WAN	Ethernet	Time Warner Telecom		***	***	T1	Hillsboro
Symetra	USA	NWDC	LAN	Ethernet	Verizon Business		***	***		
Symetra	USA	Remote	WAN	Frame	Sprint	Sprint	***	***	T1	Boston
Symetra	USA	Remote	WAN	Frame	Sprint	Sprint	***	***	T1	Cincinnati
Symetra	USA	Remote	WAN	Frame	Sprint	Sprint	***	***	T1	South Windsor
Symetra	USA	Remote	WAN	Frame	Sprint	Sprint	***	***	T1	South Windsor
Symetra	USA	Remote	WAN	Frame	AT&T	AT&T	***	***	T1	Miami
Symetra	USA	Remote	WAN	Frame	Sprint	Sprint	***	***	T1	Miami
Symetra	USA	Remote	WAN	Frame	Sprint	Sprint	***	***	T1	Norcross
Symetra	USA	Remote	WAN	Frame	Sprint	Sprint	***	***	T1	Itasca
Symetra	USA	Remote	WAN	Frame	Sprint	Sprint	***	***	T1	Indianapolis
Symetra	USA	Remote	WAN	Frame	Sprint	Embarq	***	***		

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1 | Appendix D.2 — Data Network Circuits and VPN Connections
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Program	Country	Region	Network Type	Network Transport	WAN/MAN/LAN Carrier Name	Remote Site LEC Name	Remote Device Model	Remote Device Name	Circuit Type	City
Symetra	USA	NWDC	WAN		Integra Telecom	***	***	SYNWA1R01	T1	Hillsboro
Symetra	USA	NWDC	WAN		Verizon	***	***	SYNWA1R02	T1	Hillsboro
Symetra	USA	NWDC	WAN	Frame	Sprint	***	***	SYNWA1R03	T1	Hillsboro
Symetra	USA	NWDC	WAN		Sprint	***	***	SYNWA1R05	T1	Hillsboro
Symetra	USA	Remote	WAN	Frame	Sprint	***	***	SYTXA1R02	T1	Bethel Park
Symetra	USA	Remote	WAN	Frame	Sprint	***	***	SYPA1R02	T1	Exton
Symetra	USA	Remote	WAN	Frame	Sprint	***	***	SYPA1R03	T1	Plano
Symetra	USA	Remote	WAN		Sprint	***	***	*		
Symetra	USA	Remote	WAN	Frame	Sprint	***	***	SYCAA1R01	T1	San Diego
Symetra	USA	Bellevue HQ	WAN	Leased line	Integra Telecom	***	***	SYWAA3R01	DS3	Bellevue
Symetra	USA	Bellevue HQ	WAN	Leased Line	Verizon	***	***	SYWAB6R01	DS3	Bellevue
Symetra	USA	Remote	LAN	Ethernet			***	*		

* Additional details are necessary in order to identify the device name

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Symetra Network Topology

[***]

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Symetra Bellevue LAN

[***]

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Symetra Remotes

[***]

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

Symetra Internet/DMZ Environment

[***]

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

Appendix D.4 — Data Network Tools

Tool Name	Vendor	Function
AppCritical	Apparent Networks	Proactive network performance
Cisco Works	Cisco	Cisco Systems element manager that provides a historical configuration database and an automated mechanism to roll out Cisco device configuration changes
Critical Watch	Critical Watch	Vulnerability assessment scanning
HP OpenView	HP	Provides network event correlation and status per device for the entire network; used for early identification of network trouble
Netcool	IBM Tivoli	Functions as a top-level enterprise management system to identify faults and issue alerts
NetQoS NetVoyant	NetQoS	Provides network performance and capacity monitoring
NetQoS ReportAnalyzer (RA)	NetQoS	Provides QoS traffic identification and detailed flow forensics
NetQoS SuperAgent (SA)	NetQoS	Provides network application service level reporting down to packet details
SevOne	SevOne	SNMP/NetFlow data collection and reporting
VitalNet	Alcatel Lucent	Provides network analysis tools that facilitate engineering activities; transport and equipment utilization; and trending and forecasting facilitative activities such as the ongoing process of “right-sizing” the network and forecasting network upgrades before performance degradation effects occur
Voyence	EMC	Provides automated network compliance, change management, and configuration management
Carrier network reporting tools (including AT&T’s Interactive Advantage and Verizon’s TFNM)	Various	Provide network performance information such as trunk utilization, busy-hour statistics, call blockage, and trunk recommendations; these tools also are used for circuit provisioning, order tracking, calling card administration, call re-routing, and trouble reporting, and network optimization

1 | Appendix D.4 — Data Network Tools

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SCHEDULE 2E
VOICE COMMUNICATIONS SERVICES SOW

[Attached Hereto]

SCHEDULE 2E

SCHEDULE 2E
VOICE COMMUNICATIONS SERVICES SOW
for
SYMETRA LIFE INSURANCE COMPANY (SYMETRA)
August 1, 2009

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1.0 Voice Communications Overview and Service Objectives

1.1 Voice Communications Services Overview

Voice communications Services are the Services and activities, as detailed in this Schedule 2E, required to provide and support Symetra with a number of voice communication Services. ACS is responsible for full provision, operation and management of current and emerging voice communications including, but not limited to, the following Services:

- § Telephony services (e.g., PBX, IP-PBX, VOIP, desk phone and soft phone)
- § Local service (dial tone)
- § Wireless services (e.g., cell phone, Blackberry service connectivity)
- § Long distance
- § Unified messaging
- § Calling cards
- § Inbound toll-free service
- § Caller recording and indexing
- § Audio and web conferencing
- § Contact center Services, including:
 - Interactive voice response (IVR)
 - Automated call distribution (ACD)
 - Interpretive voice Services

As depicted in Figure 1 below, in addition to the Services described in this Schedule 2E, ACS is responsible for providing the Services described in **Schedule 2A** — Cross- Functional Services SOW. Figure 1 depicts the relationship between the Cross-Functional Services SOW, and all SOWs within the scope of the Agreement.

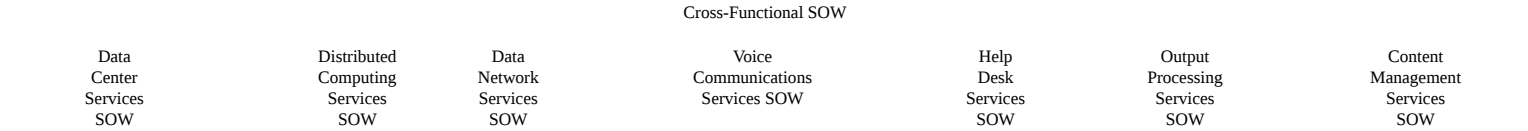


Figure 1: Service Towers with Cross Functional View

1.2 Service Objectives

The following are the key high-level Service objectives Symetra expects to achieve through outsourced voice communications Services and this Schedule 2E:

- § Meet Symetra business needs for highly available, scalable, reliable, and secure voice communications Services

- § Receive Services with availability guarantees backed by SLAs/SLRs
- § Receive voice Services with features and functions that meet user needs and meet Symetra business requirements
- § Receive Services that can leverage operational scale and best practices to achieve optimum commercial price performance. Minimize Symetra’s involvement in administrative efforts for voice communications by engaging ACS to provide this management function
- § Achieve the SLRs/SLAs specified in Section 4 of this Schedule 2E

2.0 Service Environment

2.1 Scope of the Infrastructure to be Supported

The following sub-sections specify the appendices and other relevant materials containing details of the voice communications Services environment to be supported and complied with. Service environment appendices are to be maintained and reviewed with Symetra by ACS and made available to Symetra on a quarterly basis.

2.1.1 Hardware and Software

Appendix E.1 — Voice Communications Hardware — A listing of all Equipment used in the delivery of voice communications Services

Appendix E.2 — Voice Communications Software — A listing of all Software used in the delivery of voice communications Services

2.1.2 Voice Communication Circuits

Appendix E.3 — Voice Communication Circuits — A listing and description of the voice communications circuits to be supported as part of voice communications Services

2.1.3 Service Locations

ACS will provide voice communications Services to Symetra’s corporate headquarters, remote offices and to Symetra home-based Personnel. A description of the Symetra service locations for which ACS will provide voice communications Services is provided in Attachment B of the Agreement. A listing of Symetra home-based Personnel are provided in the SDRM.

2.1.4 Personnel

ACS will be responsible for providing skilled and appropriately certified voice communications-related Personnel as required to perform the Services required hereunder in accordance with the SLRs/SLAs set forth in this Schedule 2E.

2.1.5 Voice Communications Systems Features and Functions

ACS shall provide voice communications systems features and functionality for all current and in-scope services of voice communications hardware and Software voice communications inbound and outbound Baseline projections.



3.0 Voice Communications Services Requirements

3.1 Service Descriptions and Roles & Responsibilities

In addition to the services, activities, and roles and responsibilities described in **Schedule 2A** — Cross Functional Services SOW.

The following tables identify each Party’s roles and responsibilities associated with this Schedule 2E. An “X” is placed in the column under the Party that is responsible for performing the applicable task. As part of the Services, ACS shall perform all of the roles and responsibilities that are ACS obligations, as denoted by an “X” in the ACS column set forth in this Schedule 2E.

3.1.1 General Responsibilities

The following table identifies the general roles and responsibilities associated with this Schedule 2E.

Table 1. General Roles and Responsibilities

General Roles and Responsibilities		ACS	Symetra
1.	Provide voice communications strategies and requirements		X
2.	Provide voice communications design and engineering to meet Symetra strategies and requirements	X	
3.	Approve voice communications design and engineering		X
4.	Provide, operate and manage current and emerging voice telecommunications services required to meet Symetra’s business and operational requirements as they evolve	X	
5.	Provide connectivity through methods such as traditional wired, wireless and emerging methodologies	X	
6.	Provide proactive and reactive voice systems security and fraud prevention, detection and reporting	X	
7.	Procure, own, manage, monitor and maintain all voice services related hardware, software, and peripherals	X	
8.	Provide physical and logical IMACs	X	

3.1.2 Telephony Services

ACS shall provide telephony Services necessary to provide and support voice and fax Services to Symetra Personnel. Services include providing planning and assessment, implementation, training and ongoing monitoring and management of telephony Services.

Telephony Services include providing, managing, administering, monitoring and maintaining traditional and digital PBX-based systems (e.g., PBX, IP-PBX, feature rich single-line desk telephones, multi-line desk telephones, consoles, auxiliary equipment, headsets, speakerphones, and add-on modules) and soft phone solutions (e.g., PBX interface equipment, software and End-User devices). Telephony Services allow authorized callers to receive

incoming calls and to make calls (e.g., intra-campus, inter-campus, outside local, outside long distance, and international calls (limited stations)). The following table identifies the roles and responsibilities associated with telephony Services.

Table 2. Telephony Services Roles and Responsibilities

Telephony Services Roles and Responsibilities	ACS	Symetra
1. Provide telephony requirements (e.g., desk and soft phone requirements, number of sets, functions and features)		X
2. Provide telephony design and engineering to meet Symetra requirements	X	
3. Approve telephony design and engineering		X
4. Provide, manage, monitor and maintain end-to-end internal and external telephony solutions to meet Symetra requirements (e.g., connectivity, hardware, software and/or peripherals)	X	
5. Provide End-User tools to support End-User administrative capabilities as needed (e.g., personal voicemail changes)	X	
6. Provide emergency 911 Services to Symetra headquarters voice terminations	X	
7. Provide call recording and screen capture, and associated archiving and retrieval, per Symetra requirements	X	
8. Manage and maintain private dial plan	X	

3.1.3 Voice Network Services

ACS shall provide voice network Services, including local service and long distance service, to Symetra phone users with local, intrastate, interstate, and international calling in support of all Symetra Personnel (e.g., traditional PBX-based public switched telephone networks and/or IP-PBX packet-switched networks). Long distance calls are those that terminate at locations outside the caller's local calling area to locations in the United States (domestic) and to foreign countries (international). Long distance services include the planning and assessment, implementation, and ongoing management necessary to deploy long distance Services enterprise wide. The following table identifies the roles and responsibilities associated with vice network Services.

Table 3. Voice Network Services Roles and Responsibilities

Voice Network Services Roles and Responsibilities	ACS	Symetra
1. Provide voice network Services strategies and requirements		X
2. Provide voice network Services design and engineering to meet Symetra strategies and requirements	X	
3. Approve voice network Services design and engineering		X
4. Provide local and long distance network Services	X	
5. Provide long distance telephone calling cards and management	X	
6. Provide local and long distance usage monitoring and reporting	X	
7. Provision local and long distance Services	X	

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3.1.4 Unified Messaging

ACS shall provide unified messaging (e.g., integrated voice mail, email, fax) Services to allow the efficient exchange of messages between two or more people enterprise wide. The following table identifies the roles and responsibilities associated with unified messaging Services.

Table 4. Unified Messaging Roles and Responsibilities

Unified Messaging Roles and Responsibilities		
1.	Provide unified messaging Services strategies and requirements	X
2.	Provide unified messaging Services design and engineering to meet Symetra strategies and requirements	X
3.	Approve unified messaging Services design and engineering	X
4.	Provide, manage, monitor and maintain unified messaging Services (e.g., hardware, software, administration and storage)	X
5.	Provide unified messaging usage monitoring and reporting	X
6.	Provide unified messaging storage capacity management	X
7.	Provide unified messaging retention management per Symetra requirements and external regulations	X
8.	Conduct mailbox moves, adds and changes	X
9.	Maintain mailbox configurations by user	X
10.	Provide new hire training material	X

3.1.5 Directory Services

ACS shall provide directory Services (e.g., Outlook) that provide Symetra telephone users with vital communication information and tools including external directories such as white pages and yellow pages. Outlook features shall include a repository of directory information for internal as well as Symetra external contacts. Directory Services also include managing white page and yellow page listing services to meet Symetra requirements. The following table identifies the roles and responsibilities associated with directory Services activities.

Table 5. Directory Services Roles and Responsibilities

Directory Services Roles and Responsibilities		
1.	Provide directory Services strategies and requirements	X
2.	Provide recommendations to meet Symetra strategies and requirements	X
3.	Approve directory Services recommendations	X
4.	Provide a secure and searchable online directory service with real time updates	X
5.	Provide white pages and yellow page directories annually	X
6.	Provide white page and yellow page listing requirements	X
7.	Manage white page and yellow page listing services to meet Symetra requirements	X
8.	Approve white page and yellow page listing services	X

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3.1.6 Audio and Data Conferencing Services

ACS shall provide audio and data conferencing Services (e.g., audio, web) that provide Symetra users with conference capabilities. Services include the planning and assessment, implementation, training, and ongoing management necessary to implement audio and data conferencing Services. An array of features will be supported with the delivered Services. The following table identifies the roles and responsibilities associated audio and data conferencing Services.

Table 6. Audio and Data Conferencing Services Roles and Responsibilities

Audio and Data Conferencing Services Roles and Responsibilities	ACS	Symetra
1. Develop audio and data conferencing Services strategies and requirements		X
2. Design audio and data conferencing Services to meet Symetra strategies and requirements	X	
3. Approve audio and data conferencing Services		X
4. Provide, manage, monitor and maintain audio and data conferencing Services (e.g., hardware, software and administration)	X	
5. Provide support for the setup of conferencing sessions	X	
6. Provide conferencing usage and monitoring reporting as requested by Symetra.	X	

3.1.7 Contact Center Services

ACS shall provide contact center Services (e.g., toll-free call processing and call flow with integrated ACD, IVR, CMS, and future CTI support and CRM integration). Services include planning and assessment, implementation, and ongoing management necessary to deploy contact center Services enterprise wide. The following table identifies roles and responsibilities associated with contact center Services activities.

Table 7. Contact Center Services Roles and Responsibilities

Contact Center Services Roles and Responsibilities	ACS	Symetra
1. Provide contact center Services strategies and requirements		X
2. Recommend contact center Services to meet Symetra strategies and requirements	X	
3. Approve contact center Services		X
4. Provide, manage, monitor and maintain Contact Center Services (e.g., hardware, software, administration, storage)	X	
5. Obtain, install and maintain Edify server(s)	X	
6. Install and maintain the Edify O/S(s)	X	
7. Install the Edify application(s)		X
8. Install and test the Edify data/scripts		X
9. Install Edify patches and new releases		X
10. Maintain and manage Edify data/scripts (edits)	X	
11. Apply O/S and server maintenance (patches, etc.)	X	

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3.1.8 Install, Moves, Adds, Changes (IMACs)

IMAC Services (as defined in Attachment P). The following table identifies the IMAC Services roles and responsibilities that are specific to this SOW.

Table 8. Install, Moves, Adds, Changes (IMACs) Roles and Responsibilities

Install, Moves, Adds, Changes (IMACs) Roles and Responsibilities		
	ACS	Symetra
1. Define procedures for voice communications IMAC services		X
2. Contact the End-User and schedule an appropriate, agreed to time for the work to take place in remote offices	X	
3. Contact the End-User and schedule an appropriate, agreed to time for the work to take place in Symetra locations	X	
4. Approve IMAC schedule		X
5. Conduct pre-installation and site survey activities (e.g., network connectivity, power, data jack preparation) in accordance with the procedures and specific Service Request	X	
6. Build, configure and test the voice communications devices in accordance with the procedures and specific Service Request	X	
7. Perform hardware and Software IMACs and re-installations in accordance with the specific Service Request, procedures and other application policies (e.g., security policies)	X	
8. Conduct data and application migration that is necessary due to any hardware or Software IMACs and re-installations	X	
9. Provide basic End-User or technical staff orientation as needed when installing a new device	X	
10. Update applicable cross functional management tools (e.g., asset management database) with required data and close an IMAC Service Request	X	
11. Coordinate with help desk and all other necessary Third Parties and Symetra support organizations to manage all IMAC requests to resolution and closure	X	

3.2 Exclusions

The following items are specifically excluded from this Schedule 2E:

- a. Support for legacy voice recording system

4.0 Service Management

4.1 Objectives

A key objective of the Agreement is to attain SLRs/SLAs. SLAs and project-specific SLAs have Fee Reductions, as detailed in Schedule 5, associated with them where business is impacted through failure to meet significant mission critical systems or Services, or project milestones or

objectives warrants a reduction in Fees paid when service performance requirements are not met. SLRs/SLAs are detailed in the following sections of this Schedule 2E.
ACS shall provide written reports to Symetra regarding ACS’ compliance with the SLRs/SLAs specified in this SOW.

4.2 Service Level Agreements (SLAs)

The SLRs for each of the following SLAs represent minimum service levels required across all Service Towers. ACS must consistently meet or exceed such SLRs.

Table 9. Telephony Communications Service Availability SLAs

DEFINITION	Availability is defined as users being able to make internal and external inbound and outbound calls. If secondary or back-up Services are available and working this would be defined as Services available. Availability of these Services is inclusive of all components that are required to make end-to end calls regardless of whether the failure is in the hardware, Software or network.
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VOICE COMMUNICATIONS AVAILABILITY SLA			
Service Type	Service Measure	Performance Target	SLR
Overall Voice Services	Availability per location	***	***
	Formula	As provided in the Spec Sheet	
	Measurement Interval	As provided in the Spec Sheet	
	Measurement tool	As provided in the Spec Sheet	

Table 10. IMAC SLAs

DEFINITION	As defined in Attachment P – Definitions
------------	--

IMAC SLAs			
Service Type	Service Measure	Performance Target	SLR
Symetra headquarters IMACs (1-5 requests)	Elapsed time	***	***
Symetra headquarters IMACs (6+ requests)	Elapsed time	***	***
Remote location IMACs	Elapsed time	***	***
	Formula	As provided in the Spec Sheet	
	Measurement Interval	As provided in the Spec Sheet	
	Measurement tool	As provided in the Spec Sheet	

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

4.3 Reports

Without limiting the terms of **Section 2.11.1** of the Agreement, ACS shall provide written reports to Symetra regarding ACS’s compliance with the SLRs/SLAs and other voice communications management reports specified in this Schedule 2E.

5.0 Referenced Schedule Appendices and Agreement Schedules

5.1 Referenced Voice Communications SOW Appendices

Schedule Appendices	Description
Appendix E.1	Voice Communications Hardware
Appendix E.2	Voice Communications Software
Appendix E.3	Voice Communication Circuits

5.2 Referenced Agreement Schedules

Agreement Schedule	Description
Schedule 2A	Cross Functional Services SOW
Schedule 5	Fee Reductions

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.



Remote Device Name	City	State	Site Alias	Network Type
***	Bellevue	WA	Symetra Financial Center	Voice
***	Bellevue	WA	Symetra Financial Center	Voice
***	Bellevue	WA	Symetra Financial Center	Voice
***	Bellevue	WA	Symetra Financial Center	Voice
***	Bellevue	WA	Symetra Financial Center	Voice
***	Bellevue	WA	Symetra Financial Center	Voice
***	Bellevue	WA	Symetra Financial Center	Voice
***	Bellevue	WA	Symetra Financial Center	Voice
***	Bellevue	WA	Symetra Financial Center	Voice
***	Bellevue	WA	Symetra Financial Center	Voice
***	Bellevue	WA	Symetra Financial Center	Voice
***	Bellevue	WA	Symetra Financial Center	Voice
***	Bellevue	WA	Symetra Financial Center	Voice
***	Bellevue	WA	Symetra Financial Center	Voice
***	Bellevue	WA	Symetra Financial Center	Voice
***	Bellevue	WA	Symetra Financial Center	Voice
***	Bellevue	WA	Symetra Financial Center	Voice
***	Bellevue	WA	Symetra Financial Center	Voice
***	Bellevue	WA	Symetra Financial Center	Voice
***	Bellevue	WA	Symetra Financial Center	Voice
***	Bellevue	WA	Symetra Financial Center	Voice
***	Bellevue	WA	Symetra Financial Center	Voice
***	Bellevue	WA	Symetra Financial Center	Voice
***	Bellevue	WA	Symetra Key Center	Voice
***	Bellevue	WA	Symetra Key Center	Voice
***	Bellevue	WA	Symetra Key Center	Voice
***	Bellevue	WA	Symetra Key Center	Voice
***	Bellevue	WA	Symetra Key Center	Voice
***	Bellevue	WA	Symetra Key Center	Voice
***	Norcross	GA	Symetra-Atlanta	Voice

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Remote Device Name	City	State	Site Alias	Network Type
***	Norcross	GA	Symetra-Atlanta	Voice
***	Norcross	GA	Symetra-Atlanta	Voice
***	Norcross	GA	Symetra-Atlanta	Voice
***	Norcross	GA	Symetra-Atlanta	Voice
***	Norcross	GA	Symetra-Atlanta	Voice
***	Itasca	IL	Symetra-Chicago	Voice
***	Itasca	IL	Symetra-Chicago	Voice
***	Itasca	IL	Symetra-Chicago	Voice
***	Itasca	IL	Symetra-Chicago	Voice
***	Plano	TX	Symetra-Plano	Voice
***	Plano	TX	Symetra-Plano	Voice
***	Plano	TX	Symetra-Plano	Voice
***	Plano	TX	Symetra-Plano	Voice
***	Plano	TX	Symetra-Plano	Voice
***	San Diego	CA	Symetra-San Diego	Voice
***	San Diego	CA	Symetra-San Diego	Voice
***	San Diego	CA	Symetra-San Diego	Voice
***	San Diego	CA	Symetra-San Diego	Voice
***	Bethel Park	PA	Symetra - Bethel Park	Voice
***	Bethel Park	PA	Symetra - Bethel Park	Voice
***	Bethel Park	PA	Symetra - Bethel Park	Voice
***	Bethel Park	PA	Symetra - Bethel Park	Voice
***	Bethel Park	PA	Symetra - Bethel Park	Voice
***	Boston	MA	Symetra-Boston	Voice
***	Boston	MA	Symetra-Boston	Voice
***	Boston	MA	Symetra-Boston	Voice

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

Remote Device Name	City	State	Site Alias	Network Type
***	Boston	MA	Symetra-Boston	Voice
***	South Windsor	CT	Symetra-Hartford	Voice
***	South Windsor	CT	Symetra-Hartford	Voice
***	South Windsor	CT	Symetra-Hartford	Voice
***	South Windsor	CT	Symetra-Hartford	Voice
***	South Windsor	CT	Symetra-Hartford	Voice
***	Norcross	GA	Symetra-Atlanta	Voice
***	Norcross	GA	Symetra-Atlanta	Voice
***	Bellevue	WA	Symetra Financial Center	Voice
***	Bellevue	WA	Symetra Financial Center	Voice
***	Bellevue	WA	Symetra Financial Center	Voice
***	Bellevue	WA	Symetra Financial Center	Voice
***	Bellevue	WA	Symetra Financial Center	Voice
***	Bellevue	WA	Symetra Financial Center	Voice
***	Bellevue	WA	Symetra Financial Center	Voice
***	Bellevue	WA	Symetra Financial Center	Voice
***	Bellevue	WA	Symetra Financial Center	Voice
***	Bellevue	WA	Symetra Financial Center	Voice
***	Bellevue	WA	Symetra Financial Center	Voice

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

Appendix E.2 — Voice Communications Software

Vendor	Model	Version
Avaya	Definity Audix	***
Avaya	CM on G3Si	***
Biscom Inc.	FAXCOM	***
Avaya	CMS	***
Avaya	MM (SFC Voice Mail)	***
Avaya	Telephony CTI	***
Avaya	CM on S8700	***
Veramark	ECAS	***
NICE	NICE	***
Edify	IVR	
Edify	IVR	
Avaya	IP Office 406 v2	***
Avaya	Voice Mail Pro	***
Avaya	IP Office 406 v2	***
Avaya	Voice Mail Pro	***
RedSky	RedSky E911	***
Avaya	IP Office 403	***
Avaya	Voice Mail Pro	***
Avaya	IP Office 500	***
Avaya	IP Office 406 v2	***
Avaya	Voice Mail Pro	***
Avaya	Partner ACS	***
Avaya	Partner VS Mail	***
Avaya	IP Office 406 v2	***
Avaya	Voice Mail Pro	***
Avaya	Partner ACS	***
Avaya	Partner VS Mail	***
Avaya	IP Office 406 v2	***

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.



Vendor	Model	Version
Avaya	Voice Mail Pro	***
Avaya	IP Softphone	***
Avaya	CMS Supervisor	***
Reliatel	Reliatel	***

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.



Appendix E.3 – Voice Communications Circuits

Remote Device Name	City	State	Site Alias	Network Type	Circuit Type	Channels or Type
[***]	Norcross	GA	Symetra – Atlanta	Voice	T-1	23
[***]	Norcross	GA	Symetra – Atlanta	Voice	Analog	Loop start
[***]	Bethel Park	PA	Symetra – Bethel Park	Voice	Analog	Loop start
[***]	Bethel Park	PA	Symetra – Bethel Park	Voice	Analog	Loop start
[***]	Bethel Park	PA	Symetra – Bethel Park	Voice	Analog	Loop start
[***]	Bethel Park	PA	Symetra – Bethel Park	Voice	Analog	Loop start
[***]	Bethel Park	PA	Symetra – Bethel Park	Voice	Analog	Loop start
[***]	Bethel Park	PA	Symetra – Bethel Park	Voice	Analog	Loop start
[***]	Bethel Park	PA	Symetra – Bethel Park	Voice	Analog	Loop start
[***]	Bethel Park	PA	Symetra – Bethel Park	Voice	Analog	Loop start
[***]	Bethel Park	PA	Symetra – Bethel Park	Voice	Analog	Loop start
[***]	Bethel Park	PA	Symetra – Bethel Park	Voice	Analog	Loop start
[***]	Bethel Park	PA	Symetra – Bethel Park	Voice	Analog	Loop start
[***]	Bethel Park	PA	Symetra – Bethel Park	Voice	Analog	Loop start
[***]	Bethel Park	PA	Symetra – Bethel Park	Voice	Analog	Loop start
[***]	Boston	MA	Symetra – Boston	Voice	Analog	Loop start
[***]	Boston	MA	Symetra – Boston	Voice	Analog	Loop start
[***]	Boston	MA	Symetra – Boston	Voice	Analog	Loop start
[***]	Boston	MA	Symetra – Boston	Voice	Analog	Loop start
[***]	Boston	MA	Symetra – Boston	Voice	Analog	Loop start
[***]	Boston	MA	Symetra – Boston	Voice	Analog	Loop start
[***]	Boston	MA	Symetra – Boston	Voice	Analog	Loop start
[***]	Boston	MA	Symetra – Boston	Voice	Analog	Loop start
[***]	Cincinnati	OH	Symetra – Cincinnati	Voice	Analog	Loop start
[***]	Cincinnati	OH	Symetra – Cincinnati	Voice	Analog	Loop start
[***]	Cincinnati	OH	Symetra – Cincinnati	Voice	Analog	Loop start
[***]	Cincinnati	OH	Symetra – Cincinnati	Voice	Analog	Loop start

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	Remote Device Name	City	State	Site Alias	Network Type	Circuit Type	Channels or Type
[***]		Exton	PA	Symetra – Exton	Voice	Analog	Loop start
[***]		Exton	PA	Symetra – Exton	Voice	Analog	Loop start
[***]		Exton	PA	Symetra – Exton	Voice	Analog	Loop start
[***]		Exton	PA	Symetra – Exton	Voice	Analog	Loop start
[***]		Exton	PA	Symetra – Exton	Voice	Analog	Loop start
[***]		Exton	PA	Symetra – Exton	Voice	Analog	Loop start
[***]		Indianapolis	Indiana	Symetra – Indianapolis	Voice	Analog	Centrex
[***]		Indianapolis	Indiana	Symetra – Indianapolis	Voice	Analog	Centrex
[***]		Indianapolis	Indiana	Symetra – Indianapolis	Voice	Analog	Centrex
[***]		Indianapolis	Indiana	Symetra – Indianapolis	Voice	Analog	Centrex
[***]		Indianapolis	Indiana	Symetra – Indianapolis	Voice	Analog	Centrex
[***]		Indianapolis	Indiana	Symetra – Indianapolis	Voice	Analog	Centrex
[***]		Indianapolis	Indiana	Symetra – Indianapolis	Voice	Analog	Centrex
[***]		Indianapolis	Indiana	Symetra – Indianapolis	Voice	Analog	Centrex
[***]		Indianapolis	Indiana	Symetra – Indianapolis	Voice	Analog	Centrex
[***]		Indianapolis	Indiana	Symetra – Indianapolis	Voice	Analog	Centrex
[***]		Indianapolis	Indiana	Symetra – Indianapolis	Voice	Analog	Centrex
[***]		Indianapolis	Indiana	Symetra – Indianapolis	Voice	Analog	Centrex
[***]		Indianapolis	Indiana	Symetra – Indianapolis	Voice	Analog	Centrex
[***]		Indianapolis	Indiana	Symetra – Indianapolis	Voice	Analog	Centrex
[***]		Itasca	IL	Symetra – Itasca	Voice	Analog	Loop start
[***]		Itasca	IL	Symetra – Itasca	Voice	Analog	Loop start
[***]		Itasca	IL	Symetra – Itasca	Voice	Analog	Loop start
[***]		Itasca	IL	Symetra – Itasca	Voice	Analog	Loop start
[***]		Miami	FL	Symetra – Miami	Voice	Analog	Loop start
[***]		Miami	FL	Symetra – Miami	Voice	T-1	23
[***]		Miami	FL	Symetra – Miami	Voice	Analog	Loop start

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Remote Device Name	City	State	Site Alias	Network Type	Circuit Type	Channels or Type
***	Plano	TX	Symetra – Plano	Voice	Analog	Loop start
***	Plano	TX	Symetra – Plano	Voice	Analog	Loop start
***	Plano	TX	Symetra – Plano	Voice	Analog	Loop start
***	Plano	TX	Symetra – Plano	Voice	Analog	Loop start
***	Plano	TX	Symetra – Plano	Voice	Analog	Loop start
***	Plano	TX	Symetra – Plano	Voice	Analog	Loop start
***	Plano	TX	Symetra – Plano	Voice	Analog	Loop start
***	San Diego	CA	Symetra – San Diego	Voice	Analog	Loop start
***	San Diego	CA	Symetra – San Diego	Voice	T-1	23
***	South Windsor	CT	Symetra – South Windsor	Voice	Analog	Loop start
***	South Windsor	CT	Symetra – South Windsor	Voice	Analog	Loop start
***	South Windsor	CT	Symetra – South Windsor	Voice	Analog	Loop start
***	South Windsor	CT	Symetra – South Windsor	Voice	Analog	Loop start
***	South Windsor	CT	Symetra – South Windsor	Voice	Analog	Loop start
***	South Windsor	CT	Symetra – South Windsor	Voice	Analog	Loop start
***	South Windsor	CT	Symetra – South Windsor	Voice	T-1	23
***	South Windsor	CT	Symetra – South Windsor	Voice	Analog	Loop start
***	Bellevue	WA	Symetra Financial Center	Voice	Analog	Loop start
***	Bellevue	WA	Symetra Financial Center	Voice	Analog	Loop start
***	Bellevue	WA	Symetra Financial Center	Voice	Analog	Loop start
***	Bellevue	WA	Symetra Financial Center	Voice	Analog	Loop start
***	Bellevue	WA	Symetra Financial Center	Voice	Analog	Loop start

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

Remote Device Name	City	State	Site Alias	Network Type	Circuit Type	Channels or Type
***	Bellevue	WA	Symetra Financial Center	Voice	Analog	Loop start
***	Bellevue	WA	Symetra Financial Center	Voice	Analog	Loop start
***	Bellevue	WA	Symetra Financial Center	Voice	Analog	Loop start
***	Bellevue	WA	Symetra Financial Center	Voice	Analog	Loop start
***	Bellevue	WA	Symetra Financial Center	Voice	Analog	Loop start
***	Bellevue	WA	Symetra Financial Center	Voice	Analog	Loop start
***	Bellevue	WA	Symetra Financial Center	Voice	Analog	Loop start
***	Bellevue	WA	Symetra Financial Center	Voice	Analog	Loop start
***	Bellevue	WA	Symetra Financial Center	Voice	Analog	Loop start
***	Bellevue	WA	Symetra Financial Center	Voice	Analog	Loop start
***	Bellevue	WA	Symetra Financial Center	Voice	Analog	Loop start
***	Bellevue	WA	Symetra Financial Center	Voice	Analog	Loop start
***	Bellevue	WA	Symetra Financial Center	Voice	Analog	Loop start
***	Bellevue	WA	Symetra Financial Center	Voice	Analog	Loop start
***	Bellevue	WA	Symetra Financial Center	Voice	Analog	Loop start
***	Bellevue	WA	Symetra Financial Center	Voice	Analog	Loop start
***	Bellevue	WA	Symetra Financial Center	Voice	Analog	Loop start
***	Bellevue	WA	Symetra Financial Center	Voice	Analog	Loop start
***	Bellevue	WA	Symetra Financial Center	Voice	Analog	Loop start
***	Bellevue	WA	Symetra Financial Center	Voice	T-1	23
***	Bellevue	WA	Symetra Financial Center	Voice	T-1	23
***	Bellevue	WA	Symetra Financial Center	Voice	T-1	23
***	Bellevue	WA	Symetra Financial Center	Voice	T-1	23
***	Bellevue	WA	Symetra Financial Center	Voice	T-1	23
***	Bellevue	WA	Symetra Financial Center	Voice	T-1	23
***	Bellevue	WA	Symetra Key Center	Voice	Analog	Loop start
***	Bellevue	WA	Symetra Key Center	Voice	Analog	Loop start
***	Bellevue	WA	Symetra Key Center	Voice	Analog	Loop start

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***	Bellevue	WA	Symetra Key Center	Voice	Analog	Loop start
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***	Bellevue	WA	Symetra Key Center	Voice	Analog	Loop start
***	Bellevue	WA	Symetra Key Center	Voice	Analog	Loop start
***	Bellevue	WA	Symetra Key Center	Voice	Analog	Loop start
***	Bellevue	WA	Symetra Key Center	Voice	T-1	23
***	Bellevue	WA	Symetra Key Center	Voice	T-1	23

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

SCHEDULE 2F
HELP DESK SERVICES SOW

[Attached Hereto]

SCHEDULE 2F

SCHEDULE 2F
HELP DESK SERVICES SOW
for
SYMETRA LIFE INSURANCE COMPANY (SYMETRA)
August 1, 2009

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1.0 Help Desk Services Overview and Objectives

1.1 Services Overview

Help desk Services are the Services and activities, as detailed in this Schedule 2F , required to coordinate and respond to problems and Service Requests made by Symetra. The help desk is responsible for providing a toll-free number for access to help dDesk sSingle-pPoint-of-cContact (“**SPOC**”) and for providing end-to-end ownership (e.g., logging, tracking, resolution and reporting) of tickets and Service Requests. Tickets and Services Requests can be resolved by help desk Personnel or may need to be referred/escalated to more specialized entities for resolution such as Symetra Personnel (including ACS Subcontractors), a vendor or other designated Third Parties. As part of the help desk Services, ACS will coordinate the Root Cause Analysis process.

As depicted in Figure 1 below, in addition to the Services described in this Schedule 2F, ACS is responsible for providing the Services described in Schedule 2A — Cross-Functional Services SOW. Figure 1 depicts the relationship between the Cross-Functional Services SOW, and all SOWs within the scope of the Agreement.

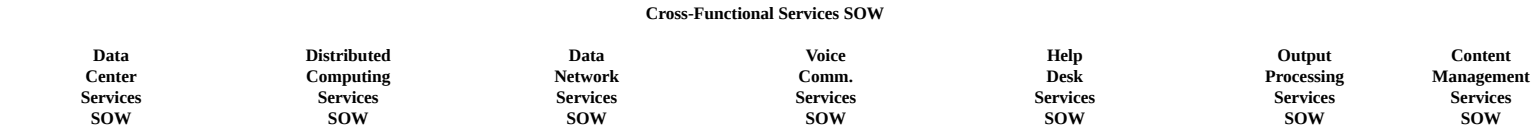


Figure 1: Service Towers with Cross-Functional View

1.2 Service Objectives

The following are the key high-level Service objectives Symetra expects to achieve through outsourced help desk Services and this Schedule 2F.

- § Provide IT customer service and problem resolution 24X7x365 through self-service abilities and skilled help desk Personnel in the areas of industry standard IT products
- § Provide Symetra efficiency and effectiveness by adopting ACS leveraged knowledge databases and best practices in the areas of customer reporting, logging, tracking, resolving of IT problems and Service Requests
- § Provide skilled help desk support for new technologies early in their life cycle while maintaining support for older technologies
- § Achieve the SLRs/SLAs specified in **Section 4** of this Schedule 2F.

2.0 Service Environment

2.1 Scope of the Infrastructure to be Supported

The types of calls to be handled by ACS help desk include:

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- § Infrastructure
- § Systems Software (e.g., operating systems, utilities)
- § Packaged office productivity Software
- § Password resets
- § Symetra applications (tracking and escalating to Symetra only)

ACS will provide help desk Services specified in this Schedule for the following Symetra:

Service Towers:

- § Schedule 2A — Cross-Functional Services SOW
- § Schedule 2B — Data Center Services SOW
- § Schedule 2C — Distributed Computing Services SOW
- § Schedule 2D — Data Network Services SOW
- § Schedule 2E — Voice Communications Services
- § Schedule 2G — Output Processing Services SOW
- § Schedule 2H — Content Management SOW

The following sub-sections specify the appendices and other relevant materials containing details of the help desk Services environment to be supported/complied with. Service environment appendices are to be maintained and reviewed with Symetra by ACS and made available to Symetra on a quarterly basis.

2.1.1 Hardware and Software

A list of Symetra help desk supported Software and hardware is provided in Appendix F.1 — Help Desk Supported Software and in Appendix F.2 — Help Desk Supported Hardware.

2.1.2 Help Desk Software, Tools and Knowledge Databases

A list of Software, tools and knowledge databases that ACS will use in the delivery of the help desk Services will be provided as Appendix F.3- Help Desk Software, Tools and Knowledge Databases

2.1.3 Service Locations

A description of the Symetra service locations for which ACS will provide help desk Services is provided in Attachment B of the Agreement.

2.1.4 Personnel

ACS is responsible for staffing skilled and appropriately certified help desk Personnel required to perform the Services required hereunder in accordance with the SLRs set forth in this SOW.

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3.0 Help Desk Support Services Requirements

3.1 Service Descriptions and Roles & Responsibilities

In addition to the Services, activities, and roles and responsibilities described in Schedule 2A — Cross-Functional Services SOW, ACS is responsible for the following help desk support Services, activities and roles and responsibilities.

The following tables identify each Party's roles and responsibilities associated with this Schedule 2F. An "X" is placed in the column under the Party that is responsible for performing the applicable task. As part of the Services, ACS shall perform all of the roles and responsibilities that are ACS obligations, as denoted by an "X" in the ACS column set forth in this Schedule 2F.

3.1.1 General Responsibilities

The following table identifies the general roles and responsibilities associated with help desk Services. General Roles and Responsibilities

General Roles and Responsibilities		ACS	Symetra
1.	Maintain the help desk, including systems necessary to document, track and manage End-User request for Services, inquiries, Incidents and problem notifications	X	
2.	Provide a SPOC for and coordinate all requests for Service in the service areas supported under the terms of the Agreement (e.g., IMACs)	X	
3.	Provide expert assistance for Levels 1, 2 and 3 inquiries on the features, functions and usage of all commercial-off-the-shelf ("COTS") systems in use at Symetra	X	
4.	Provide Level 1 assistance to inquiries on the features, functions and usage of Symetra custom applications/software based on information obtained from Symetra knowledge transfer	X	
5.	Confirm the requirements and scope of End-User ticket requests (e.g., IMAC requests) and acquire Symetra approval in accordance with Symetra policies and procedures	X	
6.	Identify, escalate, manage and validate Incident resolution and close problems	X	
7.	Perform analysis of Symetra technology, including acquiring the Symetra management team feedback, to identify the appropriate sets of skills, training, and experience needed by help desk Personnel	X	
8.	Provide Symetra with a detailed explanation of outages that identify the regional impact, source of outage, and preventative measures being taken to prevent future similar outages	X	

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3.1.2 Help Desk End-User Services

3.1.2.1 Single Point of Contact (“SPOC”)

The following table identifies SPOC roles and responsibilities.

Table 1. SPOC Roles and Responsibilities

SPOC Roles and Responsibilities		ACS	Symetra
1.	Provide SPOC call-in access via a toll-free number for all help desk Services described in this Schedule 2Facross all Symetra IT Service Towers and Symetra locations	X	
2.	Provide for multiple alternative communications channels, including voice messages, email and intranet. In the case of voice communications, any IVR system must allow for immediate exit from the system and live communication with a help desk agent	X	
3.	Record and redirect non-IT Service Tower Incidents and Service Requests	X	

3.1.2.2 Help Desk Operations and Administration

The following table identifies help desk operations and administration roles and responsibilities.

Table 2. Help Desk Operations and Administration Roles and Responsibilities

Help Desk Operations Roles and Responsibilities		ACS	Symetra
1.	Develop, document and maintain operational procedures which meet Symetra requirements and adhere to defined help desk policies	X	
2.	Review and approve operational procedures		X
3.	Receive, track, answer and resolve Symetra End-User and technical Personnel calls	X	
4.	Coordinate IMACs, including all Services Towers	X	
5.	Provide “how-to” and Level 2 assistance for Symetra-defined COTS applications included in its distributed computing environment	X	
6.	Coordinate employee user account administration, activation, changes and terminations, including: password/account setup and reset, remote access connectivity, e-mail accounts, End-User IDs, password resets, remote paging devices, voicemail administration, telephone lines, secure ID cards, and catalog quotations.	X	
7.	Coordinate end-to-end Incident identification, escalation, resolution and closure process	X	
8.	Provide additional resources as needed during planned and unplanned critical events	X	
9.	Select, implement and operate Software and hardware (e.g., IVR) needed to collect, track and manage Service Requests received by the help desk	X	
10.	Proactively work with Symetra operational and technical Personnel to identify solutions that minimize the need to call the help desk (e.g., additional End-User training, Self-Help support Services opportunities, Root Cause Analysis)	X	

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Help Desk Operations Roles and Responsibilities		ACS	Symetra
11.	Review and approve solutions that minimize the need to call the help desk		X
12.	Support Symetra policies and best practices	X	
Help Desk Administration Roles and Responsibilities		ACS	Symetra
13.	Develop and document help desk administration procedures which meet Symetra requirements and adhere to defined help desk policies	X	
14.	Review help desk administration procedures		X
15.	Track, manage, and report help desk utilization	X	
16.	Provide escalation contact list(s) for Symetra contacts		X
17.	Maintain and provide escalation contact list(s) for all Service Towers (including Third Parties such as vendors and service providers)	X	
18.	Issue broadcasts or other notices to provide status updates as required for planned and unplanned events	X	
19.	Provide End-User or manager online portal access to Service Requests and Incident reports	X	
20.	Develop and execute procedures for conducting End-User satisfaction surveys according to SLAs	X	
21.	Review and approve procedures for conducting End-User satisfaction surveys		X
22.	Maintain a continuous improvement program that improves help desk Services using metrics to improve Service delivery	X	
23.	Identify, document and review with Symetra solutions that minimize the need to call the help desk (e.g., additional End-User training, Self Help opportunities, Root Cause Analysis)	X	
24.	Approve solutions that minimize the need to call the help desk		X
25.	Coordinate and make available environment documentation (e.ge., network configuration and inventory of Software to be supported)	X	

3.1.2.3 Ticket Management

Ticket management Services are the activities associated with end-to-end Incident management and End-User Service Request processes common to all supported Services (e.g., Incidents, Service Requests, problems and changes). Ticket management includes escalation to Level 2 and 3 specialists through a well-defined process, including ACS' primary resources, Third Parties, such as hardware and Software suppliers, other Third-Party service providers as well as Symetra's internal technical support resources. The following table identifies the ticket management roles and responsibilities.

Table 3. Ticket Management Roles and Responsibilities

Ticket Management Roles and Responsibilities		ACS	Symetra
1.	Identify and describe priorities, response and resolution targets for Tickets of differing impacts		X

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Ticket Management Roles and Responsibilities		ACS	Symetra
2.	Provide a system to document, manage and track all Incidents, problem reports and inquiries regardless of the means by which the request is submitted (e.g., telephone, email, fax, and direct online input by End-Users)	X	
3.	Develop procedures to receive and respond to Symetra tickets for Service according to defined prioritization and resolution targets. Ensure that response to tickets is based on defined SLRs.	X	
4.	Review and approve procedures to receive and respond to Symetra tickets.		X
5.	Review and approve procedures for the escalation of tickets		X
6.	Resolve Incidents within prescribed time limits, if possible, otherwise escalate to appropriate Level 2 resource	X	
7.	Troubleshoot Incidents using ACS's knowledge databases and/or Third Party knowledge databases (e.g., application vendor knowledge databases)	X	
8.	Identify problem characteristics and Root Cause Analysis upon request	X	
9.	Categorize, prioritize and log all tickets (e.g. inquiries/problems/service requests) in the ticket system	X	
10.	Monitor tickets and escalate per policies and procedures until resolution and End-User satisfaction	X	
11.	Verify acceptance of Services by contacting the End-User to confirm results and level of satisfaction	X	
12.	Ensure that inventory and configuration management records are updated to reflect completed Service Requests (e.g., IMACs)) and incidents upon resolution of ticket	X	
13.	Document solutions to resolve Incidents in knowledge database	X	

3.1.2.4 Remote Desktop Management

ACS shall have and use the ability to manage desktop devices and Software remotely whenever possible to resolve tickets. Remote desktop management Services are those Services required to manage and control desktop devices and Software over the network. This includes maintaining and troubleshooting the desktop operating system and supported desktop applications electronically to minimize the need to dispatch technical Personnel. The following table identifies the remote desktop management roles and responsibilities.

Table 4. Remote Desktop Management Roles and Responsibilities

Remote Desktop Management Roles and Responsibilities		ACS	Symetra
1.	Recommend and develop policies for the use of remote control tools for maintenance and troubleshooting	X	
2.	Review and approve policies for the use of remote control tools for maintenance and troubleshooting		X
3.	Diagnose issues and requests using remote control capability and when possible implement corrective actions to resolve problems. If resolution is not possible escalate per the escalation procedures	X	

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Remote Desktop Management Roles and Responsibilities

	ACS	Symetra
4. Utilize automated and remote control tools to manage and to maintain configuration and inventory information	X	

3.1.2.5 Self-Help

ACS shall provide End-User Self Help capabilities. Self-Help includes password resets, problem diagnosis and resolution, IVR, out-of-prime time voice messaging with guaranteed callback response, and intranet-based automated Self-Help. The following table identifies the Self-Help roles and responsibilities.

Table 5. Self-Help Roles and Responsibilities

Self-Help Roles and Responsibilities	ACS	Symetra
1. Identify requirements for Self-Help capabilities		X
2. Implement Self-Help capabilities that enable End-Users to perform self service such as password resets and other administrative functions	X	
3. Monitor and review the effectiveness of Self-Help capabilities and usage		X
4. Provide data required for Symetra to monitor and measure effectiveness of Self-Help capabilities and usage	X	
5. Develop recommendations for and implement improvements to Self- Help capabilities (see Schedule 2A for general improvement recommendation process)	X	
6. Review and approve improvements to Self-Help		X
7. Implement Symetra-approved Self-Help improvements	X	

3.1.2.6 Exception Requests

The exception request process is used by End-Users to fulfill requests for products or Services that are outside of standard Symetra policies, such as more memory for their PC or international calling access on their phone line.

ACS will develop, implement, and maintain an exception process and perform the activities required to collect the request, analyze, recommend, and process the request to fulfillment or denial and advise the originator of the status. Upon approval, ACS will take the necessary action to implement the request. The following table identifies the exception requests roles and responsibilities.

Table 6. Exception Requests

Exception Requests Roles and Responsibilities	ACS	Symetra
1. Develop and document exception request procedures	X	
2. Review and approve ACS exception process		X
3. Document exception requests in ticket system	X	
4. Provide request status to requestor when approved	X	

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3.1.3 Other Responsibilities

3.1.3.1 Planning and Analysis

The following table identifies additional planning and analysis roles and responsibilities associated with this Schedule 2F.

Table 7. Planning and Analysis Roles and Responsibilities

Planning and Analysis Roles and Responsibilities		ACS	Symetra
1.	Identify and recommend ongoing help desk Services that best meet Symetra's business needs.	X	
2.	Approve help desk Services.		X
3.	Perform operational planning for help desk capacity and performance purposes	X	
4.	Determine transitional plan and issues regarding facilities, layout and integration for any newly recommended and approved help desk Services.	X	
5.	Perform analysis of Symetra environment, including acquiring Symetra management team feedback to identify the appropriate sets of skills, training, and experience needed by help desk Personnel	X	
6.	Recommend Incident management, reporting standards and policies	X	

3.1.3.2 Procurement

Subject to Symetra's procurement policies, approval process and preferred supplier list, ACS shall respond to procurement requests in accordance with the agreed to Service Request process.

3.1.3.3 Reporting Services

The following table identifies additional reporting roles and responsibilities that are specific to this Schedule 2F.

Table 8. Reporting Roles and Responsibilities

Reporting Roles and Responsibilities		ACS	Symetra
1.	Report on help desk statistics and trends as requested (e.g., service request volumes and trends by types of End-Users)	X	
2.	Report on trends in Service Requests indicating a need for training	X	
3.	Audit results and operations periodically		X
4.	Provide online portal access to Symetra help desk reports	X	

3.2 Exclusions

The following items are specifically excluded from this Schedule 2F:

- a. Tracking and resolution of requests outside of the Services referenced in Figure 1 above
- b. Distribution partners and policy holders

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4.0 Service Management

4.1 Purpose

A key objective of this Agreement is to attain SLRs/SLAs. SLAs and project-specific SLAs are specified with Fee Reductions, as detailed in Schedule 5, where business is impacted through failure to meet significant mission critical systems or Services, or project milestones or objectives warrants a reduction in Fees paid when Service performance requirements are not met. SLRs/SLAs are detailed in Section 4.3 of this Schedule 2F. ACS shall provide written reports to Symetra regarding ACS's compliance with the SLRs/SLAs specified in this Schedule 2F.

4.2 Service Level Agreements (SLAs)

The SLRs for each of the following SLAs represent minimum service levels required across all Service Towers. ACS must consistently meet or exceed such SLRs.

Table 9. Intentionally Deleted

This table intentionally left blank.

Table 10. Response Time SLA

DEFINITION		Response time is the number of seconds or cycles it takes any representative of Symetra to connect with ACS's contact center representative. ACS will provide toll free telephone lines in adequate quantity to handle call volume, ACD system to record call date, time and duration information, and electronic interface to all systems for monitoring and reporting.	
		SLR/SLA Response Time coverage is Monday — Friday 0400-1900	
Help Desk Incident Resolution	Service Measure	Performance Target	SLR
Speed-to-answer	Phone response time	***	***
Call abandonment rate	Phone response time	***	***
Email response rate	Online response time	***	***
Voicemail response rate	Voicemail response time	***	***
	(from manual input into the ticketing system)		
	Formula	As provided in the Spec Sheet	
	Measurement Interval	As provided in the Spec Sheet	
	Measurement Tool/Source Data	As provided in the Spec Sheet	

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Table 11. Incident Resolution SLAs

DEFINITION The time elapsed from the initiation of the Incident until Service is restored. SLR/SLA is based on 24x7x365 coverage

Incident Resolution SLAs			
Help Desk Incident Resolution	Service Measure	Performance Target	SLR
First Contact Resolution of resolvable Incident	First Contact Resolution of resolvable Incident	***	***
Incident closure notice (via e-mail and/or phone)	Elapsed time	***	***
	Formula	As provided in the Spec Sheet	
	Measurement Interval	As provided in the Spec Sheet	
	Measurement Tool/Source Data	As provided in the Spec Sheet	

4.3 Reports

Without limiting the terms of Section 2.11.1 of the Agreement, ACS shall provide written reports to Symetra regarding ACS's compliance with the SLRs/SLAs and other help desk activity reports specified in this Schedule 2F.

5.0 Referenced Schedule Appendices and Agreement Schedules

5.1 Referenced Help Desk Services Schedule 2F Appendices

Schedule Appendix	Description
F.1	Help Desk Supported Software
F.2	Help Desk Supported Hardware
F.3	Help Desk Software, Tools and Knowledge Databases

5.2 Referenced Agreement Schedules

Agreement Schedule	Description
Schedule 2A	Cross-Functional Services SOW
Schedule 2B	Data Center Services SOW
Schedule 2C	Distributed Computing Services SOW
Schedule 2D	Data Network Services SOW
Schedule 2E	Voice Communications Services SOW

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Agreement Schedule	Description
Schedule 2G	Output Processing Services SOW
Schedule 2H	Content Management SOW
Schedule 5	Fee Reductions

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Symetra Distributed Applications	Help Desk Supported	Core Image Applications	Standard	Not Supported	Bus. Needs Req.	License count	Site License	Limited Quantity amount	Notes
Office Suite Applications									
Office XP	x	x	x						Option during image deployment; candidate for retirement pending Symetra approval
Office 2003 (Access, Excel, Outlook, PowerPoint, Word)	x	x	x						Not deployed as a part of the image; candidate for retirement pending Symetra approval
Office 2007	x	x							Option during image deployment
Office Communicator	x	x	x						
Office Live Meeting	x	x	x						
Spreadsheet Applications									
Word Processing									
Presentation Applications						x			
Harvard Instant Charts									
Desktop Publication Apps.									
Adobe Acrobat	x					x			
Adobe Reader	x	x	x						
Frontpage	x								
Publisher	x		x						
Graphic Design applications									
Grabbit 2.5				x					
Local Database Applications									
MS Access — Customized			x						
Database Reporting Apps									
Crystal Reports	x					x			
Reports Facilitator				x					
Database Client									
IBM DB2 Connect	x	x	x						
Terminal Server applications									
Citrix XenApp	x	x	x						
Microsoft RDP Terminal	x								
Service Client									
E-mail applications									
Outlook	x	x	x						
MailMarshal * — scanning	x								
Ironport SaaS — scanning	x								
PDA applications									
BlackBerry Desktop Software	x								
Calendar applications									
Outlook	x	x	x						
Accounting applications									
MFACT					x				We take requests for code promotion and pass on to APS CAS
Microcash for Windows					x				

Symetra Distributed Applications	Help Desk Supported	Core Image Applications	Standard	Not Supported	Bus. Needs Req.	License count	Site License	Limited Quantity amount	Notes
Finance applications									
Flexsoft				x					
FundStation				x					
Quicken				x		x			
Programming applications									
Kennedy (Action Request)	x								
Seaview				x					
VPN applications									
Cisco VPN Client	x	x	x						
Internet applications									
Internet Explorer 6.0 (Office XP Only)	x	x							
Internet Explorer 7.0 (Office 2007 Only)	x	x							
Communication applications									
CentreVue	x								
NICE Universe	x								
Phone 2PC Recording	x								
Faxing applications									
Enterprise Fax Manager				x					
Fax Util				x					
WinFax	x					x			
Flowcharting applications									
Visio	x								
Visio Viewer	x	x	x						
Contact Management Apps									
Bacon's MediaSource				x					
Project Tracking Apps									
Project	x								
Simply TIME (task manager)				x					
Virus applications									
McAfee Anti-Virus	x	x	x						
Print Utility applications									
PrintNow!	x			x					Handle installation requests
Scanning Software Apps									
None									
Handicap Utility									
Jaws Software	x								
Video Conferencing Apps									
None									
Security applications									
Cyber Gatekeeper Agent	x	x	x						Notebook applications only

Symetra Distributed Applications	Help Desk Supported	Core Image Applications	Standard	Not Supported	Bus. Needs Req.	License count	Site License	Limited Quantity amount	Notes
SafeBoot	x	x	x						
CyberArmor									
FAZAM 2000				x					Notebook applications only
Reference applications									
NILS				x					
Operating Systems Apps									
Windows 2000 sp3	x	x	x						Candidate for retirement pending Symetra approval
Windows XP SP2	x	x	x						
Undefined applications									
Ameritech White and Yellow Pages				x					
Catapult Training				x		x			
Chase Insight & Reporter				x					
Desktop Submit				x					
EFTPS for Windows 01.07.01				x					
EOSI/CLAS (Library copyright)				x					
Exrat 6.71	x	x	x						
EZZ000						x			
FlashPlayer	x	x	x						
Shockwave Player	x	x	x						
ICW Required				x					
Iomega Tools				x					
Message Manager				x					
MMCD				x					
MSDN				x					
PBS				x					
DirectIX	x	x	x		x	x			
Panagon Document Management					x				
PCAnywhere				x					
PGP Encryption					x				
SafeBoot	x	x	x						
PowerSelect					x				
Qview4					x				
RoboHelp Office 2000					x				
Skill Vantage					x				
Snag-It! (screen shot capture)	x			x					
Source OffSite 3.5.1				x					
Spencer CD						x			
Trellis					x				
Unicenter					x				
UVT					x				

Symetra Distributed Applications	Help Desk Supported	Core Image Applications	Standard	Not Supported	Bus. Needs Req.	License count	Site License	Limited Quantity amount	Notes
Web IIS					x				
WebTrends					x				
WELL Concession Calculator					x				
Window's MDAC					x				
Window's Media Player	x				x				
Winrapid Teledex					x				
WinZip	x	x	x		x				

* To be replaced by IronPort SaaS per transformation schedule.

Appendix F.2 Help Desk Supported Hardware

Desktop Computers

Dell Optiplex GX520
Dell Optiplex 740
Dell Optiplex 745
Compaq Deskpro
Compaq Deskpro 4000 266MHz
Compaq Deskpro EN 1GHz CMT
Compaq Deskpro EN 350MHz Tower
Compaq Deskpro EN 450MHz Tower
Compaq Deskpro EN 733MHz CMT
Compaq Deskpro EN 866MHz CMT
Compaq Deskpro EP 500MHz CMT
Compaq Deskpro EP 550MHz CMT
Compaq Evo D500 1.7GHz CMT
Compaq Evo D500 1.8GHz CMT
Compaq Evo D510 2.4GHz CMT
Hewlett Packard DC5000 2.8GHz CMT
Hewlett Packard DC5000 2.8GHz SFF
Hewlett Packard DC5000MT 2.8GHz SFF
Hewlett Packard Evo D530 2.8ghz SFF
HP Compaq DC7600 Convertible Minitower

Laptop Computers

Dell E6400
Dell D410
Dell D610
Dell D620
Dell D630
Dell Latitude M6300 ** Model Exception — Single User Only
Alva pro braille terminal

Apple Computers

Apple PowerMac G5

Desktop Printers

Dymo (Co-star) Printer
Canon BJC-1000 Printer
Canon BJC-250 Printer
Canon FilePrint 400
Canon i560 Desktop Photo Printer
Hewlett Packard LaserJet 3020 All-in-One
Hewlett Packard Business Ink Jet 1100
Hewlett Packard Business Ink Jet 1200
Hewlett Packard CP1700 Printer
Hewlett Packard DesignJet 750C Plus
Hewlett Packard DeskJet 1000C
Hewlett Packard DeskJet 1120C
Hewlett Packard DeskJet 5440
Hewlett Packard DeskJet 5550
Hewlett Packard DeskJet 5650
Hewlett Packard DeskJet 6122



Hewlett Packard DeskJet 6540
Hewlett Packard DeskJet 670C
Hewlett Packard DeskJet 6840
Hewlett Packard DeskJet 6940
Hewlett Packard DeskJet 695C
Hewlett Packard DeskJet 710C
Hewlett Packard DeskJet 720C
Hewlett Packard DeskJet 810C
Hewlett Packard DeskJet 840C
Hewlett Packard DeskJet 880C
Hewlett Packard DeskJet 882C
Hewlett Packard DeskJet 890C
Hewlett Packard DeskJet 895CXI
Hewlett Packard DeskJet 940C
Hewlett Packard DeskJet 950C
Hewlett Packard DeskJet 960C
Hewlett Packard LaserJet 1012
Hewlett Packard LaserJet 1020
Hewlett Packard LaserJet 1022
Hewlett Packard LaserJet 1100
Hewlett Packard LaserJet 1150
Hewlett Packard LaserJet 1160
Hewlett Packard LaserJet 1200
Hewlett Packard LaserJet 1300
Hewlett Packard LaserJet 1320
Hewlett Packard LaserJet 1320N
Hewlett Packard LaserJet 1600 Color
Hewlett Packard LaserJet 2100
Hewlett Packard LaserJet 2200D
Hewlett Packard LaserJet 2200DN
Hewlett Packard LaserJet 2420DN
Hewlett Packard LaserJet 2500L
Hewlett Packard LaserJet 2550L
Hewlett Packard LaserJet 2550N
Hewlett Packard LaserJet 2600N
Hewlett Packard LaserJet 2840
Hewlett Packard LaserJet 3200
Hewlett Packard LaserJet 3330MFP
Hewlett Packard LaserJet 3505
Hewlett Packard LaserJet 3550
Hewlett Packard LaserJet 3600N
Hewlett Packard LaserJet 4
Hewlett Packard LaserJet 4 Plus
Hewlett Packard LaserJet 4000
Hewlett Packard LaserJet 4000T
Hewlett Packard LaserJet 4050
Hewlett Packard LaserJet 4050T
Hewlett Packard LaserJet 4050TN
Hewlett Packard LaserJet 4100
Hewlett Packard LaserJet 4101MFP
Hewlett Packard LaserJet 4200DTN
Hewlett Packard LaserJet 4200N

Hewlett Packard LaserJet 4240N
Hewlett Packard LaserJet 4250DTN
Hewlett Packard LaserJet 4250N
Hewlett Packard LaserJet 4250TN
Hewlett Packard LaserJet 4350DTN
Hewlett Packard LaserJet 4500
Hewlett Packard LaserJet 4600
Hewlett Packard LaserJet 4700DN
Hewlett Packard LaserJet 4L
Hewlett Packard LaserJet 4P
Hewlett Packard LaserJet 5
Hewlett Packard LaserJet 5L
Hewlett Packard LaserJet 5P
Hewlett Packard LaserJet 5S1
Hewlett Packard LaserJet 6310
Hewlett Packard LaserJet 6L
Hewlett Packard LaserJet 6P
Hewlett Packard LaserJet 8000
Hewlett Packard LaserJet 8000N
Hewlett Packard LaserJet 8150DN
Hewlett Packard LaserJet 9050DN
Hewlett Packard LaserJet IIID
Hewlett Packard LaserJet IIIP
Hewlett Packard LaserJet P1505
Hewlett Packard LaserJet P2015
Hewlett Packard LaserJet P2015DN
Hewlett Packard LaserJet P3005N
Hewlett Packard OfficeJet 4105
Hewlett Packard OfficeJet 5110
Hewlett Packard OfficeJet 5610
Hewlett Packard OfficeJet 6210
Hewlett Packard OfficeJet 6310
Hewlett Packard OfficeJet 7210
Hewlett Packard OfficeJet 9110
Hewlett Packard OfficeJet J5780
Hewlett Packard OfficeJet K80XI
Hewlett Packard OfficeJet L7580
Hewlett Packard OfficeJet PRO K550
HP Laserjet 3015 Printer
HP Laserjet 3030 Printer
HP Laserjet 3380 Printer
HP LaserJet 4350n
HP LaserJet 6p xi
HP LaserJet P4015n Printer

Mobile Devices

RIM BlackBerry 7100
RIM BlackBerry 7130
RIM BlackBerry 7250
RIM BlackBerry 7280
RIM BlackBerry 7290

RIM BlackBerry 8100
RIM BlackBerry 8300
RIM BlackBerry 8310
RIM BlackBerry 8700
RIM BlackBerry 9000

Peripherals

Keyboard
Mouse

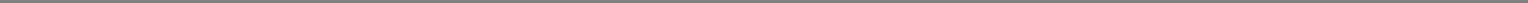
Monitors

Compaq MV920 19" CRT
Compaq P110 21" CRT
Compaq P1210 22" CRT
Compaq P70 17" CRT
Compaq QVision 210 21" CRT
Compaq S910 19" CRT
Compaq S920 19" CRT
Compaq V1000 21" CRT
Compaq V1100 21" CRT
Compaq V70 17" CRT
Compaq V700 17" CRT
Compaq V75 17" CRT
Compaq V90 19" CRT
Compaq V900 19" CRT
Cornerstone P1600 21" CRT

Dell D1728D-LS VS17X 17" CRT
Dell UltraScan D1025HT 17" CRT
Dell UltraScan D1025HTX 17" CRT
Dell UltraSharp 1907FP 19" LCD
Dell UltraSharp 1908FP 19" LCD
Dell UltraSharp 1909W 19" LCD
Dell UltraSharp 2407FPW 24" LCD
Dell UltraSharp E207WFP 20" LCD
Dell UltraSharp E2209W 22" LCD
Dell UltraSharp E228WFP 22" LCD
Dell UltraSharp E228WFPC 22" LCD
Dell Widescreen 24" LCD Monitor
E228WFP 22-inch Widescreen Flat Panel Monitor
Gateway Vivitron 17" CRT
IBM G74 17" CRT
LG Flatron 1919SQ 19" monitorLG Flatron 1919SQ 19" monitor
Mag Innovision LT782s LCD Monitor
Nanao FlexScan F2-17EX
NEC AccuSync 120 21" CRT
NEC AccuSync 900 19" CRT
NEC AccuSync ASLCD92V-BK-VGA 19"
NEC MultiSync 1720M 17" LCD
NEC MultiSync 5FGE 17" CRT



NEC MultiSync E900+ 19" CRT
NEC MultiSync E950 19" CRT
NEC MultiSync FE1250 22" CRT
NEC MultiSync FE2111SB 22" CRT
NEC MultiSync FE770-BK 17" CRT (Black)
NEC MultiSync FE950 19" CRT
NEC MultiSync FE950+ 19" CRT
NEC MultiSync FE991SB 19" CRT
NEC MultiSync FE992 19" CRT
NEC MultiSync FP950 19" CRT
NEC MultiSync XE17 17" CRT
Philips 190B5CB 19" LCD Monitor
Samsung SyncMaster 21GLS 21" CRT
Sony Flat Panel LCD Monitor
Sony Multiscan 20seII 20" CRT
Sony Multiscan 520gs 21" CRT
Sony StylePro SDM-S74 17" LCD
Sony StylePro SDM-S75A 17" LCD
Sony StylePro SDM-S95A 19" LCD
Sun Monitor
ViewSonic E771 17" CRT
ViewSonic E773 17" CRT
ViewSonic P810 21" CRT
ViewSonic VE150 15" LCD
ViewSonic VP920B 19" LCD
ViewSonic VX2000 20" LCD
ViewSonic VX910



Appendix F.3 — Help Desk Software, Tools, and Knowledge Databases

Software/Tool/Database	Notes
Remedy ARS	Old Remedy / To be upgraded to Remedy ITSM (AKA AMP)
iStar	Program self-service/reporting/governance / To be replaced by Compass
Remedy ITSM	New ACS Management Platform for incident, problem, change, and request management
Atrium CMDB	Configuration management database for asset repository of all service tower IT assets
Compass	iStar replacement for program governance, reporting, and self service with improved integration, executive dashboard and graphics
Integrated Knowledge Base	Knowledge base for all IT-related, Symetra-specific, and common problems
Aspect Phone Switch	Old phone switch to be retired in FY10
Avaya Phone Switch	To be implemented in support of Symetra and all ACS Hillsboro Data Center clients; integrated with all ACS Service Desks

SCHEDULE 2G
OUTPUT PROCESSING SOW

[Attached Hereto]

SCHEDULE 2G

SCHEDULE 2G
OUTPUT PROCESSING SERVICES SOW
for
SYMETRA LIFE INSURANCE COMPANY (SYMETRA)
AUGUST 1, 2009

Confidential Information

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1.0 Output Processing Overview and Service Objectives

1.1 Output Processing Overview

Output processing is the Services and activities, detailed in this Output Processing Schedule 2G, required to provide and support Symetra with output Services. The output processing Services includes the operations for print, fulfillment and mail Services; development and maintenance of output applications; and infrastructure and equipment to support operational and programming functions.

As depicted in Figure 1 below, in addition to the Services described in this Schedule 2G, ACS is responsible for providing the Services described in **Schedule 2A** — Cross-Functional Services Schedule 2A. Figure 1 depicts the relationship between the Cross-Functional Services Schedule 2A, and all Schedules within the scope of the Agreement.

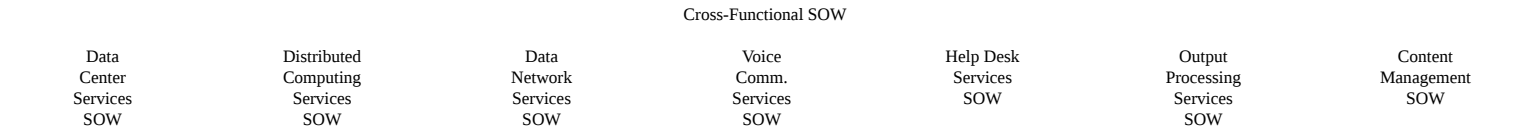


Figure 1: Service Towers with Cross-Functional Services View

1.2 Service Objectives

The following are the key high-level Service objectives Symetra expects to achieve through outsourced output processing Services and this Schedule 2G:

- § Comprehensive/end-to-end, scalable enterprise output processing solution (e.g., applications, infrastructure-processing, network, inventory) to support Symetra’s output processing requirements including the areas of printing, fulfillment, mailing, application development and maintenance, infrastructure and hardware requirements.
- § Printing of mainframe batch reports and conversion of data files from Symetra systems for print processing.
- § Meeting Symetra’s business requirements for accurate and timely print, fulfillment and mail Services.
- § Providing Services with processing and quality guarantees backed by SLAs/SLRs in Section 4 below.
- § Maintaining environment to ensure compliance with Symetra’s policies and regulatory requirements.

2.0 Service Environment

2.1 Scope of the Infrastructure to be Supported

The following sub-sections and related output management Services and appendices describe and scope the output processing environment to be supported/complied with. Service environment descriptions and appendices include listings of hardware and Software, policies and procedures. Service environment appendices are to be maintained and reviewed with Symetra by ACS and made available to Symetra on a quarterly basis, or as required by Symetra.

2.1.1 Hardware and Software

All equipment, hardware, Software and networking infrastructure needed to support the output processing Services will be the responsibility of ACS and are listed and described in Appendix G.1 — Output Processing Hardware and Software.

2.1.2 Technical Specifications Documentation

Technical specifications documentation is used to provide an overall summary of requirements for output processing Services (e.g., quality requirements, formatting requirements, technical requirements, document generation).

The Technical specifications documentation shall be documented and maintained by ACS as Appendix G.2 — Output Processing Technical Specifications Documentation.

2.1.3 Service Locations

Contracts, policies, check printing, special handling correspondence and test jobs will need to be printed at the Bellevue Symetra location. Symetra will provide space for limited local printing. Printing of mainframe batch reports will need to be printed at the Bellevue Symetra location.

All service locations and facilities supporting the output processing Services are listed in Appendix G.3 — Output Processing Facilities.

2.1.4 Personnel

ACS will be responsible for operational, support, programming and management staff needed for account management and to meet the SLRs/SLAs set forth in this Schedule 2G.

3.0 Output Processing Service Requirements

3.1 Service Descriptions and Roles and Responsibilities

In addition to the Services, activities, and roles and responsibilities described in Schedule 2A to the Agreement (Cross-Functional Services), ACS shall be responsible for the following output processing Services.

The following tables identify each Party’s roles and responsibilities associated with this Schedule 2G . An “X” is placed in the column under the Party that is responsible for performing the applicable task. As part of the Services, ACS shall perform all of the roles and

responsibilities that are ACS obligations, as denoted by an “X” in the ACS column set forth in this Schedule 2G.

3.1.1 General Services

The following table identifies general roles and responsibilities associated with this Schedule 2G.

General Roles and Responsibilities

General Roles and Responsibilities		ACS	Symetra
1.	Define Symetra’s output processing process and business requirements to be supported in the ACS output processing solution		X
2.	Define, document and maintain output processing solution and system requirements that meet Symetra business requirements (e.g., technical, functional, performance, and quality) and develop and maintain supporting documentation for the ACS provided output processing solution	X	
3.	Participate in solution and system requirements (e.g., technical, functional) gathering activities		X
4.	Approve all solution and system requirements and related documentation		X
5.	Provide the end-to-end output processing solution (e.g., applications, servers, network, storage, systems, operational functions, maintenance, monitoring, reporting, and support) required to meet Symetra’s output processing business process and requirements (e.g., formatting, quality, and content)	X	
6.	Provide project lifecycle management services (e.g., planning, coordination, management, and testing) for projects initiated by ACS or by Symetra	X	
7.	Provide account management structure that works directly with Symetra. (i.e., single point of contact between Symetra and ACS personnel and support the roles described in Schedule 1 — Relationship Management)	X	
8.	Provide Service delivery structure that works directly with Symetra business and IT and is the conduit through which ACS will support Symetra		X
9.	Conduct hiring, training, and management of operational, technical and management personnel that support ACS output processing Services, applications and systems	X	
10.	Provide business continuity and disaster recovery support for output processing operations and systems in accordance with the Cross-Functional Schedule 2A	X	

3.1.2 Output Processing Services

Services for output processing include, but are not limited to, following activities:

- § Activities that directly support the maintenance, use, and management of printing equipment (e.g. printers, sorters, inserters, and labor associated with those systems)

- § Administration, technical monitoring, operational reporting, technical support, upgrading, and reconfiguration of printing hardware and Software systems (e.g., Group 1 Software products and related hardware, IBM Infoprint Software products and related hardware, all FTP and print specific middleware Software and related hardware)
- § Administration, management, and oversight of all printing infrastructure (e.g., print specific network infrastructure related specifically to output Services)
- § All account management, Service Request management and administration, reporting (and any related product, database, or Software customizations) directly related to measuring, monitoring, and reporting on Services and related requirements (e.g., regulatory requirements and end-of-day requirements)
- § All Software version control and source code management.

3.1.2.1 Operations and Administration

Operations Services and administration are the end-to-end activities required to support Symetra’s output processing requirements including activities associated with the daily tasks performed and the management activities associated with output processing operations.

Operations activities include:

- § Printing
- § Fulfillment and stuffing of envelopes
- § Mailing of printed documents
- § Postal address verification
- § Documents provided to print review process
- § Documents available in print archive system
- § Check stock controls
- § Remote output management (e.g., Symetra Bellevue location print)
- § Media input and output processing

Administration activities include:

- § Overall account administration
- § Inventory control of print collateral
- § Daily reporting of processing results
- § Reporting of exceptions

The following table identifies the roles and responsibilities that ACS and Symetra will perform, and that are associated with operations and administration. The detailed procedures associated with these roles and responsibilities shall be developed and maintained by ACS in the SDRM and the applicable appendices described in the previous section.

Operations and Administrations Roles and Responsibilities

Operations and Administrations Roles and Responsibilities		ACS	Symetra
Account Administration Roles and Responsibilities			
1.	ACS Location: Provide daily reporting of production processing that includes, at a minimum, the following: print file name, date printed, date mailed, page/image count, document count, and mailing cost details	X	

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Operations and Administrations Roles and Responsibilities		ACS	Symetra
2.	Bellevue Location: Provide daily reporting of production processing that includes at a minimum, the following: print file name, page/image count, and date printed	X	
3.	Convey operational updates, including exceptions to Symetra's defined point of contacts only	X	
4.	Coordinate ACS internal communication for special handling and operational exceptions and requests	X	
5.	Provide status for special handling and operational exceptions and requests to Symetra	X	
6.	Host regularly scheduled operational status meetings	X	
7.	Ensure ACS key operational and/or management personnel including vendors participate in operational status meetings	X	
8.	Participate in scheduled operational meetings		X
9.	Provide operational collateral usage instructions for each print file	X	
10.	Approve operational collateral usage instructions for each print file		X
11.	Provide Symetra with standard operational procedures utilized in print operations	X	
12.	Provide ACS with Symetra regulation and compliance specific requirements for print operations		X
13.	Approve operational procedures utilized for Symetra processing		X
14.	Provide process and procedure documentation utilized in meeting Symetra account management requirements	X	
15.	Approve process and procedures utilized to support Symetra account management requirements		X
16.	Provide balanced check stock logs to Symetra on a monthly basis	X	
17.	Perform monthly audit on check stock tracking logs		X
18.	Perform onsite review of operations and services within output processing		X
Process Output Files Roles and Responsibilities			
19.	Create data files to mainframe job processing for use in output processing		X
20.	Transmit via FTP data files for output processing	X	
21.	Process output data files to generate print ready file(s) as defined in Symetra's requirements	X	
22.	Split input data files into separate print files as needed to support ACS operational requirements and Symetra's business requirements	X	
23.	Provide listing of all data files FTP'd from processing		X
24.	Ensure all data files process and errors are resolved	X	
25.	Create and maintain page definition and overlays as defined in Symetra's requirements	X	
26.	Provide media input and output processing such as loading and creating media for Third Parties (e.g., tape and CDs) including encryption services	X	

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Operations and Administrations Roles and Responsibilities		ACS	Symetra
<i>Electronic File Processing Roles and Responsibilities</i>			
27.	Provide electronic file to print review application, (e.g., iProof) as defined by Symetra's requirements	X	
28.	Ensure documents approved or rejected during print review process are managed according to Symetra's requirements	X	
29.	Provide print file and electronic representation (PDF compatible) in archive system as defined in Symetra's requirements	X	
<i>Print Processing Roles and Responsibilities</i>			
30.	Send print file to designated operational location print queue system as defined in Symetra's requirements	X	
31.	Provide print log to operational locations for verification of files that are to be printed in the specific operational location	X	
32.	Print documents on specified paper stock per Symetra's requirements	X	
33.	Include postal net barcode, processing barcodes and sequence numbers on printed documents	X	
34.	Provide electronic report to Symetra of addresses not meeting postal standards	X	
35.	Define quality criteria for printed data review	X	
36.	Participate in quality criteria definition		X
37.	Approve quality criteria definition		X
38.	Perform print quality and document count verification	X	
39.	Reprint/reprocess documents as applicable when quality issue or damage occurs during print process	X	
40.	In ACS Location: Distribute printed documents to appropriate fulfillment process	X	
41.	In Bellevue location: Provide printed documents to Symetra distribution department	X	
42.	ACS Location: Document and track all blank check stock being stored and utilized in print process	X	
43.	Bellevue location: Document and track all blank check stock being stored and utilized in print process		X
44.	ACS Location: Document details of check stock damaged or voided during processing	X	
45.	Bellevue location: Document details of check stock damaged or voided during processing		X
46.	ACS Location: Perform daily balance of check stock usage with number of checks printed	X	
47.	Provide check report from print process to utilize in operational check print balancing that defines the number of checks to print in each operation	X	
48.	Utilize the check report to ensure the correct number of checks is printed in the operation	X	

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Operations and Administrations Roles and Responsibilities		ACS	Symetra
Fulfillment Roles and Responsibilities ACS Location			
49.	Fold and stuff each document into specified envelope or box as defined in Symetra's requirements	X	
50.	Include business return envelope during fulfillment process as defined in Symetra's requirements	X	
51.	Include inserts during fulfillment process as defined in Symetra's requirements	X	
52.	Perform fulfillment quality and document count verification	X	
53.	Reprint/reprocess documents as applicable when quality issue or damage occurs during fulfillment process	X	
54.	Include sequence numbers and applicable processing barcodes within address window for fulfillment processing per postal standard regulations	X	
Mailing Roles and Responsibilities ACS Location			
55.	Endorse postage meter stamp for agreed upon postage rate on each envelope or box	X	
56.	Ensure foreign addressed mail is mailed with foreign postage rates	X	
57.	Perform pre-sort mail processing to allow reduced mail rates	X	
58.	Provide mail-ready documents to USPS for delivery	X	
59.	Reprint/reprocess documents as applicable when damage occurs during pre-sort/mailling process	X	
60.	Define requirements for postal address checking into applications		X
61.	Notify Symetra of any upcoming postal standards that may impact Symetra or print applications, as soon as ACS becomes aware of any such standards	X	
62.	Incorporate postal address checking into applications and ensure updated per postal standard regulations	X	
Inventory Control Roles and Responsibilities			
63.	Provide inventory of Symetra collateral (forms, inserts and envelopes) on a monthly basis	X	
64.	Set and evaluate collateral reorder point		X
65.	Provide history of collateral usage information as requested by Symetra	X	
66.	Implement or adjust collateral reorder point	X	
67.	Approve collateral reorder point		X
68.	Order Symetra collateral when inventory is at or below defined reorder point	X	
69.	Approve and submit order for Symetra collateral to be delivered to defined print operation location		X
70.	Provide receipt confirmation of delivered collateral	X	
71.	Ensure ACS provided paper stock is ordered and appropriate inventory is maintained	X	

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3.1.3 Output Processing Programming and Technical Services

Output processing programming and technical Services include, but are not limited to:

- § Addition of new static or dynamic forms, changes to existing static or dynamic forms
- § Deletion of existing static or dynamic forms
- § Modification or creation of output jobs
- § Creation of inserts or other specialized output for certain production runs
- § Any requested changes to iProof or archive system configuration or functionality in support of a Symetra-specified enhancement identified in an authorized Service Request
- § Resource effort to build and release code packages directly related to an authorized Service Request

In order for work to be constituted as output processing programming and technical Services, the work must have a corresponding Symetra-initiated Service Request.

The following table identifies the roles and responsibilities that ACS and Symetra will perform, and that are associated with output processing programming and technical Services.

Output Processing Programming and Technical Services Roles and Responsibilities

Output Processing Programming and Technical Services Roles and Responsibilities		ACS	Symetra
1.	Provide technical monitoring of equipment, systems and processing workflows	X	
2.	Estimate hours and project schedules for Symetra-requested output projects	X	
3.	Provide weekly status of output projects	X	
4.	Provide billable programming hours on weekly basis for current billing month	X	
5.	Provide project lifecycle management Services (e.g., planning, coordination, management and testing) for projects initiated by Symetra	X	
6.	Host regularly scheduled project status review meetings	X	
7.	Ensure key programming and/or management personnel participate in project status meetings	X	
8.	Participate in scheduled project status meetings		X
9.	Request project and specification review meetings as needed for output projects	X	
10.	Schedule and ensure key project stakeholders are included in output project review and status meetings		X
11.	Provide ongoing output programming development of Symetra-requested output projects	X	
12.	Define and document business requirements for Symetra requested output projects		X

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Output Processing Programming and Technical Services Roles and Responsibilities		ACS	Symetra
13.	Define and document technical requirements to meet Symetra's business requirements for requested output projects	X	
14.	Participate in technical requirement gathering activities		X
15.	Approve technical requirement documentation prior to initiating programming.		X
16.	Define project Acceptance Criteria	X	
17.	Participate in defining Acceptance Criteria		X
18.	Approve project Acceptance Criteria		X
19.	Provide test data for use during development		X
20.	Maintain financial responsibility for all expenses associated with ACS- initiated test print (e.g., consumables and image count)	X	
21.	Perform internal ACS QA testing and resolution before releasing projects to Symetra for Acceptance Testing	X	
22.	Provide test data for use in Acceptance Testing		X
23.	Document defects found during Acceptance Testing Period		X
24.	Correct defects found during Acceptance Testing Period	X	
25.	Approve testing of output related variable Services project for implementation into production		X
26.	Submit change management request for implementation	X	
27.	Implement application updates for variable Services projects with adherence to Change Management Procedures	X	

4.0 Service Management

4.1 Objective

A key objective of the Agreement is to attain the SLRs/SLAs. SLAs and project-specific SLAs are specified with Fee Reductions as detailed in Schedule 5 where business is impacted through failure to meet significant mission critical systems or Services, or project milestones or objectives warrants a reduction in Fees paid when Service performance requirements are not met. SLAs are detailed in the following sections of this Schedule 2G.

ACS shall provide written reports to Symetra regarding ACS' compliance with the SLRs/SLAs specified in this Schedule 2G.

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Forms Coding, Creation and Maintenance SLAs

FORMS CODING, CREATION AND MAINTENANCE SLAs			
General Administration Task	Service Measure	Performance Target	SLR
New and modified form coding to be completed and available for System Testing. This task is inclusive of dynamic and static forms.	Successful completion of individual DOC1 forms made available for Systems Testing per month divided by total number of form development requests per month. Measured by Service Request processing (SRP) system.	Per negotiated code complete date as detailed in Symetra approved Service Request. It will not be considered missed if negotiated date passes due to Symetra actions.	[***]
Ref: B-SYMT-540	** Does not include Streamweaver, Dataflow Server, Archive, and iProof applications.		
Move code or form to production	Successful completion of code/form promotion into production, divided by total number of code/forms requested to be promoted into production per month.	Per negotiated end date as detailed in Symetra approved Service Request. It will not be considered missed if negotiated date passes due to Symetra actions.	[***]
Ref: B-SYMT-541	** Includes Doc1, Streamweaver, Dataflow Server, Archive, iProof, and associated code or forms.		
	Formula	As provided in the Spec Sheet	
	Measurement Interval	As provided in the Spec Sheet	
	Measurement tool	As provided in the Spec Sheet	

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Daily Production Processing SLAs

DAILY PRODUCTION PROCESSING SLAS

General Administration Task	Service Measure	Performance Target	SLR
Daily, weekly, monthly production print jobs — ACS Location Ref: B-SYMT-560	Successful completion of discrete batch jobs divided by aggregate monthly batch jobs; in the event of [***] or more unsuccessful jobs in [***], this SLR will be considered as missed.	Print, package, postage, and mailing of discrete batch jobs completed [***] receipt in ACS Location provided the associated files are received by [***] local ACS Location time.	[***]
Daily and weekly Production print jobs — Bellevue contracts and policies Ref: B-SYMT-561A	Successful completion of discrete batch jobs divided by associated monthly batch jobs	Print and provide for distribution of contracts and policies by [***] receipt in Bellevue location FTP Server provided all files are received by [***] local ACS Location time.	[***]
Daily, weekly, monthly production print jobs — Bellevue (all work except contracts, policies and checks) Ref: B-SYMT-561	Successful completion of discrete batch jobs divided by aggregate monthly batch jobs	Print and provide for distribution of discrete batch jobs completed by [***] receipt in ACS Location FTP server provided all files are received by [***] local ACS Location time.	[***]
Daily, weekly, monthly mainframe print queue jobs — Bellevue Ref: B-SYMT-562	Successful completion of discrete batch jobs divided by aggregate monthly batch jobs; in the event of [***] or more unsuccessful jobs in [***], this SLR will be considered as missed.	Print and provide for distribution of discrete batch jobs completed by [***] provided files are received by [***].	[***]
Make form available to view online—iProof Ref: B-SYMT-563	Successful completion of total production files loaded into iProof divided by the anticipated total of files loaded into iProof.	Jobs successfully completed prior to [***] must be available for viewing by [***]. Provided that all files are received at ACS Location prior to [***] local ACS Location time.	[***]

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

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DAILY PRODUCTION PROCESSING SLAS

General Administration Task	Service Measure	Performance Target	SLR
Make form available to view online—archive Ref: B-SYMT-564	Successful completion of total production files loaded into archive divided by the anticipated total of files loaded into archive.	Jobs successfully completed must be available for on-line viewing [***] print file becomes available to print queue.	[***]
Check processing — ACS Location Ref: B-SYMT-565	Successful completion of the total number of checks processed divided by expected number of checks. ACS Location	Print, package, postage, and mailing of discrete batch jobs completed [***] receipt in ACS Location provided file is received by [***] local ACS Location time.	[***]
Check processing — Bellevue Ref: B-SYMT-566A	Successful completion of the total number of checks processed divided by expected number of checks. Bellevue, WA	Checks printed and available for distribution by [***] when job received no later than [***] at local ACS Location time provided check stock is available.	[***]
Check processing — Bellevue special handling Ref: B-SYMT-566A-1	Successful completion of the total number of checks processed divided by expected number of checks. Bellevue, WA	Checks printed and available for distribution by [***] when job received no later than [***] on ACS FTP server provided check stock is delivered to print operation by [***].	[***]
Quarterly and annual production print Ref: B-SYMT-567	Successful completion of job	Print, package, postage, and mailing completed per negotiated schedule as detailed in Symetra/ACS operational meetings.	[***]
Returns for mail ruined during processing and handling Ref: B-SYMT-571	Successful completion of rework and resend, measured by all pieces requiring rework during month meeting specification, divided by aggregate of all rework during month	Recreate and mail by [***]. Mail ruined during pre-sort process will be delayed an additional [***].	[***]
	Formula	As provided in the Spec Sheet	
	Measurement Interval	As provided in the Spec Sheet	
	Measurement tool	As provided in the Spec Sheet	

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

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Testing SLRs/SLAs

TESTING SLAs			
General Administration Task	Service Measure	Performance Target	SLR
Provide test print and on-line viewing of test jobs.	Successful completion of discrete test batch jobs divided by aggregate monthly test volume	[***]	[***]
Ref: B-SYMT-573	Formula	As provided in the Spec Sheet	
	Measurement Interval	As provided in the Spec Sheet	
	Measurement tool	As provided in the Spec Sheet	

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Quality Assurance SLAs

Output Quality Assurance /SLA

General Task	Service Measure	Performance Target	SLR Performance %
All post-production output received by Symetra clients are readable, packaged with proper collateral, void of fulfillment or insertion errors.	A validated customer complaint resulting in the return of mail to Symetra by customer(s) or delivery service as a result of a quality issue as described. Validation is achieved by visual inspection of the returned mail. A “complaint” is defined as a reported incident associated with a discrete fulfillment job in which a Symetra customer notifies Symetra of receipt of printed output with error(s).	***	***
Ref: B-SYMT-572			
	Formula	As provided in the Spec Sheet	
	Measurement Interval	As provided in the Spec Sheet	
	Measurement tool	As provided in the Spec Sheet	

5.0 Referenced SOW Appendices and Agreement Schedules

5.1 Referenced Output Processing Services Schedule Appendices

Schedule Appendix	Description
Appendix G.1	Output Processing Hardware and Software
Appendix G.2	Output Processing Technical Specifications Documentation
Appendix G.3	Output Processing Facilities

5.2 Referenced Agreement Schedules

Agreement Schedule	Description
Schedule 1	Relationship Management
Schedule 2A	Cross-Functional Services SOW
Schedule 5	Fee Reductions

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

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Appendix G.1 — Output Processing Hardware and Software

Vendor	Model	Version
Hardware		
IBM — Check Printer	ST-9530	***
IBM — Check Printer	ST-9530	***
Xerox — cut sheet printer	Doc 90	***
Xerox — cut sheet printer	Doc 90	***
IBM	P570 AIX Server	***
IBM	IBM P550 AIX server	***
Xerox	Xerox Docuprint 155	***
Xerox	Xerox Docuprint 180	***
EMC	EMC Inserter	***
Software		
Infoprint Solutions	Infoprint Manager	***
Xerox	Docuprint	***
IBM	AIX	***
EMC	ELO Touch System	***
Pitney Bowes	Doc 1 Generate	***
Pitney Bowes	StreamWeaver	***
Pitney Bowes	Code1Plus	***
Pitney Bowes	Iproof	***
Pitney Bowes	E2 Vault	***

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

APPENDIX G-2
OUTPUT PROCESSING
TECHNICAL SPECIFICATIONS

[**]

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[***]

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

Appendix G.3 — Output Processing Facilities

ACS will provide output processing services to Symetra from the ACS facility at the following location:

1931 Market Center Blvd.
Dallas, TX 75207

ACS will provide a print center located at Symetra Financial headquarters:

777 108th Ave NE
Bellevue, WA 98004

SCHEDULE 2H
CONTENT MANAGEMENT SOW

[Attached Hereto]

SCHEDULE 2H

SCHEDULE 2H
CONTENT MANAGEMENT SOW
for
SYMETRA LIFE INSURANCE COMPANY (SYMETRA)
August 1, 2009

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1.0 Content Management Overview and Service Objectives

1.1 Content Management Overview

ACS content management services are the Services and activities, detailed in this Content Management Services Schedule 2H, required for the full provision, operation and management of content management Services including, but not limited to, the following:

- § Mail receipt and sorting Services
- § Document scanning and data capture Services, including indexing.
- § Microfiche conversion
- § Paper storage and destruction Services
- § Records management processes to address the regulatory and compliance retention and destruction policies
- § The cross functional Services as defined in Schedule 2A — Cross Functional Services SOW

As depicted in Figure 1 below, in addition to the Services described in this Schedule 2H, ACS is responsible for providing the Services described in **Schedule 2A — Cross-Functional Services SOW**. Figure 1 depicts the relationship between the Cross-Functional Services SOW, and all SOWs within the scope of the Agreement.

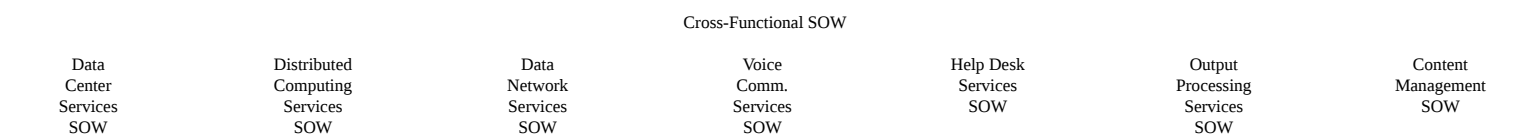


Figure 1: Service Towers with Cross-Functional Services View

1.2 Service Objectives

The following are the key high-level Service objectives Symetra expects to achieve through outsourced content management Services and this Schedule 2H:

- § A scalable enterprise content management Services solution for mail receipt, document preparation, scanning, fiche conversion, data entry Services, structured export file creation for multiple units within multiple lines of business.
- § The content management Services must integrate with Symetra’s business process management systems. Symetra has an automated business process workflow system which is supported and maintained by Symetra.
- § Comprehensive/end-to-end enterprise content management solution (e.g., applications, infrastructure-processing, network, storage) to support Symetra’s content management

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requirements including the areas of import, update, deletion, web-based retrieval and storage requirements.

- § Content management solution that allows Symetra to reuse content, business logic, and design elements to reduce implementation costs as business needs change.
- § Meet Symetra's business requirements for accurate and timely scanning, document indexing, and image import and image search and retrieval through ACS Services and the ACS provided document management solution.
- § Provide Services with processing and quality guarantees backed by SLAs/SLRs.
- § Maintain environment to ensure compliance to Symetra's policies and regulatory requirements.
- § Achieve the SLRs/SLAs in Section 4 below

2.0 Service Environment

2.1 Scope of the Services to be Supported

The following sub-sections and related Content Management Services Schedule 2H appendices describe and scope the content management environment to be supported/complied with. Service environment descriptions and appendices include listings of hardware and Software, policies and procedures. Service environment appendices are to be maintained and reviewed with Symetra by ACS and made available to Symetra on a quarterly basis, or as required by Symetra.

2.1.1 Hardware and Software

All equipment, hardware, application modules, Software and networking infrastructure needed to support the content management Services will be the responsibility of ACS and is listed and described in Appendix H.1 — Content Management Hardware and Software

2.1.2 Content Values Spreadsheet (CVS)

Content value spreadsheets are used to provide an overall summary of requirements for document processing, BPM, and image retrieval system.

The document identification rules and index element information for capture and export shall be documented and maintained by ACS as Appendix H.2 — Content Value Spreadsheet

2.1.3 Service Location

Facilities to support content management Services shall be provided by ACS and are listed in Appendix H.3 — Content Management Facilities

2.1.4 Content Management Solution Requirements

ACS will be responsible for documenting and maintaining Symetra's content management solution requirements (e.g., business, functional, technical and quality requirements) relating to the provision of content management Services in Appendix H.2 — Content Value Spreadsheet

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2.1.5 Personnel

ACS will be responsible for all Personnel required to meet the SLRs/SLAs set forth in this Schedule 2H.

2.2 Schedule 2H Definitions

2.2.1 Front-end

Documents that will be sent to Symetra image business process management (BPM) workflow system are defined as front-end. Images created for incoming mail and incoming electronic faxes/images will be processed for import into BPM system. Front-end processing will include identification of the document product, document category; document type and index capture as defined by specific business rules.

2.2.2 Back-end

Documents that are prepared with a scan separator page by Symetra business units are defined as back-end scanning. All document product, description, type and index element information is documented on the scan separator page that will be captured for export to the image retrieval system as defined by specific business rules.

2.2.3 Document

Paper pages or electronic images will be grouped by document. Grouping of a document will be performed by Symetra for back-end and by ACS for front-end. A document can be one or more pages or images. Indexing will occur at document level.

2.2.4 Image

An image equates to a single side of a piece of paper. Images will be created through ACS scanning or provided to ACS through FTP process.

2.2.5 Scanning

Operational task to scan paper to create images. Scanning will include:

- Provision of high-quality images at 200 dpi
- Endorsement or automated notation on back of each page to indicate scanning occurred
- Ensuring every paper page was scanned and in proper order
- Ensuring each image is legible based on quality of original paper
- Ensuring image is not skewed
- Ensuring corners or edges are not folded over data on page
- Ensuring orientation (e.g., landscape or portrait) of original paper is preserved
- Ensuring all blank back images are deleted
- Ensuring document integrity occurs if any images within document need rescanned

2.2.6 Indexing

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Operational task to capture index elements (metadata) for each document. Indexing for front-end documents will include:

- Determining first page of each document for images within an envelope or electronically provided set of images
- Determining product line of document
- Determining the document folder (classification) as defined in Symetra requirements
- Defining document type for each document as defined in Symetra requirements
- Capturing index information from images provided within the document as defined in Symetra requirements

Indexing for back-end documents will include:

- Capturing of index information from Symetra provided scan separator page

2.2.7 Import

Captured index information will be exported in a formatted XML file. Images and index XML file will be zipped and transmitted to either:

- Symetra image system per Symetra requirements, or
- P8 system for back-end documents per ACS requirements

2.2.8 Export

P8 system will need to import images and index information from multiple sources. An XML file will be provided containing defined metadata for the images. After the import process is complete, the metadata will be searchable for retrieval of images.

2.2.9 Document Class

The term document class refers to a business unit or grouping of business units.

3.0 Content Management Service Requirements

3.1 Service Descriptions and Roles and Responsibilities

In addition to the Services, activities, and roles and responsibilities described in Schedule 2A to the Agreement — Cross-Functional Services Schedule 2H , ACS shall be responsible for the following content management Services.

The following tables identify each Party’s roles and responsibilities associated with this Schedule 2H. An “X” is placed in the column under the Party that is responsible for performing the applicable task. As part of the Services, ACS shall perform all of the roles and responsibilities that are ACS obligations, as denoted by an “X” in the ACS column set forth in this Schedule 2H.

3.1.1 General Services

The following table identifies general roles and responsibilities associated with this Schedule 2H.

General Roles and Responsibilities

General Roles and Responsibilities		ACS	Symetra
1.	Define and document Symetra's content management process and business requirements (e.g., content capture, export, repository, search, web-based retrieval) to be supported in the ACS content management solution		X
2.	Define, document and maintain content management solution and system requirements that meet Symetra business requirements (e.g., technical, functional, performance, quality, configuration, documentation) and supporting documentation for the ACS provided content management systems (e.g., CVS)	X	
3.	Participate in solution and system requirements (e.g., technical, functional) gathering activities		X
4.	Approve all solution and system requirements and related documentation		X
5.	Provide the end-to-end content management solution (e.g., applications, servers, network, storage, systems, operational functions, maintenance, monitoring, reporting, support) required to meet Symetra's content management business processes and requirements (e.g., content capture, export, repository, search, web-based retrieval, quality)	X	
6.	Ensure that the solution meets Symetra's quality requirements	X	
7.	Provide and maintain applications utilized for image workflow for front-end image system(s)		X
8.	Provide project lifecycle management services (e.g., planning, coordination, management, and testing) for projects initiated by ACS or by Symetra	X	
9.	Provide account management structure that works directly with Symetra (i.e., single point of contact between Symetra and ACS personnel and support the roles described in Schedule 1 — Relationship Management)	X	
10.	Provide Service delivery structure that works directly with Symetra business and IT and is the conduit through which ACS will support Symetra		X
11.	Conduct hiring, training, and management of operational, technical and management personnel that support ACS content management services, applications and systems	X	
12.	Store Symetra provided fiche and cabinets for ready access in support of daily requests	X	
13.	Provide business continuity and disaster recovery support for content management operations and systems in accordance with the Schedule 2A — Cross-Functional SOW	X	

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3.1.2 Operational Services

Operational Services are the end-to-end activities required to support Symetra's content management requirements including the activities associated with the daily processing of paper and images to prepare them for export to an image system. The following table identifies operational roles and responsibilities that ACS and Symetra will perform. The detailed procedures associated with these roles and responsibilities shall be developed and maintained by ACS in the SDRM and the applicable appendices described in the previous section.

Operational Roles and Responsibilities

Operational Roles and Responsibilities		ACS	Symetra
<i>Mail Receipt and Sorting</i>			
1.	Perform initial sort by business line for mail sent to ACS location PO boxes	X	
2.	Perform initial sort by business line for mail sent to Seattle PO boxes		X
3.	Open and date/time stamp all mail as required by business rules for front-end processing that is received in ACS location PO boxes	X	
4.	Open and date/time stamp all mail as required by business rules for front-end processing that is received in Seattle PO boxes		X
5.	Log details (as defined by business rules) for each mailed check received in ACS location	X	
6.	Log details (as defined by business rules) for each mailed check received in Seattle location		X
<i>Scanning and Data Capture</i>			
7.	Prepare back-end documents for scanning (e.g., removal of staples, small paper documents will be taped or copied, post-it notes will be taped or removed, corners will be straightened, legal documents will not be folded)		X
8.	Provide scan separator page on each back-end document. The scan separator page will include the data that will be captured as index information for the document		X
9.	Prepare back-end documents for overnight shipment to ACS location		X
10.	Receive and track back-end document overnight shipments each day	X	
11.	Prepare received (front and back-end) documents for scanning as applicable to ensure quality scanning and business rules for export XML are met	X	
12.	Copy documents if needed for quality scanning	X	
13.	Submit requests for fiche conversion through ACS provided application		X
14.	Receive request and track status of fiche requests	X	
15.	Convert fiche to images for back-end processing as requested	X	
16.	Receive and track incoming electronic images and faxes for front-end processing	X	
17.	Process front-end and back-end documents as defined by priority requirements	X	

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Operational Roles and Responsibilities		ACS	Symetra
18.	Create and/or purchase any separator pages or supplies needed to provide content management Services (e.g., tape and patch sheets)	X	
19.	Remove any front-end documents as applicable per business unit rules to be returned to Symetra	X	
20.	Copy, then remove original documents such as marriage and death certificates that are to be returned to Symetra	X	
21.	Prepare removed documents for return to Symetra by business line	X	
22.	Ship removed documents each day with secure packaging with overnight provider	X	
23.	Scan documents for back-end processing per Symetra requirements	X	
24.	Mark each document during scan process with a unique identifier indicated scan occurred (endorsement on back)	X	
25.	Assign the document folder as defined by business line rules for front end documents scanned or received electronically	X	
26.	Assign the document type for each document as defined by business line rules	X	
Indexing and Data Export			
27.	Define the index elements on scan separator pages for back-end documents		X
28.	Determine the index elements from images for front-end documents	X	
29.	Provide documented business rules for folder, document type and index determination on front-end documents		X
30.	Provide index elements for images that have been requested for fiche conversion		X
31.	Sync fiche converted documents with Symetra provided index information	X	
32.	Capture the index elements in export XML as defined by business line rules	X	
33.	Perform quality checks, verification and/or business rule edits as applicable to ensure quality capture of index elements occur	X	
34.	Ensure each document being processed in the system is defined to a unique document control number (DCN)	X	
35.	External business partner data received in FTP transmissions will be converted and prepared in export XML as defined by business line rules	X	
36.	Images and XML file containing the metadata index information will be combined in an export zip file	X	
37.	XML will be formatted as defined for front-end image system or back-end image system as defined by business rules	X	
38.	Track transmission of XML to image system to ensure file receipt is acknowledged	X	
39.	Send acknowledgement of received front-end file through FTP process to ACS		X

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Operational Roles and Responsibilities		ACS	Symetra
40.	Send acknowledgment of received back-end file through FTP process to Symetra	X	
Storage and Destruction			
41.	Store paper documents that allow for DCN tracking for retention period, as defined in Symetra's policies	X	
42.	Perform document destruction per Symetra's established policy	X	
Process Management			
43.	Provide operational tracking reports that account for documents from receipt to destruction	X	
44.	Provide a web-based interface to allow Symetra personnel a view of the status of documents from receipt to destruction	X	
45.	Provide a web-based interface to allow Symetra personnel to request fiche conversion	X	
46.	Provide a web-based interface to allow Symetra personnel to request a rescan, original retrieval or research request	X	
47.	Request rescan, return of original, research request via a web-based interface		X
48.	Support and track progress for Symetra requested rescan, original retrieval or research requests	X	
49.	Provide weekly and monthly reporting for fiche, front-end, and back-end volume, e.g., page count and document count)	X	
50.	Document and maintain business rule and index element requirement documentation (e.g., content value spreadsheets)	X	
Image Storage and Retrieval			
51.	Imported images into P8 are stored in appropriate document repository per Symetra's requirements	X	
52.	Provide single web-based interface for image searching and results listing with metadata properties (index elements) as defined in Symetra's business requirements for ACS supported image storage repositories	X	
53.	Provide the ability to search and view images in P8 via metadata search	X	
54.	Apply security constraints to ensure that images in P8 are presented to Symetra End-User with appropriate security credentials	X	

3.1.3 Content Management System Enhancement Services

Content management system enhancement Services are the activities associated with the development and implementation of Symetra specified Service Requests for new or modified functions and features in the content management system to support Symetra business requirements. The following table identifies content management system enhancement Services roles and responsibilities that ACS and Symetra will perform.

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Content Management System Enhancement Services Roles and Responsibilities

Content Management System Enhancement Roles and Responsibilities		ACS	Symetra
1.	Document business requirements for Symetra requested new and modified content management system functions, features and projects		X
2.	Define and document technical requirements for Symetra requested new and modified content management system features, functions (e.g., projects)	X	
3.	Participate in technical requirement gathering activities		X
4.	Approve all requirements documentation		X
5.	Develop and implement system enhancements in accordance with Symetra’s business requirements	X	
6.	Define project Acceptance Criteria	X	
7.	Participate in defining project Acceptance Criteria		X
8.	Approve Acceptance Criteria		X
9.	Provide test data for use during development/testing		X
10.	Review and approve project milestones and project completion and close out related Service Requests	X	

4.0 Service Management

4.1 Objectives

A key objective of the Agreement is to attain the SLRs/SLAs. SLAs and project-specific SLAs are specified with Fee Reductions, as detailed in Schedule 5, where business is impacted through failure to meet significant mission critical systems or services, or project milestones or objectives warrants a reduction in Fees paid when Service performance requirements are not met. SLRs/SLAs are detailed in the following sections of this Schedule 2H.

ACS shall provide written reports to Symetra regarding ACS’ compliance with the SLRs/SLAs specified in this Schedule 2H.

Image Archive SLAs

Content Management - Image Archive SLAs			
General Administration Task	Service Measure	Performance Target	SLR
Online viewing	Response time	***	***
	Formula	As provided in the Spec Sheet	

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

Content Management - Image Archive SLAs

General Administration Task	Service Measure	Performance Target	SLR
	Measurement Interval	As provided in the Spec Sheet	
	Measurement tool	As provided in the Spec Sheet	

Capture Management SLAs

Capture Management SLAs

General Administration Task	Service Measure	Performance Target	SLR
Scanning	Scanning accuracy	***	***
Indexing	Index accuracy	***	***
Timeliness of turnaround-front-end	Response time	***	***

Note: If any performance target of this SLR/SLA is missed, the entire SLR/SLA is considered missed

Portions marked *** have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

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General Administration Task	Service Measure	Performance Target	SLR
Timeliness of turnaround-back-end	Response time	***	***
Fiche conversion	Response time	***	***
Records retention and destruction	Document destruction at the end of retention life cycle.	***	***
Requests for originals	Response time	***	***
	Formula	As provided in the Spec Sheet	
	Measurement Interval	As provided in the Spec Sheet	
	Measurement Tool	As provided in the Spec Sheet	

Image Priority Levels

Image Priority	Description
Image priority 1	***
Image priority 2	***
Image priority 3	***

Portions marked *** have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

4.2 Reports

Without limiting the terms of Section 2.11.1 of the Agreement, ACS shall provide written reports to Symetra regarding ACS’ compliance with the SLRs/SLAs and other content management reports specified in this Content Management Services Schedule 2H.

5.0 Referenced Schedules Appendices and Agreement Schedules

5.1 Referenced Content Management Services SOW Appendices

<u>Schedule Appendix</u>	<u>Description</u>
Appendix H.1	Content Management Hardware and Software
Appendix H.2	Document Identification Rules and Capture and Export Requirements
Appendix H.3	Content Management Facilities
Appendix H.4	Content Management Solution and System Requirements

5.2 Referenced Agreement Schedules

<u>Agreement Schedule</u>	<u>Description</u>
Schedule 1	Relationship Management
Schedule 2A	Cross Functional Services SOW
Schedule 5	Fee Reductions



H.1 — Content Management Hardware and Software

Machine Name	Minimum Requirement - Processor Specs Speed	Minimum Requirement - Memory	Additional Hardware Backup Devices (for example printer, DVD)	Production Applications (Name/Location/Purpose)	Patch Version	Anti-Virus Version
***	Intel R XEO N™CPU 3.20 GHZ	3.25 GB of RAM		***	Microsoft Windows Server 2003 Standard Edition	McAfee VirusScan Enterprise Ver. 8.5.Oi

***	Intel R XEO N™CPU 3.20 GHZ	3.25 GB of RAM	Dell Tape Drive	***	Microsoft Windows Server 2003 Standard Edition	McAfee VirusScan Enterprise Ver. 8.5.Oi

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

1 | Appendix H.1 — Content Management Hardware and Software
These materials are considered confidential and proprietary



Machine Name	Minimum Requirement - Processor Specs Speed	Minimum Requirement - Memory	Additional Hardware Backup Devices (for example printer, DVD)	Production Applications (Name/Location/Purpose)	Patch Version	Anti-Virus Version
[***]	DelloptiflexGX280 Intel R Pentium R 4 CPU	.99 GB of RAM		[***]	Microsoft Windows XP Professional Version 2002 Service Pack 2	McAfee VirusScan Enterprise Ver. 8.5.Oi
				[***]		
				[***]		
				[***]		
				[***]		
[***]	DelloptiflexGX280 Intel R Pentium R 4 CPU	.99 GB of RAM	Printer	[***]	Microsoft Windows XP Professional Version 2002	McAfee VirusScan Enterprise Ver. 8.5i 8.5.Oi
				[***]		
				[***]		

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Machine Name	Minimum Requirement - Processor Specs Speed	Minimum Requirement - Memory	Additional Hardware Backup Devices (for example printer, DVD)	Production Applications (Name/Location/Purpose)	Patch Version	Anti-Virus Version
				[***]	Service Pack 2	
				[***]		
				[***]		
				[***]		
				[***]		
				[***]		
				[***]		
				[***]		
[***]	DelloptiflexGX280 Intel R Pentium R 4 CPU	.99 GB of RAM		[***]	Microsoft Windows XP Professional Version 2002 Service Pack 2	McAfee VirusScan Enterprise Ver. 8.5i 8.5.Oi
				[***]		

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Machine Name	Minimum Requirement - Processor Specs Speed	Minimum Requirement - Memory	Additional Hardware Backup Devices (for example printer, DVD)	Production Applications (Name/Location/Purpose)	Patch Version	Anti-Virus Version

***	DelloptiflexGX280 Intel R Pentium R 4 CPU	.99 GB of RAM		***	Microsoft Windows XP Professional Version 2002 Service Pack 2	McAfee VirusScan Enterprise Ver. 8.5.Oi

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.



Machine Name	Minimum Requirement - Processor Specs Speed	Minimum Requirement - Memory	Additional Hardware Backup Devices (for example printer, DVD)	Production Applications (Name/Location/Purpose)	Patch Version	Anti-Virus Version
Symetra Client 5 172.28.138.25	DelloptiflexGX280 Intel R Pentium R 4 CPU	.99 GB of RAM		[***]	Microsoft Windows XP Professional Version 2002 Service Pack 2	McAfee VirusScan Enterprise Ver. 8.5.Oi
				[***]		
				[***]		
				[***]		
				[***]		
				[***]		
[***]	3.6 GHZ	2 GB		[***]	Microsoft Windows 2003	McAfee VirusScan Enterprise Ver. 8.5.Oi

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.



Machine Name	Minimum Requirement - Processor Specs Speed	Minimum Requirement - Memory	Additional Hardware Backup Devices (for example printer, DVD)	Production Applications (Name/Location/Purpose)	Patch Version	Anti-Virus Version
***	DelloptiflexGX280 Intel R Pentium R 4 CPU	.99 GB of RAM	Microfilm Scanner USB	***	Microsoft Windows XP Professional Version 2002 Service Pack 2	McAfee VirusScan Enterprise Ver. 8.5.Oi

***	DelloptiflexGX280 Intel R Pentium R 4 CPU	.99 GB of RAM	Kodak I260 Scanner	***	Microsoft Windows XP Professional Version 2002 Service Pack 2	McAfee VirusScan Enterprise Ver. 8.5.Oi

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.



Machine Name	Minimum Requirement - Processor Specs Speed	Minimum Requirement - Memory	Additional Hardware Backup Devices (for example printer, DVD)	Production Applications (Name/Location/Purpose)	Patch Version	Anti-Virus Version
				[***]		
				[***]		
				[***]		
				[***]		
				[***]		
				[***]		
[***]	DelloptiflexGX280 Intel R Pentium R 4 CPU	.99 GB of RAM		[***]	Microsoft Windows XP Professional Version 2002 Service Pack 2	McAfee VirusScan Enterprise Ver. 8.5.Oi
				[***]		
				[***]		

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.



Machine Name	Minimum Requirement - Processor Specs Speed	Minimum Requirement - Memory	Additional Hardware Backup Devices (for example printer, DVD)	Production Applications (Name/Location/Purpose)	Patch Version	Anti-Virus Version

***	DelloptiflexGX280 Intel R Pentium R 4 CPU	.99 GB of RAM		***	Microsoft Windows XP Professional Version 2002 Service Pack 2	McAfee VirusScan Enterprise Ver. 8.5.Oi

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

Machine Name	Minimum Requirement - Processor Specs Speed	Minimum Requirement - Memory	Additional Hardware Backup Devices (for example printer, DVD)	Production Applications (Name/Location/Purpose)	Patch Version	Anti-Virus Version

***	DelloptiflexGX280 Intel R Pentium R 4 CPU	248 MB of RAM		***	Microsoft Windows XP Professional Version 2002 Service Pack 2	McAfee VirusScan Enterprise Ver. 8.5.Oi

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

Machine Name	Minimum Requirement - Processor Specs Speed	Minimum Requirement - Memory	Additional Hardware Backup Devices (for example printer, DVD)	Production Applications (Name/Location/Purpose)	Patch Version	Anti-Virus Version

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.



Machine Name	Minimum Requirement - Processor Specs Speed	Minimum Requirement - Memory	Additional Hardware Backup Devices (for example printer, DVD)	Production Applications (Name/Location/Purpose)	Patch Version	Anti-Virus Version
[***]	Intel R Pentium R 4CPU 2.66 GHZ	248 MB of RAM	[***]			
			[***]			
			[***]		Microsoft Windows XP Professional Version 2002 Service Pack 2	McAfee VirusScan Enterprise Ver. 8.5.Oi
			[***]			
			[***]			
[***]	2.67 GHZ	504 MB	[***]			
			[***]			
			[***]		Microsoft Windows XP Professional Version 2002 SP2	McAfee VirusScan Enterprise Ver. 8.5.Oi
			[***]			
			[***]			

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

Machine Name	Minimum Requirement - Processor Specs Speed	Minimum Requirement - Memory	Additional Hardware Backup Devices (for example printer, DVD)	Production Applications (Name/Location/Purpose)	Patch Version	Anti-Virus Version

***	Intel R Pentium R 4CPU 2.67 GHZ	248 MB of RAM			Microsoft Windows XP Professional Version 2002 Service Pack 2	McAfee VirusScan Enterprise Ver. 8.5.Oi

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

FileNet P8

The following sections list the hardware and software associated with the FileNet P8 content management solution in Hillsboro, Oregon.

Hardware

The following tables list hardware for the production, quality assurance, test, development, and sandbox environments.

Production Environment Hardware	
Server Name	Server Role
***	File Store (SAN STORAGE)
***	Content Engine/Web Sphere Application Svr
***	Database Server (Oracle/SQL)
***	Primary Robot Server
***	Backup Robot Server
***	Process Engine
***	Application Engine/Web Sphere Application Svr
***	Application Engine/Web Sphere Application Svr
***	Primary Centera
***	Replica Centera

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

Quality Assurance Environment Hardware

Server Name	Server Role
***	Content Engine #1/Web Sphere Application Svr
***	Content Engine #2/Web Sphere Application Svr
***	Database Server (SQL)
***	Database Server (Oracle)
***	Primary Robot Server
***	Process Engine
***	Application Engine/Web Sphere Application Svr
***	Primary Centera
***	Replica Centera

Test Environment Hardware

Server Name	Server Role
***	Content Engine #1/Web Sphere Application Svr
***	Content Engine #2/Web Sphere Application Svr
***	Database Server (SQL)
***	Database Server (Oracle)
***	Primary Robot Server
***	Process Engine
***	Application Engine/Web Sphere Application Svr
***	Primary Centera
***	Replica Centera

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

Development Environment Hardware

Server Name	Server Role
***	Content Engine #1/Web Sphere Application Svr
***	Content Engine #2/Web Sphere Application Svr
***	Database Server (SQL)
***	Database Server (Oracle)
***	Primary Robot Server
***	Process Engine
***	Application Engine/Web Sphere Application Svr
***	Primary Centera
***	Replica Centera

Sandbox Environment Hardware

Server Name	Server Role
***	Content Engine #1/Web Sphere Application Svr
***	Content Engine #2/Web Sphere Application Svr
***	Database Server (SQL)
***	Database Server (Oracle)
***	Primary Robot Server
***	Process Engine
***	Application Engine/Web Sphere Application Svr
***	Visual Studio
***	Primary Centera
***	Replica Centera

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

Software

- ☐ Professional Content Mgr 3.x
- ☐ Content Engine 3.5.0
- ☐ Process Engine 3.5.0
- ☐ Application Engine 3.5.0
- ☐ FileNet P8 3.5.0a Docs
- ☐ Apache

Appendix H.2—Document Identification Rules and Capture and Export Requirements

ACS has provided a sample template for document identification rules and capture and export requirements. This template is representative of the format used for the following:

- ☐ Agency Services
- ☐ Funding Services
- ☐ Funding Services Imperial WSF
- ☐ Group Excess Loss
- ☐ Group Field Support
- ☐ Group Financial Reporting
- ☐ Group Life
- ☐ Income Annuities
- ☐ Individual Content
- ☐ Individual Forms
- ☐ Individual Support
- ☐ Retirement Services

¹ | *Appendix H.2*
These materials are considered confidential and proprietary

Revision Tracking			Overview of requirements for SR	
SR Date	Requestor	Enhancement/Description		
11/8/06				
12/11/06				
2/7/07				
2/26/07				
7/10/07				
2/14/08				
2/21/08				
03/05/08				
04/21/08				
4/23/08				
4/24/08				
12/29/08				

Funding Services

Document Class Name:
Doc Class Symbolic Name:
Section Title — Batch Name:
Entry Template Name:
Stored Search:
Choice List:

INDEX VALUE PROPERTIES

Funding Services
FS
To P8 = BMFSyymmddiiii where i is incrementing number
Funding Services
Funding Services
Company Info; Funding Services DocTypes

<u>Change with current SR</u>	<u>Property Name (P8 Search Element)</u>	<u>Symbolic Name (P8 Administration)</u>	<u>XML Tag Name (For P8 Import)</u>	<u>Format Edits for P8</u>	<u>Format Edits for Indexing</u>	<u>Rules for Indexing</u>	<u>Instructions (Processing exceptions)</u>
-------------------------------	--	--	---	--------------------------------	--------------------------------------	---------------------------	---

Indicates to be documented by ACS

ACS confidential and proprietary

Funding Services		DOCTYPE CHOICELIST	
P8 Choice List Name:		Funding Services DocTypes	
P8 Index Value Used:		DocumentTypeFundSvs	
Change with current SR		P8 DocType ChoiceList (Values for P8 search choicelist and in XML to P8 from KY and VS)	Scanning App (Code for KY)

Indicates to be documented by ACS

ACS confidential and proprietary

Funding Services		DOCTYPE CHOICELIST	
P8 Choice List Name:		Company Info	
P8 Index Value Used:		Company Info	
Change with current SR		P8 DocType ChoiceList (Values for P8 search choicelist and in XML to P8 from KY and VS)	Scanning App (Code for KY)

Indicates to be documented by ACS

Funding Services		DOCTYPE CHOICELIST	
P8 Choice List Name:		Case Status	
P8 Index Value Used:		CaseStatus	
		P8 DocType ChoiceList (Values for P8 search choicelist and in XML to P8 from KY and VS)	Scanning App (Code for KY)
Change with current SR	Approved Disapproved Cancelled		

Indicates to be documented by ACS

Stored Search:

Funding Services

Search Order	Description				Results Order	Description		
1	Contract Number is equal to				1	Title		
2	Contract Number is like				2	Contract Number		
3	Company Info is equal				3	Company Info		
4	Document Type FundSvc is equal to				4	Qtr Year		
5	Qtr Year is equal to				5	Client Name		
6	Client Name is like				6	Case Status		
7	Case Status is equal to				7	Document Type FundSvc		
8	DCN/ID is equal to				8	Page Count		
9	DCN/ID is like							
Title	Contact Number	Company Info	Qtr/Year		Client Name	Case Status	Document Type Fundsvc	Page Count
***	***	***	***		***		***	
***	***	***	***		***		***	
***	***	***	***		***		***	
***	***	***	***		***		***	
***	***	***	***		***		***	

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ENTRY TEMPLATE

This allows documents and images saved on network to be imported into P8.

Entry Template:

Funding Services

Changes for SR	Order	Property	P8 Entry Template Property Rules	Symetra Processing Notes
	1	DCN/ID	Required	
	2	Contract Number	Required;	10 characters maximum (alpha/numeric)
	3	Company Info	Required;	ChoiceList for CompanyInfo
	4	Document Type FundSvc	Required;	ChoiceList for Document Type FundSvc
	5	Qtr Year	Required;	4 character maximum (alpha/numeric)
	6	Client Name	Required;	30 character maximum (any character)
	7	Case Status	Required;	ChoiceList for CaseStatus
	8	Page Count	Required	

Funding Services

Symetra Security Group
Application.Filenet.FundSvc.Viewer
Application.Filenet.FundSvc.Update
Application.Filenet.FundSvc.Capture
Application.Filenet.FundSvc.Entry

Viewer = view capability
Update = view and index property update capability
Capture = view, index property value and document delete capability
Entry = allowed to input into P8 through Entry Template and have access to template shortcuts

ACS confidential and proprietary

SECURITY GROUPS

Comments
See current user listing at:

Company: ☐ Clearscape Funding Corporation

Clearscape I Contract #: AA0 _____

Clearscape II Contract #: CFCII _____
First 5 digits of last name

Quarter & Year: __Q__ (ex. 1Q07)

Comment: (Client Name): _____, _____
last name First name

Prepared by: ☐ ryablo ☐ catduo ☐ honfau ☐ kevda ☐ cenwil ☐ poorao ☐ kimgri ☐ panaga ☐ amykan

DOCUMENT TYPES

☐ APP-Application

☐ P&S-Purchase and Sale Agreement

☐ LEG-Legal Documents

☐ COR-Correspondence

☐ WIR-Wire/Check Documents

☐ END-Endorsement

☐ MIS-Miscellaneous

Case Status: ☐ Approved ☐ Disapproved ☐ Cancelled

Number of Pages _____

Sent to ACS on __/__/20__

ACS confidential and proprietary

Company: ☐ SABS CO

Contract # : AA0_____

Quarter & Year: __Q__ ____(ex. 1Q07)

Comment: (Client Name): _____, _____
last name First name

Prepared by: ☐ ryablo ☐ catduo ☐ honfau ☐ kevda ☐ cenwil ☐ poorao ☐ kingri ☐ panaga ☐ amykan

DOCUMENT TYPES

☐ APP-Application

☐ P&S-Purchase and Sale Agreement

☐ LEG-Legal Documents

☐ COR-Correspondence

☐ WIR-Wire/Check Documents

☐ END-Endorsement

☐ MIS-Miscellaneous

Case Status: ☐ Approved ☐ Disapproved ☐ Cancelled

Number of Pages _____

Sent to ACS on __/__/ 20__



Appendix H.3 — Content Management Facilities

Operational facilities are at the following location:

ACS, Inc.
1084 S. Laurel Rd
London, KY 40741
Attn: Symetra SBU

FileNet P8 Application Support facilities are at the following location:

ACS, Inc.
3935 NW Alclock Place
Suite A-100
Hillsboro OR 97124

1 | *Appendix H.3 Service Location*
These materials are considered confidential and proprietary

expertise in action™



SCHEDULE 3

FEES

[Attached Hereto]

SCHEDULE 3

SCHEDULE 3
FEEs
for
SYMETRA LIFE INSURANCE COMPANY
August 1, 2009

1.0 Introduction

This **Schedule 3** provides the basis for determining the Fees for the Services, subject to adjustments as provided for in this **Schedule 3** and in the Agreement, and describes the processes and methodologies for calculating the Fees. The Fees for the Services are set forth in **Appendix 3.1**.

2.0 Annual Services Fees

The Annual Services Fees, subject to adjustment as provided for in this **Schedule 3** and in the Agreement, are set forth in **Appendix 3.1**. The Annual Services Fees will be divided by twelve (12) to determine the amount of Fees to be invoiced monthly; these Fees will exclude all pass-through Fees that are chargeable to Symetra, as designated in **Appendix 3.1** (e.g., postage, Software licensing and telephony).

ACS hereby grants to Symetra [***] which Symetra shall have the right to [***] by ACS during the first twelve (12) months following the Restatement Date. In the event of Termination for Convenience and only if the termination includes all ACS provided Service Towers, [***] shall be included in the [***].

3.0 Transition Fees

The transition Services Fees are set forth in **Appendix 3.1**. The transition Fees will be invoiced as Services are received, due in accordance with **Section 6.3.1** of the Agreement. Without limiting the foregoing, invoices will be itemized and include the following detail: hardware, Software, telecommunications pass-through charges and professional Services fees.

4.0 Baselines

The Baselines for all five (5) Contract Years (which Baselines are estimates only in the case of Contract Years four (4) and five (5)) are set forth in **Appendix 3.1**. The Baselines shall be re-set as provided in **Section 6.2.3** of the Agreement.

5.0 Fees For Recurring Services

5.1 Fixed Unit Pricing. Fees for recurring Services are aggregated and based upon fixed unit prices for the resource consumption or volumes identified in the applicable Baselines. The Fees represent all variable and fixed cost components required to deliver the Services including, without limitation, costs associated with ACS’ core infrastructure, hardware and designated Software associated with Service Tower environments, and Equipment Refresh and Software Enhancement obligations (see **Sections 2.5.1** and **2.5.2** of the Agreement). In accordance with the terms set forth in **Section 6.2.3** of the

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Agreement, the Fees will be adjusted (subject to the Deadband Allowance described below) to the actual resource consumption/volumes in the user environment, and will take effect on the invoice for the following month. For any resource consumption/volumes that may vary from day-to-day or other periodic basis, a monthly average will be used to determine whether an adjustment based on an increase or decrease in resource consumption or volumes should be made.

The Parties have established a “Deadband Allowance” that provides for Services growth and contraction within a [***] variance above and below the Baselines. Accordingly, if during a given month there is a variation in a resource consumption or volume within the Deadband Allowance, the Fees will not be adjusted.

- **Example (Fixed Unit Price):** *If the Baseline for a Service is one hundred (100) users, then the Fee will be calculated as one hundred (100) times the unit price.*
- **Example (Within Deadband Allowance):** *If the Baseline for a Service is [***] users, the Deadband Allowance starts at [***] and ends at [***]. There is no adjustment of Fees for adding or subtracting users within this range.*

5.2 ARC/RRC Units; Adjustments Outside of Deadband Allowance

- A. ARC/RRC Units.** ARC and RRC unit charges/reductions have been defined for each component of the Services in **Appendix 3.1**. For increases or reductions in resource consumption/volumes outside the Deadband Allowance, the monthly Fees will increase or decrease based on the incremental resource consumption/volume from the Deadband Allowance low point (for reductions) or high point (for additions) times the unit price.
- **Example (ARC Within Deadband Allowance):** *If the Baseline is one hundred (100) users, and actual volume is one hundred thirty (130) users, on the next monthly invoice, the Fee is calculated as $105 * x + (130-105) * y$ (where “x” = fixed unit price and “y” = unit price for additional units).*
 - **Example (RRC Within Deadband Allowance):** *If the Baseline is one hundred (100) users, and actual volume is seventy-five (75) users, on the next monthly invoice, the Fee is calculated as $95 * x + (75-95) * (z - x)$ (where “x” = fixed unit price and “z” = unit price for reduced units).*
- B. Adjustments Outside of Pricing Band.** If Symetra’s actual consumption/volume for a particular component of Service is higher or lower than the Pricing Band for the applicable Baseline, the Parties agree to re-set the affected Baseline(s) in accordance with the terms set forth in **Section 6.2.3**.

5.3 Pass-Through Fees. Pass-through Fees are those Third Party charges, including postage, Software licensing and telephony, that ACS incurs in the provision of Services

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that are itemized separately from Annual Services Fees and are passed through without additional mark-up (unless otherwise agreed to by Symetra).

6.0 Termination Fees

The Termination Fees that are applicable as of the Restatement Date are set forth in **Appendix 3.1**. ACS represents and warrants to Symetra that it adhered to the Termination Fees principles set forth below when it established the Termination Fees set forth in such tables, and it will adhere to the Termination Fees principles set forth below when establishing Termination Fees (if any) in the future pursuant to Principle #3 below. Should Symetra elect to terminate the Agreement in part for its convenience or any other partial termination in which Termination Fees may apply, a pro-rata portion of the Termination Fee shall apply. The Termination Fee tab in Appendix 3.1 provides the Termination Fees for the sixth month of each Contract Year. Termination Fees for months other than the sixth month will be calculated on a pro-rata basis.

Principle #1. The maximum aggregate amount of any Termination Fees payable shall be limited to actual fixed, depreciable (or amortizable) sunk asset and investment costs only related directly to the Services and other fixed costs as described in the Termination Fees tab of Appendix 3.1. ACS shall use its commercially reasonable efforts to mitigate and reduce the amount of Termination Fees applicable by redeploying depreciable or amortizable assets or investment costs to other uses within ACS for its own use, the use of its customers, and Symetra.

Principle #2. The applicable amount of any Termination Fees payable shall be further adjusted on a downward sliding scale straight line depreciation method basis based on the number of days remaining in the unfulfilled three (3) year Initial Term calculated as of the Termination Date.

Principle #3. ACS will use reasonable efforts to mitigate non-amortizable investment costs. Symetra shall not be responsible for any additional Termination Fees (meaning Termination Fees in addition to those set forth in this **Schedule 3**) and/or other actual non-amortized costs except to the extent that the Parties have mutually agreed in writing to: (a) adjust or change the scope of the Services; (b) amend the scope of the applicable Termination Fees and/or other actual non-amortized costs; and (c) execute an amendment to this Agreement or an Out-of-Scope Work Order in accordance with **Section 2.9** of the Agreement.

7.0 Basis of Pricing

The Fees include the following for each Service Tower:

7.1 Schedule 2B — Data Center Services. The Fees set forth in **Appendix 3.1** for the Data Center Service Tower include the following elements:

7.1.1 Mainframe Services. Pricing for mainframe Services is MIP unit pricing and shall include all storage and tape charges associated with mainframe

operating systems’ storage as well as all of the managed Services detailed in **Schedule 2B**.

7.1.2 Server Services. Server unit pricing is measured by quantity of servers and includes all of the managed Services detailed in **Schedule 2B** in connection with the following server types:

- Physical Standard Server: HP Proliant DL38x G6 series, 2 CPU, 4 to 8 GB RAM, 2U of rack space or equivalent
- Physical Large Server: HP Proliant DL58x G5 series, 4 CPU, 8 to 32 GB RAM, 4U of rack space or equivalent
- Virtual Host Server: VMware host server supporting OS instances HP Proliant DL38x G6, 2 CPU, 128 or 144 GB RAM, 2U of rack space or equivalent.
- Virtual Server: VMware partitioned server with an OS Instance-Specs negotiated on Instance creation.
- Remote Servers: HP Proliant ML350 series — 2 CPU, 4 GB RAM, tower chassis / 5U of rack space or equivalent
- EMC VMware vCenter Lifecycle Manager: Services are charged per active CPU slot and product deployment is commercial off-the-shelf [COTS] Standard Edition. Changes to resource units will follow established Change Management Procedures.
- EMC VMware vCenter Lab Manager is to be provided by the repurpose of existing HP DL580, 2 CPU Dual Core, 32GB RAM server hardware for the contract term. Services are charged per active CPU slot and services included are outlined in document 05_4.2 Data Center Services. Product deployment is commercial off-the-shelf [COTS].

7.1.3 Database Services. Database Services are charged on a per Database Instance basis and include all Services detailed in **Schedule 2B** (e.g., mainframe database Services include all Services associated with supporting DB2 and IMS instances; mid-range database Service including all Services associated with supporting Oracle databases, and server database Services include all Services associated with supporting SQL databases).

7.1.4 SAN Storage Services. SAN storage Services are charged on a per gigabyte of storage quantity and the unit charge includes all charges including, but not limited to, hardware, Software, tape backup and all storage Services defined in **Schedule 2B** in connection with the following storage types:

- TIER 1: SAN hardware frame is an EMC DMX Symmetrix or equal having 146GB 15K rpm disk drives with a typical RAID5 (3+1) or (7+1) configuration. Metric volumes are based on storage that is allocated to mainframe processing.
- TIER 2: SAN hardware frame is an EMC CX Clariion or equal having 300GB FC hard drives with 15K rpm disk speeds with a typical RAID5 (4+1) configuration. Metric volumes are based on RAW allocated physical disk.
- TIER 3: SAN hardware frame is an EMC CX Clariion or equal having 1000GB SATA hard drives with 7.2K rpm disk speeds with a typical RAID6 (12+2) configuration. Metric volumes are based on RAW allocated physical disk.
- TIER 4: SAN hardware frame is an EMC Centera or equal having 1000GB hard drive node bundle configuration. Metric volumes are based on usable allocated disk.

7.1.5 Project Services. Project Services are charged on a monthly basis in the fixed dollar amount set forth in Appendix 3.1 for Services that span all Service Towers. Project Services shall mean work requested by Symetra so long as: (a) the request is for a discrete unit of non-recurring work that requires start-up, planning and execution; (b) the work is not required for ACS to meet other obligations under the Agreement; and (c) the work is not required to meet SLAs (which work ACS shall perform without incremental cost to Symetra).

If Symetra authorizes an increase in the project Services per month, the rate for such additional Services shall be provided based on the rates set forth in Schedule 4 or, for Third-Party charges, as agreed to by Symetra. If Symetra exceeds the monthly project Services amount available in a given month, the excess amount will be charged using the rates set forth in Schedule 4 or, for Third-Party charges, as agreed to by Symetra. If Symetra does not fully utilize the fixed dollar amount available in a given month, the balance of the unused dollar amount available for that month shall carry forward month-over-month. The dollar amount shall accumulate and aggregate and be usable for a twelve (12) month period from the date that amount accrued, after which time such dollar amount for that corresponding month shall expire.

[***]

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

7.1.6 Communication and Collaboration Services. The following communication and collaboration Services shall be charged as follows

Resource Category	Resource Unit of Measure
Outlook Services, including but not limited to. email, calendar and email attachment encryption	Employee count provided by Symetra
Email archiving	Quantity of users
Instant Messaging (IM), LiveMeeting, etc.	Quantity of users
Microsoft Office SharePoint Services (MOSS)	Fixed monthly Service Fee

7.1.7 CoreID Licenses. The following conditions apply to the management of CoreID licenses:

- A one-time purchase of [***] CoreID licenses are included at no additional cost to Symetra.
- Maintenance Fees for the [***] CoreID licenses will commence with Contract Year 1 of the Agreement.
- Newly purchased licenses will incur license Fees for only that Contract Year that they are accounted for within Appendix 3.1. Maintenance charges for those licenses will commence in the following Contract Year.
- In February of each Contract Year a true-up will occur to determine additional licenses consumed beyond the Baseline for that year. True-up licenses will only incur license Fees for that Contract Year in which they are accounted for. Maintenance charges for those licenses will commence in the following Contract Year.

7.2 Schedule 2C—Distributed Computing Services. The **Appendix 3.1** Fees for the Distributed Computing Service Tower include the following elements:

7.2.1 Distributed Computing Services. Distributed computing Services are all of the managed Services detailed in **Schedule 2C** associated with supporting desktops, laptops, PDAs (and other similar devices) and network printers. Pricing is based on an employee count provided by Symetra for each of the following:

- Symetra headquarter desktops, laptops and in-scope attached peripheral devices; and
- Remote offices and teleworkers desktops, laptops and in-scope attached peripheral devices. Per employee count Fees for this category include all charges for Third Parties performing the Services.

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

Support for in-scope mobile computing and PDA devices (e.g., Blackberrys, Smartphones, and wireless cards) Resource units are calculated based on total managed devices.

Network-attached printers are a part of the distributed computing Services and are priced on a per-printer unit price.

7.3 Schedule 2D—Data Network Services. The **Appendix 3.1** Fees for the Data Network Service Tower include the following elements:

7.3.1 Data Network Services. Pricing includes all of the managed Services detailed in **Schedule 2D** and is based upon a per-device unit Fee for the following:

- Routers;
- LAN switches to include both wired and wireless switches;
- Firewalls; and
- Load balancers.

Security network Services are priced on a fixed Fee basis for each of the following:

- Network IDS;
- Host IDS; and
- Managed penetration.

7.3.2 Data Network Pass-Through Fees.

The cost of inbound/outbound network charges associated with the data network shall be passed through to Symetra at actual cost plus [***] mark-up. Mark-up Fees are detailed separately from carrier charges in pass-through detailed billing.

7.4 Schedule 2E—Voice Communications Services. The **Appendix 3.1** Fees for the Voice Communications Service Tower include the following elements:

7.4.1 Voice Services. Voice communications Services include all of the managed Services detailed in **Schedule 2E**. Pricing is based upon a Symetra employee count provided by Symetra.

Call recording Services pricing is based upon a count of Symetra employees identified by ACS and authorized by Symetra to use call recording Services. Resource unit is based on the quantity of users.

7.4.2 Voice Services Pass-Through Fees. The cost of inbound/outbound network charges associated with the voice Services shall be passed through to Symetra at actual cost plus [***] mark-up. Mark-up Fees are detailed separately from carrier charges in pass-through detailed billing.

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

7.5 Schedule 2F—Help Desk Services. The **Appendix 3.1** Fees for the Help Desk Service Tower include the following elements:

- 7.5.1 Help Desk Services.** Help desk Services include all of the managed Services detailed in **Schedule 2F**. Pricing is based upon a per employee count provided by Symetra for individuals authorized to access the help desk.
- 7.5.2 Pass-Through Fees.** The cost of the following user licenses shall be passed through to Symetra with [***] markup. This markup is reflected in the Appendix 3.1.
- Fixed user Remedy licenses; and
 - Novell ID management licenses.

7.6 Schedule 2G—Output Processing Services. The **Appendix 3.1** Fees for the Output Processing Services Service Tower include the following elements:

- 7.6.1 Printed Image Output—ACS Location and Bellevue.** Pricing for printed images is based upon an image count. Image count equates to printed sides, e.g., if front is printed then image count equals one (1); if both sides are printed, then image count equals two (2). If nothing is printed on either the front or back, e.g., blank or banner page, then image count equals zero (0).
- 7.6.2 Post Processing.** Pricing is based upon the quantity each of 6x9 envelopes, #10 envelopes, flat envelopes and boxes.
- 7.6.3 Print Programming.** The fixed monthly Fee for print programming Services is equal to the Baseline hours multiplied by the print programming hourly rate set forth in **Schedule 4**. Print programming Services will include technical design, specification, programming, Symetra authorized programming support, and testing to meet Symetra’s requirements. Programming will be provided on applications needed to process Symetra data files into printed output and for iProof and Doc1 e2Vault Archive. In addition, such Services will include programming needed for operational requirements such as sequence number, postal net barcode, fulfillment barcode and logging.
- If Symetra authorizes an increase in the print programming hours above the Baseline set forth in Appendix 3.1, the additional print programming Fee above Baseline will be calculated based on the print programming rate set forth in Schedule 4 multiplied by the number of hours in excess of the Baseline. If Symetra does not fully utilize the Baseline dollar amount in a given month, the balance of the unused dollar amount available for that month shall carry forward month-over-month. Any unused dollar amount will be available for a twelve (12) month period from the date that amount accrued, after which time such dollar amount for that corresponding month shall expire.

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

7.6.4 iProof. Pricing is based upon job count. For defined jobs, pricing includes providing print file for image viewing prior to print and archiving processes.

7.6.5 Postal Presorting. Pricing is based on the quantities of #10 and 6x9 envelopes only. These envelopes are mailed at the pre-sort rate for postage.

7.6.6 Pass-Through Fees. All postage charges including over-night mail charges, freight, special delivery, etc., (e.g., FedEx, UPS and USPS) shall be passed through to Symetra at actual cost without mark-up.

7.7 Content Management Services. The **Appendix 3.1** Fees for the Content Management Service Tower include the following elements:

7.7.1 Microfiche Conversion Scanning. Pricing is on a per-image basis. The Services involve the conversion of microfiche images to .tif images. All images on microfiche are grouped together as a document for indexing.

7.7.2 Microfiche Conversion Request. Pricing is on a per-request basis. The Service include finding the microfiche that has been requested by Symetra for conversion.

7.7.3 Indexing — Front-end. Pricing is on a per-document basis. The Services include document start/stop identification, document product identification, document class identification (folder), document type identification and the determination and capture of index elements or characters.

7.7.4 Indexing — Back-end. Pricing is on a per-document basis. The Services include the capture of index elements involving fields or characters.

7.7.5 Received Mail Preparation. Pricing is on a per-page basis. The Services include receiving mail, opening mail, date/time stamping of mail, and sorting and preparing mail for scanning.

7.7.6 Back-end Scanning Prep. Pricing is on a per-page basis. The Services include receiving paper documents from Symetra and preparing them for scanning.

7.7.7 Paper Scanning. Pricing is on a per-image basis. Each paper page will become one or two images. If the back is blank, there is only one image. The Services include the physical scanning of each paper page, performing image quality control, and removing blank images.

7.7.8 Electronic Image. Pricing is on a per-image basis. The Services include the handling and support to bring electronic images from non-ACS created

images (*e.g.*, faxes, Bellevue scanning) into the appropriate content management system to stage for indexing.

7.7.9 Requested Research. Pricing is on a per-request basis with the request count made by Symetra. The Services include finding original documents in storage areas and processing or returning to Symetra as requested.

7.7.10 Check Handling. Pricing is on a per-check basis. The Services include check endorsement, detailed check logging, and secure storage of the check until the check is overnighted back to Symetra.

7.7.11 Copying. Pricing is on a per-image basis. Copying is required in processing because original certificates and checks, as well as other non-standard documents, are not scanned.

7.7.12 Chase Application Data Capture. Services for Chase Application Data Capture is in Appendix 3.2

APPENDIX 3.1 TO SCHEDULE 3
Fees

**Pricing Appendix
Table of Contents**

The data in this document is Confidential and Proprietary Information
Pricing Workbook Table of Contents

Worksheet Title / Hyperlink	Description
Template Instructions	
Instructions & Setup Sheet	
Pricing Summary Sheets	READ FIRST —Instructions for Setting up and Completing Pricing Workbook
Pricing Summary - 5 Year Rollup	Summary of Five-Year pricing across all Service Areas
Monthly Charges	
Data Center	Pricing for Data Center Services
Distributed Computing	Pricing for Distributed Computing Services
Data Network	Pricing for Data Network Services
Help Desk	Pricing for Help Desk Services
Voice Communications	Pricing for Voice Communications Services
Output Processing	Pricing for Output Processing Services
Content Management	Pricing for Content Management Services
Disaster Recovery	Worksheet for Itemizing Disaster Recovery Charges for Each Tier of Service
Other Costs	
Migration (Transition) Fees	Worksheet for itemizing transition (migration) fees for any major change in the ways that services will be delivered
Termination Fees	Worksheet for itemizing Termination Fees for new services only in each Service Area.
Vendor Pricing Assumptions	
Pricing Assumptions	Worksheet to itemize all assumptions upon which its pricing is dependent
Other Worksheets	
Optional Pricing Scenarios	Worksheet to price alternate solutions to reduce price

SUMMARY—FIVE-YEAR ROLL-UP

Service Recipient: Symetra
Vendor Name: ACS

TOTAL ANNUAL SERVICE FEES

Service / Description	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6 Optional	Year 7 Optional	Total
Data Center	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]
Distributed Computing	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]
Data Network	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]
Help Desk	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]
Voice Communications	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]
Output Processing	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]
Content Management	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]
ANNUAL TOTAL FEES	\$ 11,414,520	\$ 10,579,644	\$ 10,620,036	\$ 10,757,196	\$ 10,924,716	\$ 10,924,716	\$ 10,924,716	\$ 76,145,544

TOTAL ANNUAL FEES

Service / Description	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6 Optional	Year 7 Optional	Total
Data Center	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]
Distributed Computing	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]
Data Network	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]
Help Desk	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]
Voice Communications	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]
Output Processing	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]
Content Management	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]
ANNUAL TOTAL FEES	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]

EARLY TERMINATION FEES

Early Termination Fees — Data Center	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]
Early Termination Fees — Distributed Computing	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]
Early Termination Fees — Data Network	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]
Early Termination Fees — Help Desk	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]
Early Termination Fees — Voice Communications	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]
Early Termination Fees — Output Processing	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]
Early Termination Fees — Content Management	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]
TOTAL TERMINATION FEES	\$ 4,728,377	\$ 4,161,873	\$ 3,247,766	\$ 2,841,432	\$ 2,515,901

NOTE: Early termination fees apply only to termination for convenience [Termination Fees Details](#)

YEAR 1 ONE-TIME MIGRATION (TRANSITION) COSTS

Data Center	\$ [***]
Distributed Computing	\$ [***]
Data Network	\$ [***]
Help Desk	\$ [***]
Voice Communications	\$ [***]
Output Processing	\$ [***]
Content Management	\$ [***]
TOTAL MIGRATION (TRANSITION) FEES	\$ [***]

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Pricing for Data Center

Data Center

Symetra
ACS

Vendor Provided Services Resource Unit Category		Year 1 Price Per Month			Year 2 Price Per Month			Year 3 Price Per Month			Year 4 Price Per Month			Year 5 Price Per Month			Year 6 Optional Price Per Month			Year 7 Optional Price Per Month			Description/ Comments
		Monthly Quantity	Monthly Unit Price	Monthly Total	Baseline Quantity	Monthly Unit Price	Monthly Total	Baseline Quantity	Monthly Unit Price	Monthly Total	Baseline Quantity	Monthly Unit Price	Monthly Total	Baseline Quantity	Monthly Unit Price	Monthly Total	Baseline Quantity	Monthly Unit Price	Monthly Total	Baseline Quantity	Monthly Unit Price	Monthly Total	
Management Services (including fees associated with Schedule 1)		Fixed	***	\$	***	\$	***	***	\$	***	\$	***	***	\$	***	\$	***	***	\$	***	\$	***	Y2 represents VM Ware host refresh to increase memory to support V Sphere Software License
Mainframe Mainframe Services (Dedicated system)		MIPs	***	\$	***	\$	***	***	\$	***	\$	***	***	\$	***	\$	***	***	\$	***	\$	***	
Servers Physical Standard Server		Qty of Servers	***	\$	***	\$	***	***	\$	***	\$	***	***	\$	***	\$	***	***	\$	***	\$	***	
Physical Large Server		Qty of Servers	***	\$	***	\$	***	***	\$	***	\$	***	***	\$	***	\$	***	***	\$	***	\$	***	
Virtual Host Servers		Qty of Servers	***	\$	***	\$	***	***	\$	***	\$	***	***	\$	***	\$	***	***	\$	***	\$	***	
Virtual Server OS Instances		Qty of OS Instances	***	\$	***	\$	***	***	\$	***	\$	***	***	\$	***	\$	***	***	\$	***	\$	***	
Remote Servers		Qty of Servers	***	\$	***	\$	***	***	\$	***	\$	***	***	\$	***	\$	***	***	\$	***	\$	***	
Database Services Mainframe		Qty of Instances (Prod, QUA and Dev)	***	\$	***	\$	***	***	\$	***	\$	***	***	\$	***	\$	***	***	\$	***	\$	***	
Servers		Qty of Instances (Prod, QUA and Dev)	***	\$	***	\$	***	***	\$	***	\$	***	***	\$	***	\$	***	***	\$	***	\$	***	
Storage Storage Services TIER 1 (All in price to include hardware, software, services and tape backup)		Qty of GB	***	\$	***	\$	***	***	\$	***	\$	***	***	\$	***	\$	***	***	\$	***	\$	***	
Storage Services TIER 2 (All in price to include hardware, software, services and tape backup)		Qty of GB	***	\$	***	\$	***	***	\$	***	\$	***	***	\$	***	\$	***	***	\$	***	\$	***	
Storage Services TIER 3 (All in price to include hardware, software, services and tape backup)		Qty of GB	***	\$	***	\$	***	***	\$	***	\$	***	***	\$	***	\$	***	***	\$	***	\$	***	
Storage Services TIER 4 (All in price to include hardware, software, services and tape backup)		Qty of GB	***	\$	***	\$	***	***	\$	***	\$	***	***	\$	***	\$	***	***	\$	***	\$	***	
Infrastructure Project Services Project Pool Hours		Fixed	***	\$	***	\$	***	***	\$	***	\$	***	***	\$	***	\$	***	***	\$	***	\$	***	
Communication and Collaboration archiving		Employee Count	***	\$	***	\$	***	***	\$	***	\$	***	***	\$	***	\$	***	***	\$	***	\$	***	Includes labor and tools - infrastructure support included in server rates above.
Email Archive		Qty of Users	***	\$	***	\$	***	***	\$	***	\$	***	***	\$	***	\$	***	***	\$	***	\$	***	
IM, Livenessetting, etc.		Qty of Users	***	\$	***	\$	***	***	\$	***	\$	***	***	\$	***	\$	***	***	\$	***	\$	***	
Fixed		***	\$	***	\$	***	***	\$	***	\$	***	***	\$	***	\$	***	***	\$	***	\$	***		
EMC VMware Lab Manager		Qty of Active CPU Slots	***	\$	***	\$	***	***	\$	***	\$	***	***	\$	***	\$	***	***	\$	***	\$	***	
EMC VMware Lifecycle Manager		Qty of Active CPU Slots	***	\$	***	\$	***	***	\$	***	\$	***	***	\$	***	\$	***	***	\$	***	\$	***	
ORACLE Core ID Licensing (non-employee)		Qty of Licenses	***	\$	***	\$	***	***	\$	***	\$	***	***	\$	***	\$	***	***	\$	***	\$	***	
Oracle Core ID		Qty of Licenses	***	\$	***	\$	***	***	\$	***	\$	***	***	\$	***	\$	***	***	\$	***	\$	***	
Maintenance (non-employee)			***	\$	***	\$	***	***	\$	***	\$	***	***	\$	***	\$	***	***	\$	***	\$	***	
MONTHLY SERVICES FEE			***	\$	***	\$	***	***	\$	***	\$	***	***	\$	***	\$	***	***	\$	***	\$	***	
ANNUAL SERVICES FEE			***	\$	***	\$	***	***	\$	***	\$	***	***	\$	***	\$	***	***	\$	***	\$	***	

Pass-through Charges (Third-party provided products, services, and/or project expenses) Note: Provide a detailed list of items in each category as an attachment to this pricing sheet.

Pass-Through Description & Vendor	Unit of Measure	Monthly Total	Monthly Total	Monthly Total	Monthly Total	Monthly Total	Monthly Total	Monthly Total
FileNet Software Maintenance		\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]
Other (specify in Comments) — see "Pass through detail" sheet								
								VMWare Instance SA- 06-026, Email Archive SA- 07-035, Manage User Groups SA- 07-035, Managed Transport (FTP) SA- 08-021
MONTHLY TOTAL PASS-THROUGH FEE		\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]
ANNUAL PASS-THROUGH FEE		\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]
ANNUAL SERVICE AREA FEES		\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]

VMWare Instance SA-06-026, Email Archive SA-07-035, Manage User Groups SA-07-035, Managed Transport (FTP) SA-08-0021

Vendor Provided Services		Unit of Measure		Year 1 Price Per Month		Year 2 Price Per Month		Year 3 Price Per Month		Year 4 Price Per Month		Year 5 Price Per Month		Year 6 Optional Price Per Month		Year 7 Optional Price Per Month	
				ARC Unit Price	RRC Unit Price	ARC Unit Price	RRC Unit Price	ARC Unit Price	RRC Unit Price	ARC Unit Price	RRC Unit Price	ARC Unit Price	RRC Unit Price	ARC Unit Price	RRC Unit Price	ARC Unit Price	RRC Unit Price
Mainframe																	
Mainframe Services (including DASD and Tape Processing)		MIPs		\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***
Servers																	
Physical Standard Server	Qty of Servers	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***
Physical Large Server	Qty of Servers	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***
Virtual Host Servers	Qty of OS Instances	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***
Remote Server OS Instances	Qty of OS Instances	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***
Database Services																	
Mainframe	Qty of Instances (Prod, QUA and Dev)	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***
Servers: SQL	Qty of Instances (Prod, QUA and Dev)	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***
Storage Services																	
Storage Services TIER 1 (All in price to include hardware, software, services and tape backup)	Qty of GB	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***
Storage Services TIER 2 (All in price to include hardware, software, services and tape backup)	Qty of GB	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***
Storage Services TIER 3 (All in price to include hardware, software, services and tape backup)	Qty of GB	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***
Storage Services TIER 4 (All in price to include hardware, software, services and tape backup)	Qty of GB	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***
Communication and Collaboration																	
archiving	Employee Count	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***
Email Archive	Qty of Users	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***
IM, Livenessetting, etc.	Qty of Users	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***
MOSS	Fixed	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***
EMC VMware Lab Manager	Qty of Active CPU Slots	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***
EMC VMware Lifecycle Manager	Qty of Active CPU Slots	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***
ORACLE Core ID Licensing (non-employee)	Qty of Licenses	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***
Oracle Core ID Maintenance (non-employee)	Qty of Licenses	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***
Infrastructure Project Services																	
Project Pool Hours	Hours																

Management Fees Detail:

Description	Units	Unit Rate	Monthly Charge
Account management (Acct team, Innovation, SDRM, Contract management, Other cross functional)	***	***	\$
FileNet Application Services	***	***	\$
IT Continuity (Disaster Recovery)	***	***	\$
Total			\$

SUMMARY OF PRICING CHANGES FROM 06-11-2009 SUBMISSION:

- Called out account management
- STORAGE --- provided tiered storage pricing and adjusted volumes to reflect virtualization and changes to PB environment
- PB ENVIRONMENT --- Provided breakout of PB volumes in a separate sheet "Data Center-PB"
- Revised MOSS pricing
- Revised project pool hours rate based of current labor rates
- Provided better year-over-year efficiencies

STORAGE TIERING EXPLANATION:

Tier 1 is mainframe storage
Tier 2 is high speed fiber channel connected storage

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

Data Network

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Vendor Provided Services		Year 1 Price Per Month			Year 2 Price Per Month			Year 3 Price Per Month		
		Baseline Quantity	Monthly Unit Price	Monthly Total	Baseline Quantity	Monthly Unit Price	Monthly Total	Baseline Quantity	Monthly Unit Price	Monthly Total
Resource Unit Category	Unit of Measure									
Management Services (including fees associated with Schedule 1)	Fixed	***	\$***	\$***	***	\$***	\$***	***	\$***	\$***
Network Services										
Routers (includes all managed services)	Qty of routers	***	\$***	\$***	***	\$***	\$***	***	\$***	\$***
Load Balancers	Qty of load balancers	***	\$***	\$***	***	\$***	\$***	***	\$***	\$***
LAN Switches (Wired and wireless and includes all managed services)	Qty of switches	***	\$***	\$***	***	\$***	\$***	***	\$***	\$***
Firewalls (includes all managed services)	Qty of firewalls	***	\$***	\$***	***	\$***	\$***	***	\$***	\$***
Network IDS	Fixed	***	\$***	\$***	***	\$***	\$***	***	\$***	\$***
Host IDS	Fixed	***	\$***	\$***	***	\$***	\$***	***	\$***	\$***
Managed penetration	Fixed	***	\$***	\$***	***	\$***	\$***	***	\$***	\$***
MONTHLY SERVICES FEE				\$***					\$***	\$***
ANNUAL SERVICES FEE				\$***					\$***	\$***

Pass-through Charges (Third-party provided products, services, and/or project expenses) **Note: Provide a detailed list of items in each category as an attachment to this pricing sheet.**

Pass-Through Description & Vendor	Unit of Measure	Monthly Total	Monthly Total	Monthly Total
See "Pass-through Detail Sheet"		\$***	\$***	\$***
Other (specify in Comments)		\$***	\$***	\$***
MONTHLY TOTAL PASS-THROUGH FEE		\$***	\$***	\$***
ANNUAL PASS-THROUGH FEE		\$***	\$***	\$***
ANNUAL SERVICE AREA FEES		\$***	\$***	\$***

Additional Resource Charges (ARC) and Reduced Resource Charges (RRC)									
Vendor Provided Services		Year 1 Price Per Month		Year 2 Price Per Month		Year 3 Price Per Month		Year 4 Price Per Month	
		ARC Unit Price	RRC Unit Price	ARC Unit Price	RRC Unit Price	ARC Unit Price	RRC Unit Price	ARC Unit Price	RRC Unit Price
Resource Unit Category	Unit of Measure								
Routers	Qty of routers	***	\$***	\$***	\$***	\$***	\$***	\$***	\$***
Load Balancers	Qty of load balancers	***	\$***	\$***	\$***	\$***	\$***	\$***	\$***
Switches	Qty of switches	***	\$***	\$***	\$***	\$***	\$***	\$***	\$***
Firewalls	Qty of firewalls	***	\$***	\$***	\$***	\$***	\$***	\$***	\$***

Management Fees Detail:

Description	Units	Unit Rate	Monthly Chrg
Account management (Acct team, Innovation, SDRM, Contract management, Other cross functional)	***	***	\$***
Total			\$***

SUMMARY OF PRICING CHANGES FROM 06-11-2009 SUBMISSION:

- Called out account management
- Added load balancer pricing
- Adjusted variable rates to reduce management fees
- Moved “Output T1” pricing to Data Network tower passthrough charges
- Moved Sungard Disaster Recovery Circuit Data Network tower passthrough charges

Portions marked *** have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

Data Network

Symetra
ACS

Vendor Provided Services Resource Unit Category	Year 4 Price Per Month			Year 5 Price Per Month			Year 6 Optional Price Per Month		
	Baseline Quantity	Monthly Unit Price	Monthly Total	Baseline Quantity	Monthly Unit Price	Monthly Total	Baseline Quantity	Monthly Unit Price	Monthly Total
Management Services (including fees associated with Schedule 1)	***	\$***	\$***	***	\$***	\$***	***	\$***	\$***
Network Services									
Routers (includes all managed services)	***	\$***	\$***	***	\$***	\$***	***	\$***	\$***
Load Balancers	***	\$***	\$***	***	\$***	\$***	***	\$***	\$***
LAN Switches (Wired and wireless and includes all managed services)	***	\$***	\$***	***	\$***	\$***	***	\$***	\$***
Firewalls (includes all managed services)	***	\$***	\$***	***	\$***	\$***	***	\$***	\$***
Network IDS	***	\$***	\$***	***	\$***	\$***	***	\$***	\$***
Host IDS	***	\$***	\$***	***	\$***	\$***	***	\$***	\$***
Managed penetration	***	\$***	\$***	***	\$***	\$***	***	\$***	\$***
			\$***			\$***			\$***
			\$***			\$***			\$***

Pass-through Charges (Third-party provided products, services, and/or project expenses) **Note: Provide a detailed list of items in each category as an attachment to this pricing sheet.**

Pass-Through Description & Vendor	Monthly Total	Monthly Total	Monthly Total
See "Pass-through Detail Sheet"	\$***	\$***	\$***
Other (specify in Comments)	\$***	\$***	\$***
	\$***	\$***	\$***
	\$***	\$***	\$***
	\$***	\$***	\$***
	\$***	\$***	\$***

Vendor Provided Services Resource Unit Category	Year 5 Price Per Month		Year 6 Optional Price Per Month		Year 7 Optional Price Per Month	
	ARC Unit Price	RRC Unit Price	ARC Unit Price	RRC Unit Price	ARC Unit Price	RRC Unit Price
Routers	\$***	\$***	\$***	\$***	\$***	\$***
Load Balancers	\$***	\$***	\$***	\$***	\$***	\$***
Switches	\$***	\$***	\$***	\$***	\$***	\$***
Firewalls	\$***	\$***	\$***	\$***	\$***	\$***

Management Fees Detail:

Description
Account management (Acct team, Innovation, SDRM, Contract management, Other cross functional)
Total

SUMMARY OF PRICING CHANGES FROM 06-11-2009 SUBMISSION:

- 1. Called out account management
- 2. Added load balancer pricing
- 3. Adjusted variable rates to reduce management fees
- 4. Moved "Output T1" pricing to Data Network tower passthrough charges
- 5. Moved Sungard Disaster Recovery Circuit Data Network tower passthrough charges

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

Data Network

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Vendor Provided Services Resource Unit Category	Year 7 Optional Price Per Month			Description/Comments
	Baseline Quantity	Monthly Unit Price	Monthly Total	
Management Services (including fees associated with Schedule 1)	***	\$ ***	\$ ***	
Network Services				
Routers (includes all managed services)	***	\$ ***	\$ ***	
Load Balancers	***	\$ ***	\$ ***	
LAN Switches (Wired and wireless and includes all managed services)	***	\$ ***	\$ ***	
Firewalls (includes all managed services)	***	\$ ***	\$ ***	
Network IDS	***	\$ ***	\$ ***	
Host IDS	***	\$ ***	\$ ***	
Managed penetration	***	\$ ***	\$ ***	
			\$ ***	
			\$ ***	

Pass-through Charges (Third-party provided products, services, and/or project expenses) **Note: Provide a detailed list of items in each category as an attachment to this pricing sheet.**

Pass-Through Description & Vendor	Monthly Total	Description/Comments
See "Pass-through Detail Sheet"	\$ ***	
Other (specify in Comments)	\$ ***	
	\$ ***	
	\$ ***	
	\$ ***	

Vendor Provided Services
Resource Unit Category
Routers
Load Balancers
Switches
Firewalls

Management Fees Detail:

Description
Account management (Acct team, Innovation, SDRM, Contract management, Other cross functional)
Total

SUMMARY OF PRICING CHANGES FROM 06-11-2009 SUBMISSION:

1. Called out account management
2. Added load balancer pricing
3. Adjusted variable rates to reduce management fees
4. Moved "Output T1" pricing to Data Network tower passthrough charges
5. Moved Sungard Disaster Recovery Circuit Data Network tower passthrough charges

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

Distributed Computing

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Vendor Provided Services		Year 1 Price Per Month			Year 2 Price Per Month			Year 3 Price Per Month			Year 4 Price Per Month			Year 5 Price Per Month			Year 6 Optional Price Per Month			Year 7 Optional Price Per Month			Description/Comments
		Baseline Quantity	Unit Price	Monthly Total	Baseline Quantity	Monthly Unit Price	Monthly Total	Baseline Quantity	Monthly Unit Price	Monthly Total	Baseline Quantity	Monthly Unit Price	Monthly Total	Baseline Quantity	Monthly Unit Price	Monthly Total	Baseline Quantity	Monthly Unit Price	Monthly Total	Baseline Quantity	Monthly Unit Price	Monthly Total	
Management Services (including fees associated with Schedule 1)	Fixed	***	\$	***	\$	***	***	\$	***	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	
Symetra Hqs — Desktop/Laptop Support (includes support of end users attached peripherals and all services specified in SOW)	Employee Count	***	\$	***	\$	***	***	\$	***	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	
Remote Offices — Desktop/Laptop Support (includes support of end users attached peripherals and all services specified in SOW including any third party services)	Employee Count	***	\$	***	\$	***	***	\$	***	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	
Remote Teleworkers — Desktop/Laptop Support (includes support of end users attached peripherals and all services specified in SOW including any third party services)	Employee Count	***	\$	***	\$	***	***	\$	***	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	
Network Attached Printers	Qty of Printers	***	\$	***	\$	***	***	\$	***	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	
Mobile Computing Users/PDA Support (PDA=Blackberry, smartphones, wireless cards, etc.	Qty of Managed Devi	***	\$	***	\$	***	***	\$	***	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	
MONTHLY SERVICES FEE		\$			\$			\$			\$			\$			\$			\$			
ANNUAL SERVICE FEE		\$			\$			\$			\$			\$			\$			\$			

Pass-through Charges (Third-party provided products, services, and/or project expenses) **Note: Provide a detailed list of items in each category as an attachment to this pricing sheet.**

Pass-Through Description & Vendor	Unit of Measure	Monthly Total	Monthly Total	Monthly Total	Monthly Total	Monthly Total	Monthly Total
Other (specify in Comments)		\$	\$	\$	\$	\$	\$
Other (specify in Comments)		\$	\$	\$	\$	\$	\$
MONTHLY TOTAL PASS-THROUGH FEE		\$	\$	\$	\$	\$	\$
ANNUAL PASS-THROUGH FEE		\$	\$	\$	\$	\$	\$
ANNUAL SERVICE AREA FEES		\$	\$	\$	\$	\$	\$

Vendor Provided Services		Year 1 Price Per Month		Year 2 Price Per Month		Year 3 Price Per Month		Year 4 Price Per Month		Year 5 Price Per Month		Year 6 Optional Price Per Month		Year 7 Optional Price Per Month	
		ARC Unit Price	RRC Unit Price	ARC Unit Price	RRC Unit Price	ARC Unit Price	RRC Unit Price	ARC Unit Price	RRC Unit Price	ARC Unit Price	RRC Unit Price	ARC Unit Price	RRC Unit Price	ARC Unit Price	RRC Unit Price
Symetra Hqs — Desktop/Laptop Support (includes support of end users attached peripherals and all services specified in SOW)	Employee Count	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Remote Offices — Desktop/Laptop Support (includes support of end users attached peripherals and all services specified in SOW including any third party services)	Employee Count	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Remote Teleworkers — Desktop/Laptop Support (includes support of end users attached peripherals and all services specified in SOW including any third party services)	Employee Count	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Network Attached Printers	Qty of Printers	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Mobile Computing Users/PDA Support (PDA=Blackberry, smartphones, wireless cards, etc.	Qty of Managed Devi	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$

Management Fees Detail:													
Description										Units			
Account management (Acct team, Innovation, SDRM, Contract management, Other cross functions)										***		Unit Rate	Monthly Chrg
Total												***	***
1. Called out account management													
2. Break pricing down into Headquarters, Remote Offices, and Remote Teleworkers													

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

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Vendor Provided Services		Year 1			Year 2			Year 3			Year 4			Year 5			Year 6 Optional			Year 7 Optional			Comments
		Price Per Month			Price Per Month			Price Per Month			Price Per Month			Price Per Month			Price Per Month						
Resource Unit Category	Unit of Measure	Baseline Quantity	Monthly Unit Price	Monthly Total	Baseline Quantity	Monthly Unit Price	Monthly Total	Baseline Quantity	Monthly Unit Price	Monthly Total	Baseline Quantity	Monthly Unit Price	Monthly Total	Baseline Quantity	Monthly Unit Price	Monthly Total	Baseline Quantity	Monthly Unit Price	Monthly Total	Baseline Quantity	Monthly Unit Price	Monthly Total	
Management Services (including fees associated with Schedule 1)	Fixed	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	
Help Desk Users (includes all services specified in SOW)	Employee Count	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	
MONTHLY SERVICES FEE			\$	***		\$	***		\$	***		\$	***		\$	***		\$	***		\$	***	
ANNUAL SERVICES FEE			\$	***		\$	***		\$	***		\$	***		\$	***		\$	***		\$	***	

Pass-through Charges (Third-party provided products, services, and/or project expenses) **Note: Provide a detailed list of items in each category as an attachment to this pricing sheet.**

Pass-Through Description & Vendor		Unit of Measure		Monthly Total		Monthly Total		Monthly Total		Monthly Total		Monthly Total		Monthly Total		Monthly Total	
Symetra Remedy User Licenses																	
Fixed user Remedy licenses	Total Licenses	[[***]]	\$	[[***]]	\$	[[***]]	[[***]]	\$	[[***]]	[[***]]	\$	[[***]]	[[***]]	\$	[[***]]	[[***]]	\$
Novell ID Management Licenses	Total Licenses	[[***]]	\$	[[***]]	\$	[[***]]	[[***]]	\$	[[***]]	[[***]]	\$	[[***]]	[[***]]	\$	[[***]]	[[***]]	\$
Other (specify in Comments)		[[***]]	[[***]]	\$	[[***]]	[[***]]	[[***]]	\$	[[***]]	[[***]]	\$	[[***]]	[[***]]	\$	[[***]]	[[***]]	\$
MONTHLY TOTAL PASS-THROUGH FEE			\$	[[***]]		\$	[[***]]		\$	[[***]]		\$	[[***]]		\$	[[***]]	
ANNUAL PASS-THROUGH FEE			\$	[[***]]		\$	[[***]]		\$	[[***]]		\$	[[***]]		\$	[[***]]	
ANNUAL SERVICE AREA FEES			\$	[[***]]		\$	[[***]]		\$	[[***]]		\$	[[***]]		\$	[[***]]	

BMC has changed their pricing structure. Includes 5 licenses for Atrium CMDB

ACS Novell ID Solution will replace this software.

Vendor Provided Services		Year 1		Year 2		Year 3		Year 4		Year 5		Year 6 Optional		Year 7 Optional	
		Price Per Month		Price Per Month		Price Per Month		Price Per Month		Price Per Month		Price Per Month		Price Per Month	
Resource Unit Category	Unit of Measure	ARC Unit Price	BRG Unit Price	ARC Unit Price	BRG Unit Price	ARC Unit Price	BRG Unit Price	ARC Unit Price	BRG Unit Price	ARC Unit Price	BRG Unit Price	ARC Unit Price	BRG Unit Price	ARC Unit Price	BRG Unit Price
Help Desk Users	Employee Count	\$[[***]]	\$[[***]]	\$[[***]]	\$[[***]]	\$[[***]]	\$[[***]]	\$[[***]]	\$[[***]]	\$[[***]]	\$[[***]]	\$[[***]]	\$[[***]]	\$[[***]]	\$[[***]]

Management Fees Detail:			Additional Resource Charges (ARC) and Reduced Resource Charges (BRG)		
Description	Account management (Acct team, Innovation, SDRM, Contract management, Other cross functional)		Units	Unit Rate	Monthly Chrg
Total			[[***]]	[[***]]	\$[[***]]

SUMMARY OF PRICING CHANGES FROM 06-11-2009 SUBMISSION:

- Called out account management
- Updated Remedy licenses count
- Added Novell ID Management Licences pricing

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

Voice Communications

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Vendor Provided Services		Year 1			Year 2			Year 3			Year 4			Year 5			Year 6 Optional			Year 7 Optional			Comments
		Price Per Month			Price Per Month			Price Per Month			Price Per Month			Price Per Month			Price Per Month						
Resource Unit Category	Unit of Measure	Baseline Quantity	Monthly Unit Price	Monthly Total	Baseline Quantity	Monthly Unit Price	Monthly Total	Baseline Quantity	Monthly Unit Price	Monthly Total	Baseline Quantity	Monthly Unit Price	Monthly Total	Baseline Quantity	Monthly Unit Price	Monthly Total	Baseline Quantity	Monthly Unit Price	Monthly Total	Baseline Quantity	Monthly Unit Price	Monthly Total	
Management Services (including fees associated with Schedule 1)	Fixed	***	\$ ***	\$ ***	***	\$ ***	\$ ***	***	\$ ***	\$ ***	***	\$ ***	\$ ***	***	\$ ***	\$ ***	***	\$ ***	\$ ***	***	\$ ***	\$ ***	
Voice Services as detailed in the																							
Voice Services SOW	Employee Count	***	\$ ***	\$ ***	***	\$ ***	\$ ***	***	\$ ***	\$ ***	***	\$ ***	\$ ***	***	\$ ***	\$ ***	***	\$ ***	\$ ***	***	\$ ***	\$ ***	
Call Recording (NICE)	Qty of Users	***	\$ ***	\$ ***	***	\$ ***	\$ ***	***	\$ ***	\$ ***	***	\$ ***	\$ ***	***	\$ ***	\$ ***	***	\$ ***	\$ ***	***	\$ ***	\$ ***	
MONTHLY SERVICES FEE				\$ ***					\$ ***					\$ ***					\$ ***				
ANNUAL SERVICES FEE				\$ ***					\$ ***					\$ ***					\$ ***				

Pass-through Charges (Third-party provided products, services, and/or project expenses) Note: Provide a detailed list of items in each category as an attachment to this pricing sheet.

Pass-Through Description & Vendor	Unit of Measure	Monthly Total	Monthly Total	Monthly Total	Monthly Total	Monthly Total	Monthly Total
Inbound — Access Baseline		\$ ***	\$ ***	\$ ***	\$ ***	\$ ***	\$ ***
Outbound/Inbound — Dedicated Baseline		\$ ***	\$ ***	\$ ***	\$ ***	\$ ***	\$ ***
Outbound — Switched / Business Line Baseline		\$ ***	\$ ***	\$ ***	\$ ***	\$ ***	\$ ***
See "Pass-through Detail Sheet"		\$ ***	\$ ***	\$ ***	\$ ***	\$ ***	\$ ***
MONTHLY TOTAL PASS-THROUGH FEE		\$ ***	\$ ***	\$ ***	\$ ***	\$ ***	\$ ***
ANNUAL PASS-THROUGH FEE		\$ ***	\$ ***	\$ ***	\$ ***	\$ ***	\$ ***
ANNUAL SERVICE AREA FEES		\$ ***	\$ ***	\$ ***	\$ ***	\$ ***	\$ ***

Additional Resource Charges (ARC) and Reduced Resource Charges (RRC)															
Vendor Provided Services		Year 1		Year 2		Year 3		Year 4		Year 5		Year 6 Optional		Year 7 Optional	
		Price Per Month		Price Per Month		Price Per Month		Price Per Month		Price Per Month		Price Per Month		Price Per Month	
		ARC Unit Price	RRC Unit Price	ARC Unit Price	RRC Unit Price	ARC Unit Price	RRC Unit Price	ARC Unit Price	RRC Unit Price	ARC Unit Price	RRC Unit Price	ARC Unit Price	RRC Unit Price	ARC Unit Price	RRC Unit Price
Resource Unit Category	Unit of Measure														
Voice Services as detailed in the Voice Services SOW	Employee Count	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]
Call Recording (NICE)	Qty of Users	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]

Management Fees Detail:

Description	Units	Unit Rate	Monthly Chrg
Account management (Acct team, Innovation, SDRM, Contract management, Other cross functional)	***	***	***
On-site voice services support	***	***	***
Total			***

SUMMARY OF PRICING CHANGES FROM 06-11-2009 SUBMISSION:

- Called out account management
- Added pricing for Call Recording (NICE)
- Added Avaya Maintenance Charges to passsthrough detail

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

Output Processing

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Vendor Provided Services		Year 1			Year 2			Year 3			Year 4			Year 5			Year 6 Optional			Year 7 Optional			Description/Comments
		Price Per Month			Price Per Month			Price Per Month			Price Per Month			Price Per Month			Price Per Month						
Resource Unit Category	Unit of Measure	Baseline Quantity	Monthly Unit Price	Monthly Total	Baseline Quantity	Monthly Unit Price	Monthly Total	Baseline Quantity	Monthly Unit Price	Monthly Total	Baseline Quantity	Monthly Unit Price	Monthly Total	Baseline Quantity	Monthly Unit Price	Monthly Total	Baseline Quantity	Monthly Unit Price	Monthly Total	Baseline Quantity	Monthly Unit Price	Monthly Total	
Management Services (including fees associated with Schedule 1)	Fixed	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	
Printed Image (Dallas)	Image Count	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	
Printed Image (Bellevue)	Image Count	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	
Post-Processing																							
6x9 envelopes	Qty	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	
#10 envelopes	Qty	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	
Flat envelopes	Qty	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	
Boxes	Qty	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	
Print Programming	Fixed	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	
iJob Count	Job Count	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	
Postal Presorting	Qty of #10 and 6x9 Envelopes	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	
MONTHLY SERVICES FEE			\$	***		\$	***		\$	***		\$	***		\$	***		\$	***		\$	***	
ANNUAL SERVICES FEE			\$	***		\$	***		\$	***		\$	***		\$	***		\$	***		\$	***	
Pass-through Charges (Third-party provided products, services, and/or project expenses) Note: Provide a detailed list of items in each category as an attachment to this pricing sheet.																							
Pass-Through Description & Vendor	Unit of Measure	Monthly Total	Monthly Total	Monthly Total	Monthly Total	Monthly Total	Monthly Total	Monthly Total	Monthly Total	Monthly Total	Monthly Total	Monthly Total	Monthly Total	Monthly Total	Monthly Total	Monthly Total	Monthly Total	Monthly Total	Monthly Total	Monthly Total	Monthly Total	Description/Comments	
See "Pass-through detail" sheet		\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***		
Other (specify in Comments)																							
MONTHLY TOTAL PASS-THROUGH FEE			\$	***		\$	***		\$	***		\$	***		\$	***		\$	***		\$	***	
ANNUAL PASS-THROUGH FEE			\$	***		\$	***		\$	***		\$	***		\$	***		\$	***		\$	***	
ANNUAL SERVICE AREA FEES			\$	***		\$	***		\$	***		\$	***		\$	***		\$	***		\$	***	

Vendor Provided Services		Year 1		Year 2		Year 3		Year 4		Year 5		Year 6 Optional		Year 7 Optional	
		Price Per Month		Price Per Month		Price Per Month		Price Per Month		Price Per Month		Price Per Month		Price Per Month	
		ARC Unit Price	RRC Unit Price	ARC Unit Price	RRC Unit Price	ARC Unit Price	RRC Unit Price	ARC Unit Price	RRC Unit Price	ARC Unit Price	RRC Unit Price	ARC Unit Price	RRC Unit Price	ARC Unit Price	RRC Unit Price
Resource Unit Category	Unit of Measure														
Printed Image (Dallas)	Image Count	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***
Printed Image (Bellevue)	Image Count	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***
Post-Processing															
6x9 envelopes	Qty	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***
#10 envelopes	Qty	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***
Flat envelopes	Qty	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***
Boxes	Qty	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***
Print Programming	Fixed	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***
iProof	Job Count	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***
Postal Presorting	Qty of #10 and 6x9 Envelopes	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***

Management Fees Detail:

Description	Units	Unit Rate	Monthly Chrg
Account management (Acct team, Innovation, SDRM, Contract management, Other cross function	***	***	\$ ***
DOC1 e2Vault Archive Management Fee	***	***	\$ ***
Total			***

SUMMARY OF PRICING CHANGES FROM 06-11-2009 SUBMISSION:

- Called out account management
- Broke down Printed Image pricing to Dallas and Bellevue
- Moved USPS charges to passthrough

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

Content Management

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Vendor Provided Services		Year 1 Price Per Month			Year 2 Price Per Month			Year 3 Price Per Month			Year 4 Price Per Month			Year 5 Price Per Month			Year 6 Optional Price Per Month			Year 7 Optional Price Per Month			Description/Comments	
		Baseline Quantity	Monthly Unit Price	Monthly Total	Baseline Quantity	Monthly Unit Price	Monthly Total	Baseline Quantity	Monthly Unit Price	Monthly Total	Baseline Quantity	Monthly Unit Price	Monthly Total	Baseline Quantity	Monthly Unit Price	Monthly Total	Baseline Quantity	Monthly Unit Price	Monthly Total	Baseline Quantity	Monthly Unit Price	Monthly Total		
Resource Unit Category	Unit of Measure	Fixed	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	Research in progress to confirm "MicroFiche Conversion Scanning" includes image
Management Services																								
MicroFiche Conversion Scanning & Imaging																								
MicroFiche Conversion Request	Per Image	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	
Indexing — Frontend	Per Request	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	
Indexing	Per Document	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	
Received Mail Prep	Per Page	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	
Backend Scanning Prep	Per Page	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	
Paper Scanning	Per Image	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	
Electronic Image	Per Image	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	Research in progress to confirm if "electronic image" includes front and image processing
Requested Research	Per Image	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	
Check Handling	Per Check	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	
Copying	Per Image	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	***	\$	***	
MONTHLY SERVICES						\$	***			\$	***			\$	***			\$	***			\$	***	
ANNUAL SERVICES										\$	***					\$	***					\$	***	

Pass-through Charges (Third-party provided products, services, and/or project expenses) Note: Provide a detailed list of items in each category as an attachment to this pricing sheet.

Pass-Through Description & Vendor	Unit of Measure	Monthly Total	Monthly Total	Monthly Total	Monthly Total	Monthly Total	Monthly Total	Monthly Total	Monthly Total	Description/Comments
Other (specify in Comments)		\$	***	\$	***	\$	***	\$	***	
MONTHLY TOTAL										
PASS-THROUGH FEE			***		***		***		***	
ANNUAL PASS-THROUGH FEE			***		***		***		***	
ANNUAL SERVICE AREA FEES		\$	***	\$	***	\$	***	\$	***	

Additional Resource Charges (ARC) and Reduced Resource Charges (RRC)															
Vendor Provided Services		Year 1 Price Per Month		Year 2 Price Per Month		Year 3 Price Per Month		Year 4 Price Per Month		Year 5 Price Per Month		Year 6 Optional Price Per Month		Year 7 Optional Price Per Month	
		ARC Unit Price	RRC Unit Price	ARC Unit Price	RRC Unit Price	ARC Unit Price	RRC Unit Price	ARC Unit Price	RRC Unit Price	ARC Unit Price	RRC Unit Price	ARC Unit Price	RRC Unit Price	ARC Unit Price	RRC Unit Price
Resource Unit Category	Unit of Measure														
Scanning & Imaging	Per Image	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***
MicroFiche Conversion															
MicroFiche Conversion Request	Per Request	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***
Indexing — Frontend	Per Document	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***
Indexing	Per Document	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***
Received Mail Prep	Per Page	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***
Backend Scanning Prep	Per Page	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***
Paper Scanning	Per Image	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***
Electronic Image	Per Image	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***
Requested Research	Per Request	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***
Check Handling	Per Check	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***
Copying	Per Image	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***
Programming Hours	Per Hour	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***
External Business	Per Day - Daily cost for automated														
Partner Transmit		\$	***	\$	***	\$	***	\$	***	\$	***	\$	***	\$	***

Management Fees Detail:

Description	Units	Unit Rate	Monthly Chrg
Account management (Acct team, Innovation, SDRM, Contract management, Other cross functional)	[***]	[***]	\$[***]
Total			\$[***]

SUMMARY OF PRICING CHANGES FROM 06-11-2009 SUBMISSION:

1. Called out account management

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

Transition Fees

Symetra

ACS

ONE TIME DATA CENTER TRANSITION FEES

Resource Category (itemize all charges)	Cost Breakdown	Description of Services / Comments
Project Team / Management	\$ [***]	Transformational activities
Hardware	\$ [***]	
Software	\$ [***]	
Installation / build-out	\$ [***]	
Testing	\$ [***]	
Training	\$ [***]	
Other (specify) Travel	\$ [***]	
Other (specify)	\$ [***]	
Other (specify)	\$ [***]	
Shipping/Handling/Storage	\$ [***]	
Customs Charges	\$ [***]	
Third-party consulting and/or labor	\$ [***]	
Taxes		
Federal / National	\$ [***]	
State / Provincial	\$ [***]	
Local	\$ [***]	
TOTAL DATA CENTER TRANSITION FEES	\$ [***]	

ONE TIME DISTRIBUTED COMPUTING TRANSITION FEES

Resource Category (itemize all charges)	Cost Breakdown	Description of Services / Comments
Project Team / Management	\$ [***]	
Hardware	\$ [***]	
Software	\$ [***]	
Installation / build-out	\$ [***]	
Testing	\$ [***]	
Training	\$ [***]	
Other (specify) Travel	\$ [***]	
Other (specify)	\$ [***]	
Other (specify)	\$ [***]	
Shipping/Handling/Storage	\$ [***]	
Customs Charges	\$ [***]	
Third-party consulting and/or labor	\$ [***]	
Taxes		
Federal / National	\$ [***]	
State / Provincial	\$ [***]	
Local	\$ [***]	
TOTAL DISTRIBUTED COMPUTING TRANSITION FEES	\$ [***]	

ONE TIME DATA NETWORK TRANSITION FEES

Resource Category (itemize all charges)	Cost Breakdown	Description of Services / Comments
Project Team / Management	\$ [***]	
Hardware	\$ [***]	
Software	\$ [***]	
Installation / build-out	\$ [***]	
Testing	\$ [***]	
Training	\$ [***]	
Other (specify) Travel	\$ [***]	
Other (specify)	\$ [***]	
Other (specify)	\$ [***]	
Shipping/Handling/Storage	\$ [***]	
Customs Charges	\$ [***]	
Third-party consulting and/or labor	\$ [***]	
Taxes		
Federal / National	\$ [***]	
State / Provincial	\$ [***]	
Local	\$ [***]	
TOTAL DATA NETWORK TRANSITION FEES	\$ [***]	

ONE TIME HELP DESK TRANSITION FEES

Resource Category (itemize all charges)	Cost Breakdown	Description of Services / Comments
Project Team / Management	\$ [***]	Novell ID Management SW One-times
Hardware	\$ [***]	
Software	\$ [***]	
Installation / build-out	\$ [***]	
Testing	\$ [***]	
Training	\$ [***]	
Other (specify) Travel	\$ [***]	
Other (specify)	\$ [***]	
Other (specify)	\$ [***]	
Shipping/Handling/Storage	\$ [***]	
Customs Charges	\$ [***]	
Third-party consulting and/or labor	\$ [***]	
Taxes		
Federal / National	\$ [***]	
State / Provincial	\$ [***]	
Local	\$ [***]	
TOTAL HELP DESK TRANSITION FEES	\$ [***]	

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

ONE TIME VOICE COMMUNICATIONS TRANSITION FEES

Resource Category (itemize all charges)	Cost Breakdown	Description of Services / Comments
Project Team / Management	\$ [***]	
Hardware	\$ [***]	
Software	\$ [***]	
Installation / build-out	\$ [***]	
Testing	\$ [***]	
Training	\$ [***]	
Other (specify) Travel	\$ [***]	
Other (specify)	\$ [***]	
Other (specify)	\$ [***]	
Shipping/Handling/Storage	\$ [***]	
Customs Charges	\$ [***]	
Third-party consulting and/or labor	\$ [***]	
Taxes		
Federal / National	\$ [***]	
State / Provincial	\$ [***]	
Local	\$ [***]	
TOTAL VOICE COMMUNICATIONS TRANSITION FEES	\$ [***]	

ONE TIME OUTPUT PROCESSING TRANSITION FEES

Resource Category (itemize all charges)	Cost Breakdown	Description of Services / Comments
Project Team / Management	\$ [***]	
Hardware	\$ [***]	
Software	\$ [***]	
Installation / build-out	\$ [***]	
Testing	\$ [***]	
Training	\$ [***]	
Other (specify) Travel	\$ [***]	
Other (specify)	\$ [***]	
Other (specify)	\$ [***]	
Shipping/Handling/Storage	\$ [***]	
Customs Charges	\$ [***]	
Third-party consulting and/or labor	\$ [***]	
Taxes		
Federal / National	\$ [***]	
State / Provincial	\$ [***]	
Local	\$ [***]	
ONE TIME OUTPUT PROCESSING TRANSITION FEES	\$ [***]	

ONE TIME CONTENT MANAGEMENT TRANSITION FEES

Resource Category (itemize all charges)	Cost Breakdown	Description of Services / Comments
Project Team / Management	\$ [***]	
Hardware	\$ [***]	
Software	\$ [***]	
Installation / build-out	\$ [***]	
Testing	\$ [***]	
Training	\$ [***]	
Other (specify) Travel	\$ [***]	
Other (specify)	\$ [***]	
Other (specify)	\$ [***]	
Shipping/Handling/Storage	\$ [***]	
Customs Charges	\$ [***]	
Third-party consulting and/or labor	\$ [***]	
Taxes		
Federal / National	\$ [***]	
State / Provincial	\$ [***]	
Local	\$ [***]	
ONE TIME CONTENT MANAGEMENT TRANSITION FEES	\$ [***]	

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Symetra

ACS

Data Center	Year 1	Year 2	Year 3	Year 4	Year 5	Assumptions
Actual cost to redeploy or separate Personnel until the earlier of the date ACS is able to redeploy or 90 days after termination of the Agreement.	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	ALL TERMINATION FEES ARE CALCULATED BASED ON TERMINATION IN MONTH 6 OF THE RESPECTIVE CONTRACT YEAR
Actual cost of terminating Third-Party contracts that are required to be terminated as a result of termination of the Services	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	
Actual portion of un-depreciated hardware expenses not yet recovered or discharged by ACS for hardware acquired, which is used solely to provide the Services under the Agreement	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	
Unamortized license Fees for license Fees not yet owed and discharged by ACS, but only for Software used solely to provide the outsourcing Services and actual charges for license Termination Fees for such Software	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	
Overhead costs (e.g., payroll taxes, rent)	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	
Administrative expenses — salary costs of people not charging directly for tower Services ((e.g., backoffice support, external Services costs (e.g., legal expenses, notary fees))	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	
Actual portion of unrecovered un-depreciated equipment expenses not yet owed and discharged by ACS, but only for equipment acquired and used solely to provide the outsourcing Services	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	N/A - Included in category above
Unrecovered start-up and transition expenses	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	
Mark-up margin total that ACS will apply to actual termination costs	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	
Total	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	
Distributed Computing	Year 1	Year 2	Year 3	Year 4	Year 5	Assumptions
Actual cost to redeploy or separate Personnel until the earlier of the date ACS is able to redeploy or 90 days after termination of the Agreement.	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	\$0
Actual cost of terminating Third-Party contracts that are required to be terminated as a result of termination of the Services	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	
Actual portion of un-depreciated hardware expenses not yet recovered or discharged by ACS for hardware acquired, which is used solely to provide the Services under the Agreement	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	
Unamortized license Fees for license Fees not yet owed and discharged by ACS, but only for Software used solely to provide the outsourcing Services and actual charges for license Termination Fees for such Software	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	
Overhead costs (e.g., payroll taxes, rent)	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	
Administrative expenses — salary costs of people not charging directly for tower Services ((e.g., backoffice support, external Services costs (e.g., legal expenses, notary fees))	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	
Actual portion of unrecovered un-depreciated equipment expenses not yet owed and discharged by ACS, but only for equipment acquired and used solely to provide the outsourcing Services	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	N/A - Included in category above
Unrecovered start-up and transition expenses	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	
Mark-up margin total that ACS will apply to actual termination costs	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	
Total	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	
Data Network	Year 1	Year 2	Year 3	Year 4	Year 5	Assumptions
Actual cost to redeploy or separate Personnel until the earlier of the date ACS is able to redeploy or 90 days after termination of the Agreement.	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	\$0
Actual cost of terminating Third-Party contracts that are required to be terminated as a result of termination of the Services	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	
Actual portion of un-depreciated hardware expenses not yet recovered or discharged by ACS for hardware acquired, which is used solely to provide the Services under the Agreement	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	
Unamortized license Fees for license Fees not yet owed and discharged by ACS, but only for Software used solely to provide the outsourcing Services and actual charges for license Termination Fees for such Software	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	
Overhead costs (e.g., payroll taxes, rent)	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	
Administrative expenses — salary costs of people not charging directly for tower Services ((e.g., backoffice support, external Services costs (e.g., legal expenses, notary fees))	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	
Actual portion of unrecovered un-depreciated equipment expenses not yet owed and discharged by ACS, but only for equipment acquired and used solely to provide the outsourcing Services	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	N/A - Included in category above
Unrecovered start-up and transition expenses	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	
Mark-up margin total that ACS will apply to actual termination costs	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	
Total	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	
Help Desk	Year 1	Year 2	Year 3	Year 4	Year 5	Assumptions
Actual cost to redeploy or separate Personnel until the earlier of the date ACS is able to redeploy or 90 days after termination of the Agreement.	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	\$0
Actual cost of terminating Third-Party contracts that are required to be terminated as a result of termination of the Services	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	
Actual portion of un-depreciated hardware expenses not yet recovered or discharged by ACS for hardware acquired, which is used solely to provide the Services under the Agreement	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	
Unamortized license Fees for license Fees not yet owed and discharged by ACS, but only for Software used solely to provide the outsourcing Services and actual charges for license Termination Fees for such Software	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	
Overhead costs (e.g., payroll taxes, rent)	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	
Administrative expenses — salary costs of people not charging directly for tower Services ((e.g., backoffice support, external Services costs (e.g., legal expenses, notary fees))	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	
Actual portion of unrecovered un-depreciated equipment expenses not yet owed and discharged by ACS, but only for equipment acquired and used solely to provide the outsourcing Services	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	N/A - Included in category above
Unrecovered start-up and transition expenses	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	
Mark-up margin total that ACS will apply to actual termination costs	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	
Total	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

Voice Communications	Year 1	Year 2	Year 3	Year 4	Year 5	Assumptions
Actual cost to redeploy or separate Personnel until the earlier of the date ACS is able to redeploy or 90 days after termination of the Agreement.	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	Included in Data Network
Actual cost of terminating Third-Party contracts that are required to be terminated as a result of termination of the Services	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	Included in Data Network
Actual portion of un-depreciated hardware expenses not yet recovered or discharged by ACS for hardware acquired, which is used solely to provide the Services under the Agreement	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	Included in Data Network
Unamortized license Fees for license Fees not yet owed and discharged by ACS, but only for Software used solely to provide the outsourcing Services and actual charges for license Termination Fees for such Software	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	Included in Data Network
Overhead costs (e.g., payroll taxes, rent)	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	Included in Data Network
Administrative expenses — salary costs of people not charging directly for tower Services (e.g., backoffice support, external Services costs (e.g., legal expenses, notary fees))	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	Included in Data Network
Actual portion of unrecovered un-depreciated equipment expenses not yet owed and discharged by ACS, but only for equipment acquired and used solely to provide the outsourcing Services	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	Included in Data Network
Unrecovered start-up and transition expenses	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	Included in Data Network
Mark-up margin total that ACS will apply to actual termination costs	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	Included in Data Network
Total	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	
Output Processing	Year 1	Year 2	Year 3	Year 4	Year 5	Assumptions
Actual cost to redeploy or separate Personnel until the earlier of the date ACS is able to redeploy or 90 days after termination of the Agreement.	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	
Actual cost of terminating Third-Party contracts that are required to be terminated as a result of termination of the Services	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	
Actual portion of un-depreciated hardware expenses not yet recovered or discharged by ACS for hardware acquired, which is used solely to provide the Services under the Agreement	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	
Unamortized license Fees for license Fees not yet owed and discharged by ACS, but only for Software used solely to provide the outsourcing Services and actual charges for license Termination Fees for such Software	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	
Overhead costs (e.g., payroll taxes, rent)	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	
Administrative expenses — salary costs of people not charging directly for tower Services (e.g., backoffice support, external Services costs (e.g., legal expenses, notary fees))	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	
Actual portion of unrecovered un-depreciated equipment expenses not yet owed and discharged by ACS, but only for equipment acquired and used solely to provide the outsourcing Services	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	
Unrecovered start-up and transition expenses	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	
Mark-up margin total that ACS will apply to actual termination costs	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	
Total	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	
Content Management	Year 1	Year 2	Year 3	Year 4	Year 5	Assumptions
Actual cost to redeploy or separate Personnel until the earlier of the date ACS is able to redeploy or 90 days after termination of the Agreement.	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	
Actual cost of terminating Third-Party contracts that are required to be terminated as a result of termination of the Services	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	
Actual portion of un-depreciated hardware expenses not yet recovered or discharged by ACS for hardware acquired, which is used solely to provide the Services under the Agreement	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	
Unamortized license Fees for license Fees not yet owed and discharged by ACS, but only for Software used solely to provide the outsourcing Services and actual charges for license Termination Fees for such Software	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	
Overhead costs (e.g., payroll taxes, rent)	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	
Administrative expenses — salary costs of people not charging directly for tower Services (e.g., backoffice support, external Services costs (e.g., legal expenses, notary fees))	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	
Actual portion of unrecovered un-depreciated equipment expenses not yet owed and discharged by ACS, but only for equipment acquired and used solely to provide the outsourcing Services	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	
Unrecovered start-up and transition expenses	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	
Mark-up margin total that ACS will apply to actual termination costs	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	
Total	\$[***]	\$[***]	\$[***]	\$[***]	\$[***]	

Assumptions

Pricing Assumptions

Symetra

ACS

ASSUMPTIONS (State all assumptions upon which its pricing is being determined). Insert as many lines as necessary to ensure all assumptions are accurately expressed.

Data Center Recurring Pricing Assumptions	
1	This service contract is for 5 plus 2 optional years, beginning on Aug 1, 2009 which is the date of steady-state service commencement.
2	Monthly Datacenter Benchmark Credit of [***]has been reflected in Server, Storage, and Mainframe rate reductions.
3	Pricing assumes no sales tax on our price to the customer.
6	Annual DR test included in DR monthly fees.
8	Employee Count will be determined by the number of users from Symetra HR.
10	Pricing assumes transformed environment with aggressive virtualization over a 9 month transformation period beginning at contract Re-Instatement date. Any adjustments to solution may affect pricing.
11	Physical DBA support only on Application/database servers.
12	Email encryption is included in base price.
14	RSA tokens managed are 559. Renewal of RSA tokens is included in account management line item.
20	Filenet Application Services line item represents application support labor (3.4 FTEs). The labor -pricing has increased due to majority of on-shore, highly skilled resources who support this critical application. This BAFO pricing reflects a steady state operational support level.
21	Physical DBA administration includes installation, patching, upgrades/migrations to new releases, backup methodology, restores either to development/test databases. In addition, ACS’ DBA team provides performance tuning of the production databases, running SQL traces, and uses tools to analyze server CPU, I/O, and cache buffers. ACS implements database objects such as adding triggers, stored procedures, columns, indexes and user passwords as required. ACS also monitors space use, plan for capacity changes, and physical placement of data files.
22	The MIP rate includes MF services and storage and tape associated with operating system.
23	Tier 1 storage is application allocated Symetra storage.
25	DR services excludes non-production Servers
28	VM Lab Manager included in base 3 Host Servers, 1 Lifecycle manager.

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Confidential Information

Assumptions

Data Center Recurring Pricing Assumptions

- 29 No RRC rate for Active CPU Slot unit of measure due to SW license limitation for VM Lab Manager and VM Lifecycle Manager.
- 30 ORACLE Core ID 25,000 licenses included in base. Ongoing maintenance is Symetra's financial responsibility.
- 31 Cost of re-purposed servers for Lab Manager rates are included in the Lab Manager rates and do not include refresh. In the event Symetra request refresh for lab manager host servers, ACS and Symetra will work on rates to meet the requirement.
- 32 Project Pool is based on a blended rate of [***] times 100 hours and will be funded as a fixed pool of [***] monthly to be charged against the rate card rates.

Distributed Computing Recurring Pricing Assumptions

- 1 Backup of desktops not included.
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10
- 11
- 12
- 13
- 14
- 15

Data Network Recurring Pricing Assumptions

- 1 Pass-through monthly unit charges based on April 2009 charges from Sprint
- 2
- 3
- 4
- 5
- 6

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

Confidential Information

Assumptions

Data Network Recurring Pricing Assumptions

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Help Desk Assumptions

1 Pricing assumes that VIP support for the help desk includes no more than 10% of the overall user base and/or incident volumes.

2 ACS pricing is based on avg call volume of 1.3 calls per user per month. SLA relief will be granted when call volume exceeds 1.5 calls per user per month.

3 Novell Identity Manager 3.6 & Prior 1-User License includes User Application with Search, whitepages and password reset as well as integration with eDirectory, LDAP, AD, Groupwise, Exchange, Notes

4

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Assumptions

Voice Communications Assumptions

1	Monthly pass-through telecom charges based on 12-month average of fees charged. These are the total telecom charges including a [***] markup for voice long distance charges. Data network charges are included in the Data Network tower.
2	
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13	
14	
15	

Output Processing Assumptions

3	ACS provides printer supplies (i.e., toner and paper) for print at Bellevue and Symetra provides check printing paper.
4	Print Programming is based on a Bowne labor rate of [***] times 208 hours and will be funded as a fixed pool of [***] monthly to be charged against the rate card rates.
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Assumptions

Content Management Assumptions

The line item for “Microfiche Conversion Scanning” is the additional cost associated with the capture of an image from microfiche. In a current typical request, to create images from a microfiche, Symetra would be billed the following:

1. “Microfiche Conversion Request” to manually find the microfiche by the Symetra provided policy number
2. “Electronic Image” to create the image
3. “Microfiche Conversion Scanning” to cover the additional effort to capture images on the microfiche

1	To avoid future confusion, ACS has adjusted the description and amount for Row 10 — it is now described as “Microfiche Conversion Scanning and Imaging” at a rate of [***] which combines the previously separated values.
2	The “Chase Application Data Capture” SOW is not currently included in the pricing. It will be billed under the terms of the SOW until Symetra and ACS reach an agreement as to how to reflect it otherwise.
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4	
5	
6	
7	
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10	
11	
12	
13	
14	
15	

Data Center

Pass-through Charges (Third-party provided products, services, and/or project expenses)

Pass-Through Description & Vendor	Unit of Measure	Monthly Unit Price	Monthly Total
IBM Websphere Application Server SW Maintenance SA-06-025	1	***	\$ ***
VMWare Host and Instance suppoort SA-06-026	1	***	\$ ***
Email Archive management SA-07-035	1	***	\$ ***
Manage User Groups SA-07-035	1	***	\$ ***
Managed Transport (FTP) physical windows server SA-08-0021	1	***	\$ ***
MONTHLY TOTAL PASS-THROUGH FEE			\$ ***
ANNUAL PASS-THROUGH FEE			\$ ***

Data Center P8

Pass-through Charges (Third-party provided products, services, and/or project expenses)

Pass-Through Description & Vendor	Unit of Measure	Monthly Unit Price	Monthly Total
Filenet Software Maintenance	1	\$ ***	\$ ***
MONTHLY TOTAL PASS-THROUGH FEE			\$ ***
ANNUAL PASS-THROUGH FEE			\$ ***

Data Network

Pass-through Charges (Third-party provided products, services, and/or project expenses)

Pass-Through Description & Vendor	Unit of Measure	Monthly Unit Price	Monthly Total
Telecom Data Charges (Circuits Cincinnati OH.) — Sprint	1	***	\$ ***
Telecom Data Charges (Circuits Itasca IL..) — Sprint	1	***	\$ ***
Telecom Data Charges (Circuits Miami FL.) — Sprint	1	***	\$ ***
Telecom Data Charges (Circuits Norcross GA.) — Sprint	1	***	\$ ***
Telecom Data Charges (Circuits Plano TX.) — Sprint	1	***	\$ ***
Telecom Data Charges (Circuits South Windsor CT.) — Sprint	1	***	\$ ***
Telecom Additional Data Circuits (see “Voice-Data Breakdown” sheet)	1	***	\$ ***
Output T1 (Dallas)	1	***	\$ ***
Sungard Disaster Recovery Circuit	1	***	\$ ***
MONTHLY TOTAL PASS-THROUGH FEE			\$ ***
ANNUAL PASS-THROUGH FEE			\$ ***

Distributed Computing

Pass-through Charges (Third-party provided products, services, and/or project expenses)

Pass-Through Description & Vendor	Unit of Measure	Monthly Unit Price	Monthly Total
None			
MONTHLY TOTAL PASS-THROUGH FEE			\$ —
ANNUAL PASS-THROUGH FEE			\$ —

Help Desk

Pass-through Charges (Third-party provided products, services, and/or project expenses)

Pass-Through Description & Vendor	Unit of Measure	Monthly Unit Price	Monthly Total
Symetra Remedy User Licenses			
Fixed user Remedy licenses	***	\$ ***	\$ ***
Novell ID Management Licenses	***	\$ ***	\$ ***
Other (specify in Comments)			\$ ***
MONTHLY TOTAL PASS-THROUGH FEE			\$ ***
ANNUAL PASS-THROUGH FEE			\$ ***

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

Voice Communications

Pass-through Charges (Third-party provided products, services, and/or project expenses)

Pass-Through Description & Vendor	Unit of Measure	Monthly Unit Price	Monthly Total
See separate tab "Voice-Data Breakdown"	1	***	\$ ***
Avaya Maintenance (Based on FY09 average monthly costs)	1	***	\$ ***
MONTHLY TOTAL PASS-THROUGH FEE			\$ ***
ANNUAL PASS-THROUGH FEE			\$ ***

Output Processing

Pass-through Charges (Third-party provided products, services, and/or project expenses)

Pass-Through Description & Vendor	Unit of Measure	Monthly Unit Price	Monthly Total
Postage — Bowne (Based on FY09 average monthly costs)	1	***	\$ ***
USPS Presort	1	***	\$ ***
MONTHLY TOTAL PASS-THROUGH FEE			\$ ***
ANNUAL PASS-THROUGH FEE			\$ ***

Content Management

Pass-through Charges (Third-party provided products, services, and/or project expenses)

Pass-Through Description & Vendor	Unit of Measure	Monthly Unit Price	Monthly Total
None	0	***	\$ ***
MONTHLY TOTAL PASS-THROUGH FEE			\$ ***
ANNUAL PASS-THROUGH FEE			\$ ***

Location	Voice or Data	Remote Worker	Account Number	Invoice Number	Inventory Type	Inventory Item	Total	Street 1	City	State	Invoice Date	BTN	Carrier
***	Data	0	13154295	131542950409	CIRCUIT	3839100974	***	***	CINCINNATI	OH	04/07/2009		SPRINT
***	Data	0	13154295	131542950409	CIRCUIT	3826002081	***	***	ITASCA	IL	04/07/2009		SPRINT
***	Data	0	13154295	131542950409	CIRCUIT	3843601180	***	***	MIAMI	FL	04/07/2009		SPRINT
***	Data	0	13154295	131542950409	CIRCUIT	3844500713	***	***	NORCROSS	GA	04/07/2009		SPRINT
***	Data	0	13154295	131542950409	CIRCUIT	3851301160	***	***	PLANO	TX	04/07/2009		SPRINT
***	Data	0	13154295	131542950409	CIRCUIT	3876300069	***	***	SOUTH WINDSOR	CT	04/07/2009		SPRINT
***	Data	0	510840	5108400409	CIRCUIT	PLIHG1452309	***	***	BELLEVUE	WA	04/08/2009	2253922	Integra Telecom
***	Data	0	80024373393	800243733930409	CIRCUIT	DHHC295933100	***	***	BELLEVUE	WA	04/01/2009		AT&T
***	Data	0	80024373393	800243733930409	CIRCUIT	DHHC295933300	***	***	BELLEVUE	WA	04/01/2009		AT&T
***	Data	0	80024373393	800243733930409	CIRCUIT	DHHC295933300	***	***	BELLEVUE	WA	04/01/2009		AT&T
***	Data	0	80024373393	800243733930409	CIRCUIT	DHHC799999600	***	***	BELLEVUE	WA	04/01/2009		AT&T
***	Data	0	80024373393	800243733930409	CIRCUIT	DHHC799999700	***	***	BELLEVUE	WA	04/01/2009		AT&T
***	Data	0	80024373393	800243733930409	CIRCUIT	KZET295933124	***	***	BELLEVUE	WA	04/01/2009		AT&T
***	Data	0	80024373393	800243733930409	CIRCUIT	KZET295933224	***	***	BELLEVUE	WA	04/01/2009		AT&T
***	Data	0	80024373393	800243733930409	CIRCUIT	KZET309437624	***	***	BELLEVUE	WA	04/01/2009		AT&T
***	Data	0	80024373393	800243733930409	CIRCUIT	KZET309507724	***	***	BELLEVUE	WA	04/01/2009		AT&T
***	Data	0	80024373393	800243733930409	CIRCUIT	KZET385540324	***	***	BELLEVUE	WA	04/01/2009		AT&T
***	Data	0	206T512856	206T5128560306	TRUNK	206G512856	***	***	BELLEVUE	WA	03/23/2009	206G512856	QWEST
***	Data	0	206T512856	206T5128560409	TRUNK	206G512856	***	***	BELLEVUE	WA	04/23/2009	206G512856	QWEST
***	Data	0	206T512857	206T5128570309	TRUNK	206G512857	***	***	BELLEVUE	WA	03/23/2009	206G512857	QWEST
***	Data	0	206T512857	206T5128570409	TRUNK	206G512857	***	***	BELLEVUE	WA	04/23/2009	206G512857	QWEST
***	Data	0	13154295	131542950409	CIRCUIT	3839701066	***	***	BETHEL PARK	PA	04/07/2009		SPRINT
***	Data	0	259930	2599300409	CIRCUIT	60KIDG5109946TW	***	***	HILLSBORO	OR	04/15/2009		tw telecom
***	Data	0	13154295	131542950409	CIRCUIT	3818100781	***	***	HILLSBORO	OR	04/07/2009		SPRINT
***	Data	0	13154295	131542950409	CIRCUIT	3818300018	***	***	HILLSBORO	OR	04/07/2009		SPRINT
***	Data	0	000831582763	0008315827630409	CIRCUIT	LDPL000005510674672	***	***	HILLSBORO	OR	04/16/2009	000831582763	VERIZON
***	Data	0	831582763	0008315827630409	CIRCUIT	LDPL000005510674672	***	***	HILLSBORO	OR	04/16/2009	000831582763	VERIZON
***	Data	0	925418070409	925418070409	CIRCUIT	66654998	***	***	HILLSBORO	OR	04/02/2009		AT&T
***	Data	0	80024340152	800243401520409	CIRCUIT	DHFC155915	***	***	HILLSBORO	OR	03/01/2009		AT&T
***	Data	0	Y2110147	Y21101470409	CIRCUIT	U146995	***	***	HILLSBORO	OR	04/10/2009		MCI
***	Data	0	13154295	131542950409	CIRCUIT	3883300190	***	***	INDIANAPOLIS	IN	04/07/2009		SPRINT
***	Data	0	13154295	131542950409	CIRCUIT	3834808078	***	***	LONDON	KY	04/07/2009		SPRINT
***	Data	0	13154295	131542950409	CIRCUIT	3891500102	***	***	MIAMI	FL	04/07/2009		SPRINT
***	Data	0	13154295	131542950409	CIRCUIT	3836201199	***	***	SOUTH WINDSOR	CT	04/07/2009		SPRINT
DATA							***						

***	Voice	***	5123741317	51237413170409	LINE	5123741317	***	***	AUSTIN	TX	04/15/2009	5123741317	AT&T
***	Voice	***	10009524678	100095246780409	LINE	5123741317	***	***	AUSTIN	TX	04/01/2009	5123741317	AT&T
***	Voice	***	8143551770	81435517700309	LINE	8143551770	***	***	BELLEFONTE	PA	03/22/2009	8143551770	VERIZON
***	Voice	***	8143551770	81435517700409	LINE	8143551770	***	***	BELLEFONTE	PA	04/22/2009	8143551770	VERIZON
***	Voice	0	5068768167	50687681670409	CALLING CARD	5031776869	***	***	BELLEVUE	WA	04/04/2009		AT&T
***	Voice	0	5068768167	50687681670409	CALLING CARD	8401362967	***	***	BELLEVUE	WA	04/04/2009		AT&T
***	Voice	0	5068768167	50687681670409	CALLING CARD	8401693297	***	***	BELLEVUE	WA	04/04/2009		AT&T
***	Voice	0	5068768167	50687681670409	CALLING CARD	8401745084	***	***	BELLEVUE	WA	04/04/2009		AT&T
***	Voice	0	5068768167	50687681670409	CALLING CARD	8410138298	***	***	BELLEVUE	WA	04/04/2009		AT&T
***	Voice	0	5068768167	50687681670409	CALLING CARD	8660118765	***	***	BELLEVUE	WA	04/04/2009		AT&T
***	Voice	0	6103631255	61036312550409	LINE	6103631255	***	***	BELLEVUE	WA	04/13/2009		VERIZON
***	Voice	0	10009524678	100095246780409	LINE	4252568000	***	***	BELLEVUE	WA	04/01/2009	4252568000	AT&T
***	Voice	***	10009524678	100095246780409	LINE	4254550722	***	***	BELLEVUE	WA	04/01/2009		AT&T
***	Voice	0	10009524678	100095246780409	LINE	6103631255	***	***	BELLEVUE	WA	04/01/2009		AT&T
***	Voice	***	10009524678	100095246780409	LINE	4254838791	***	***	Bothell	WA	04/01/2009		AT&T
***	Voice	***	3034690364	30346903640409	LINE	3034690364	***	***	Broomfield	CO	04/07/2009		QWEST
***	Voice	***	10009524678	100095246780409	LINE	3034690364	***	***	Broomfield	CO	04/01/2009		AT&T
***	Voice	***	10009524678	100095246780409	LINE	7344339124	***	***	Chelsea	MI	04/01/2009	7344339124	AT&T
***	Voice	0	51352839043	513528390430309	LINE	51352839043	***	***	CINCINNATI	OH	03/22/2009		CINCINNATI BELL
***	Voice	0	51352839043	513528390430409	LINE	51352839043	***	***	CINCINNATI	OH	04/22/2009		CINCINNATI BELL
***	Voice	0	5135283900	51352839000309	LINE	5135283900	***	***	CINCINNATI	OH	03/22/2009	5135283900	CINCINNATI BELL
***	Voice	0	5135283900	51352839000409	LINE	5135283900	***	***	CINCINNATI	OH	04/22/2009	5135283900	CINCINNATI BELL
***	Voice	0	10009524678	100095246780409	LINE	5135281382	***	***	CINCINNATI	OH	04/01/2009	5135281382	AT&T
***	Voice	0	10009524678	100095246780409	LINE	5135283900	***	***	CINCINNATI	OH	04/01/2009	5135283900	AT&T
***	Voice	***	7167419291	71674192910409	LINE	7167419291	***	***	Clarence	NY	04/10/2009	7167419291	VERIZON
***	Voice	***	7048940007	70489400070309	LINE	7048940007	***	***	Cornelius	NC	03/20/2009	7048940007	AT&T
***	Voice	***	7048940007	70489400070409	LINE	7048940007	***	***	Cornelius	NC	04/20/2009	7048940007	AT&T
***	Voice	***	2539129524	25391295240309	LINE	2539129524	***	***	DUPONT	WA	03/08/2009	2539129524	QWEST
***	Voice	***	10009524678	100095246780409	LINE	2539129524	***	***	DUPONT	WA	04/01/2009	2539129524	AT&T
***	Voice	***	2062220457	20622204570309	LINE	2539129524	***	***	DUPONT	WA	03/22/2009	2539129524	QWEST
***	Voice	***	5036246406	50362464060409	LINE	5036246406	***	***	Durham	OR	04/16/2009	5036246406	VERIZON
***	Voice	***	10009524678	100095246780409	LINE	5036246406	***	***	Durham	OR	04/01/2009		AT&T
***	Voice	***	2062220457	20622204570309	LINE	2539251183	***	***	Edgewood	WA	03/22/2009	2539251183810	QWEST
***	Voice	***	100084650701	1000846507010409	LINE	6183075369	***	***	EDWARDSVILLE	IL	04/16/2009	6183075369	CHARTER COMMUNICATIONS
***	Voice	0	6103636771	61036367710409	LINE	6103636771	***	***	EXTON	PA	04/13/2009		VERIZON
***	Voice	***	10009524678	100095246780409	LINE	8014510325	***	***	Farmington	UT	04/01/2009		AT&T
***	Voice	***	000695965763	0006959657630409	LINE	4345256470	***	***	FOREST	VA	04/01/2009	4345256470	VERIZON
***	Voice	***	8175603517	81756035170409	LINE	8175603517	***	***	FORTH WORTH	TX	04/13/2009		AT&T
***	Voice	***	6302081758	6302081758Rebate	LINE	6302081758	***	***	Geneva	IL	02/10/2009	6302081758	AT&T
***	Voice	***	6302081758	6302081758Rebate	LINE	6302081759	***	***	Geneva	IL	02/10/2009	6302081758	AT&T
***	Voice	***	6302081758	6302081758Rebate	LINE	6302081763	***	***	Geneva	IL	02/10/2009	6302081758	AT&T
***	Voice	***	7022601924	70226019240409	LINE	7022601924	***	***	HENDERSON	NV	04/03/2009	7022601924	EMBARQ
***	Voice	***	10009524678	100095246780409	LINE	7022601924	***	***	HENDERSON	NV	04/01/2009		AT&T
***	Voice	***	8282940368	82829403680409	LINE	8282940368	***	***	Hickory	NC	04/10/2009	8282940368	EMBARQ
***	Voice	***	10009524678	100095246780409	LINE	8282940368	***	***	Hickory	NC	04/01/2009		AT&T
***	Voice	***	2818557078	28185570780409	LINE	2818557078	***	***	HOUSTON	TX	04/13/2009	2818557078	AT&T
***	Voice	***	2819709843	28197098430309	LINE	2819709843	***	***	Houston	TX	03/19/2009	2819709843	AT&T
***	Voice	***	10009524678	100095246780409	LINE	2819709843	***	***	Houston	TX	04/01/2009	2819709843	AT&T
***	Voice	***	10009524678	100095246780409	LINE	2818557078	***	***	HOUSTON	TX	04/01/2009	2818557078	AT&T
***	Voice	0	630250621	6302506210409	LINE	630250621	***	***	ITASCA	IL	04/01/2009	630250621	AT&T
***	Voice	0	6302501345	63025013450409	LINE	6302501345	***	***	ITASCA	IL	04/01/2009		AT&T
***	Voice	0	10009524678	100095246780409	LINE	630250621	***	***	ITASCA	IL	04/01/2009	630250621	AT&T
***	Voice	0	9047458982	90474589820409	LINE	9047458982	***	***	JACKSONVILLE	FL	04/14/2009	9047458982	AT&T

Location	Voice or Data	Remote Worker	Account Number	Invoice Number	Inventory Type	Inventory Item	Total	Street 1	City	State	Invoice Date	BTN	Carrier	
***	Voice	***	1009524678	10095246780409	LINE	9047459892	***	***	JACKSONVILLE	FL	04/01/2009	9047459892	AT&T	
***	Voice	***	8165257713	81652577130409	LINE	8165257713	***	***	LEES SUMMIT	MI	04/03/2009	8165257713	AT&T	
***	Voice	***	8165257713	81652577130409	LINE	8165257714	***	***	LEES SUMMIT	MI	04/03/2009	8165257713	AT&T	
***	Voice	***	1009524678	10095246780409	LINE	5098915351	***	***	LIBERTY LAKE	WA	04/01/2009	5098915351	AT&T	
***	Voice	***	2062220457	20622204570309	LINE	5098915351	***	***	LIBERTY LAKE	WA	03/22/2009	5098915351	QWEST	
***	Voice	***	8479400760	84794007600309	LINE	8479400760	***	***	LINCOLNSHIRE	IL	03/28/2009	8479400760	AT&T	
***	Voice	***	1009524678	10095246780409	LINE	8479400760	***	***	LINCOLNSHIRE	IL	04/01/2009	8479400760	AT&T	
***	Voice	***	5094660743	50946607430309	LINE	5094660743	***	***	MASON	OH	03/11/2009	5094660743	QWEST	
***	Voice	***	1009524678	10095246780409	LINE	5094660743	***	***	MASON	OH	04/01/2009	5094660743	AT&T	
***	Voice	***	2062220457	20622204570309	LINE	5094660743	***	***	MASON	OH	03/22/2009	5094660743	QWEST	
***	Voice	***	3053830898	30538308980409	LINE	3053830898	***	***	MIAMI	FL	04/14/2009	3053830898	AT&T	
***	Voice	***	1009524678	10095246780409	LINE	3053830898	***	***	MIAMI	FL	04/01/2009	3053830898	AT&T	
***	Voice	***	9706263345	97062633450409	LINE	9706263345	***	***	MONTROSE	CO	04/15/2009	9706263345	QWEST	
***	Voice	***	1009524678	10095246780409	LINE	9706263345	***	***	MONTROSE	CO	04/01/2009	9706263345	AT&T	
***	Voice	***	4357871112	43578711120409	LINE	4357871112	***	***	NIBLEY	UT	04/16/2009	4357871112	QWEST	
***	Voice	***	1009524678	10095246780409	LINE	4357871112	***	***	NIBLEY	UT	04/01/2009	4357871112	AT&T	
***	Voice	0	6787281550	67872815500409	LINE	6787281550	***	***	NORCROSS	GA	03/22/2009	6787281550	AT&T	
***	Voice	***	0	6787281550	67872815500409	LINE	6787281550	***	***	NORCROSS	GA	04/22/2009	6787281550	AT&T
***	Voice	***	7705821208	77058212080309	LINE	7705821208	***	***	NORCROSS	GA	03/25/2009	7705821208	AT&T	
***	Voice	***	1009524678	10095246780409	LINE	4258889473	***	***	NORCROSS	GA	04/01/2009	4258889473	AT&T	
***	Voice	0	1009524678	10095246780409	LINE	6787281550	***	***	NORCROSS	GA	04/01/2009	6787281550	AT&T	
***	Voice	***	5037229635	50372296350309	LINE	5037229635	***	***	OREGON CITY	OR	03/16/2009	5037229635	QWEST	
***	Voice	***	1009524678	10095246780409	LINE	5037229635	***	***	OREGON CITY	OR	04/01/2009	5037229635	AT&T	
***	Voice	***	5032220305	50322203050309	LINE	5037229635	***	***	OREGON CITY	OR	03/22/2009	5037229635	QWEST	
***	Voice	***	5032220305	50322203050409	LINE	5037229635	***	***	OREGON CITY	OR	04/22/2009	5037229635	QWEST	
***	Voice	***	4403546928	44035469280409	LINE	4403546928	***	***	Painesville Township	OH	04/13/2009	4403546928	AT&T	
***	Voice	***	1009524678	10095246780409	LINE	4403546928	***	***	Painesville Township	OH	04/01/2009	4403546928	AT&T	
***	Voice	***	6263560216	62635602160309	LINE	6263560216	***	***	Pasadena	CA	03/28/2009	6263560216	VERIZON	
***	Voice	***	1009524678	10095246780409	LINE	6263560216	***	***	Pasadena	CA	04/01/2009	6263560216	VERIZON	
***	Voice	0	9725090951	97250909510409	LINE	9725090951	***	***	PLANO	TX	04/01/2009	9726331800	VERIZON	
***	Voice	0	9726331800	97263318000309	LINE	9726331800	***	***	PLANO	TX	03/28/2009	9726331800	VERIZON	
***	Voice	0	9726331800	97263318000409	LINE	9726331800	***	***	PLANO	TX	03/22/2009	9726331800	VERIZON	
***	Voice	0	1009524678	10095246780409	LINE	9726331800	***	***	PLANO	TX	04/01/2009	9726331800	AT&T	
***	Voice	***	3608953270	36089532700409	LINE	3608953270	***	***	Port Orchard	WA	04/07/2009	3608953270	QWEST	
***	Voice	***	1009524678	10095246780409	LINE	3608953270	***	***	Port Orchard	WA	04/01/2009	3608953270	AT&T	
***	Voice	***	2062220457	20622204570309	LINE	4256875850	***	***	RENTON	WA	03/21/2009	4256875850	QWEST	
***	Voice	***	2062220457	20622204570309	LINE	4256875850	***	***	RENTON	WA	03/22/2009	4256875850	QWEST	
***	Voice	***	5096289331	50962893310409	LINE	5096289331	***	***	RICHLAND	WA	04/01/2009	5096289331	VERIZON	
***	Voice	0	3393414807	33934148070409	LINE	3393414807	***	***	SAN DIEGO	CA	04/07/2009	3393414807	NORTHWEST	
***	Voice	0	6192200081	61922000810409	LINE	6192200081	***	***	SAN DIEGO	CA	04/01/2009	6192200081	AT&T	
***	Voice	0	6192960486	61929604860309	LINE	6192960486	***	***	SAN DIEGO	CA	03/14/2009	6192960486	AT&T	
***	Voice	0	6192960486	61929604860409	LINE	6192960486	***	***	SAN DIEGO	CA	04/01/2009	6192960486	AT&T	
***	Voice	0	6192973156	61929731560409	LINE	6192973156	***	***	SAN DIEGO	CA	04/19/2009	6192973156	AT&T	
***	Voice	0	1009524678	10095246780409	LINE	6192973156	***	***	SAN DIEGO	CA	04/01/2009	6192973156	AT&T	
***	Voice	***	7605981558	76059815580409	LINE	7605981558	***	***	San Marcos	CA	11/07/2008	76059815580409	AT&T	
***	Voice	***	2062220457	20622204570309	LINE	2062220457	***	***	SEATTLE	WA	03/22/2009	2062220457	QWEST	
***	Voice	***	4253578257	42535782570309	LINE	4253578257	***	***	Snohomish	WA	03/19/2009	4253578257	VERIZON	
***	Voice	***	4253578257	42535782570409	LINE	4253578257	***	***	Snohomish	WA	04/19/2009	4253578257	VERIZON	
***	Voice	***	1009524678	10095246780409	LINE	4253578257	***	***	Snohomish	WA	04/01/2009	4253578257	AT&T	
***	Voice	***	1009524678	10095246780409	LINE	2032674886	***	***	SOUTHBURY	CT	03/26/2009	2032674886	AT&T	
***	Voice	***	2032674886	20326748860409	LINE	2032674886	***	***	SOUTHBURY	CT	03/16/2009	2032674886	AT&T	
***	Voice	***	6512750172	65127501720309	LINE	6512750172	***	***	Stillwater	MN	03/19/2009	6512750172	QWEST	
***	Voice	***	6512750172	65127501720409	LINE	6512750172	***	***	Stillwater	MN	04/19/2009	6512750172	QWEST	
***	Voice	***	18501178642602	1786426020409	LINE	6232439406	1786426020409	***	***	Tollison	AZ	04/04/2009	6232439406	COX
***	Voice	***	2087349256	20873492560309	LINE	2087349256	***	***	Twin Falls	ID	03/25/2009	2087349256	QWEST	
***	Voice	***	1009524678	10095246780409	LINE	2087349256	***	***	Twin Falls	ID	04/01/2009	2087349256	AT&T	
***	Voice	***	7076492316	70764923160309	LINE	7076492316	***	***	VALLEJO	CA	03/28/2009	7076492316	AT&T	
***	Voice	***	7076492316	70764923160309	OTHER	8761575	***	***	VALLEJO	CA	03/28/2009	7076492316	AT&T	
***	Voice	***	1009524678	10095246780409	LINE	3605743485	***	***	Vancouver	WA	04/01/2009	3605743485	AT&T	
***	Voice	***	1009524678	10095246780409	LINE	3608850322	***	***	Vancouver	WA	04/01/2009	3608850322	AT&T	
***	Voice	***	2062220457	20622204570309	LINE	3605743485	***	***	Vancouver	WA	03/22/2009	3605743485	QWEST	
***	Voice	***	2062220457	20622204570309	LINE	3608850322	***	***	Vancouver	WA	03/22/2009	3608850322	QWEST	
***	Voice	***	5098912797	50989127970409	LINE	5098912797	***	***	VERADALE	WA	04/02/2009	5098912797	QWEST	
***	Voice	***	1009524678	10095246780409	LINE	5098912797	***	***	VERADALE	WA	04/01/2009	5098912797	AT&T	
***	Voice	***	1009524678	10095246780409	LINE	5095274783	***	***	WALLA WALLA	WA	04/01/2009	5095274783	AT&T	
***	Voice	***	2062220457	20622204570309	LINE	5095274783	***	***	WALLA WALLA	WA	03/22/2009	5095274783	QWEST	
***	Voice	***	7168774894	71687748940409	LINE	7168774894	***	***	West Linn	OR	04/16/2009	7168774894	VERIZON	
***	Voice	***	1009524678	10095246780409	LINE	5036552749	***	***	West Linn	OR	04/01/2009	5036552749	AT&T	
***	Voice	***	5032220305	50322203050309	LINE	5036552749	***	***	West Linn	OR	03/22/2009	5036552749	QWEST	
***	Voice	***	5032220305	50322203050409	LINE	5036552749	***	***	West Linn	OR	04/22/2009	5036552749	QWEST	
***	Voice	0	9544733800001	954473380409	LINE	4252566186	***	***	***	***	04/01/2009	9544733800001	AT&T	
***	Voice	***	4254833995	42548339950409	LINE	4254833995	***	***	***	***	04/13/2009	4254833995	TELECONFERENCE	
***	Voice	***	4254833995	42548339950409	LINE	4254833995	***	***	***	***	04/13/2009	4254833995	SERVICES	
***	Voice	***	5035790478	50357904780309	LINE	5035790478	***	***	***	***	03/22/2009	5035790478	VERIZON	
***	Voice	***	1009524678	10095246780409	LINE	5035790478	***	***	***	***	04/01/2009	5035790478	VERIZON	
***	Voice	***	4254543238	42545432380309	LINE	4254543238	***	***	***	***	03/08/2009	4254543238	AT&T	
***	Voice	0	1009524678	10095246780409	LINE	4254543238	***	***	BELLEVUE	WA	04/01/2009	4254543238	QWEST	
***	Voice	***	1009524678	10095246780409	LINE	4252565000	***	***	BELLEVUE	WA	04/01/2009	4252565000	AT&T	
***	Voice	***	2062220457	20622204570309	LINE	4256462797	***	***	BELLEVUE	WA	04/01/2009	4256462797	AT&T	
***	Voice	0	2062220457	20622204570309	LINE	4254543238	***	***	BELLEVUE	WA	03/22/2009	4254543238	QWEST	
***	Voice	0	2062220457	20622204570309	LINE	4256462797	***	***	BELLEVUE	WA	03/22/2009	4256462797	QWEST	
***	Voice	0	ASYEASYW02	ASYEASYW020409	LINE	4252565000	***	***	BELLEVUE	WA	04/01/2009	4252565000	AT&T	
***	Voice	0	CDACSY	CDACSY0409	OTHER	CDACSY	***	***	BELLEVUE	WA	04/01/2009	CDACSY	AT&T	
***	Voice	0	4128312172	41283121720409	LINE	4128312172	***	***	BETHEL PARK	PA	04/10/2009	4128312172	VERIZON	
***	Voice	0	4128314835	41283148350409	LINE	4128314835	***	***	BETHEL PARK	PA	04/10/2009	4128314835	VERIZON	
***	Voice	0	4128316483	41283164830409	LINE	4128316483	***	***	BETHEL PARK	PA	04/10/2009	4128316483	VERIZON	
***	Voice	0	6175575103	61755751030409	LINE									

Location	Voice or Data	Remote Worker	Account Number	Invoice Number	Inventory Type	Inventory Item	Total	Street 1	City	State	Invoice Date	BTN	Carrier
***	Voice	0	6177251200	61772512000409	LINE	6177250310	***	***	EXTON	PA	04/02/2009	6177251200	VERIZON
***	Voice	0	6177251200	61772512000409	LINE	6177251200	***	***	EXTON	PA	04/02/2009	6177251200	VERIZON
***	Voice	0	6177251200	61772512000409	LINE	6177251201	***	***	EXTON	PA	04/02/2009	6177251200	VERIZON
***	Voice	0	6177251200	61772512000409	LINE	6177251202	***	***	EXTON	PA	04/02/2009	6177251200	VERIZON
***	Voice	0	6177251200	61772512000409	LINE	6177251203	***	***	EXTON	PA	04/02/2009	6177251200	VERIZON
***	Voice	0	6177251200	61772512000409	LINE	6177251204	***	***	EXTON	PA	04/02/2009	6177251200	VERIZON
***	Voice	0	6177251200	61772512000409	LINE	6177251205	***	***	EXTON	PA	04/02/2009	6177251200	VERIZON
***	Voice	0	6177251200	61772512000409	LINE	6177250115	***	***	EXTON	PA	04/02/2009	6177251200	VERIZON
***	Voice	0	10009524678	100095246780409	LINE	6177251202	***	***	EXTON	PA	04/01/2009	6177251200	AT&T
***	Voice	0	10009524678	100095246780409	LINE	6177250115	***	***	EXTON	PA	04/01/2009	6177251200	AT&T
***	Voice	0	3173347350	31733473500409	LINE	3173347350	***	***	INDIANAPOLIS	IN	04/13/2009		AT&T
***	Voice	0	3178753798	31787537980309	LINE	3178753798	***	***	INDIANAPOLIS	IN	03/28/2009	3178753798	AT&T
***	Voice	0	10009524678	100095246780409	LINE	3178753798	***	***	INDIANAPOLIS	IN	04/01/2009	3178753798	AT&T
***	Voice	0	9494623279	94946232790309	LINE	9494623279	***	***	LAKE FOREST	CA	03/22/2009	9494623279	AT&T
***	Voice	0	3054638449	30546384490309	LINE	3054638449	***	***	MIAMI	FL	03/26/2009		AT&T
***	Voice	0	3057156100	30571561000409	LINE	3057156100	***	***	MIAMI	FL	04/04/2009		AT&T
***	Voice	0	7863319466	78633194660309	LINE	7863319466	***	***	MIAMI	FL	03/23/2009		AT&T
***	Voice	0	8602900164	86029001640409	LINE	8602900164	***	***	SOUTH WINDSOR	CT	03/01/2009		AT&T
***	Voice	0	10009524678	100095246780409	LINE	8602895937	***	***	SOUTH WINDSOR	CT	04/01/2009		AT&T
	Voice	0	8602916600	86029166000409	LINE	8602916600	***				04/09/2009	8602916600539	AT&T
VOICE							***						

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

APPENDIX 3.2 TO SCHEDULE 3
Chase Capture Work Authorization



ACS-SYM-09-0021

September 24, 2009

Reference: Information Technology Services Agreement (ITSA)

[***]

Symetra Life Insurance Company
5069 154th Place NE
Redmond, WA 98052-9669

Dear [***],

Subject: Work Authorization WA-09-049 for Chase Application Data Capture

ACS is please to provide the attached Work Authorization and SOW to provide for the capture of data from specific images delivered by Chase Bank in conjunction with Symetra Retirement Services New Business documents.

Sincerely,

[***]

SBU Executive
Affiliated Computer Services
Enclosure (1)

Chase Application Data Capture

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September 24, 2009

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

WORK AUTHORIZATION
WA-09-049

By execution of this Work Authorization, Symetra Life Insurance Company hereby authorizes ACS Commercial Solutions, Inc. to commence work for Chase Application Data Capture as presented in the attached Statement of Work (SOW).

ACS will electronically pickup images from a Symetra designated FTP location and transfer the images to a computer network in London Kentucky dedicated to Symetra processing. Once transferred, ACS will capture all defined data elements following the established data capture rules, and deliver images and data back to Symetra in the defined format.

ACS will pick up items each business day at 4:00 PM for processing and return the following business day.

Price Breakdown

Pricing is provided in Section 5 (Pricing) of the attached SOW.

This Work Authorization is governed by the terms and conditions of the Information Technology Services Agreement executed October 28, 2004 between Symetra Life Insurance Company and ACS Commercial Solutions, Inc.

ACCEPTANCE:

ACS Commercial Solutions, Inc.

[[[

SBU Executive

Date

ACCEPTANCE:

Symetra Life Insurance Company.

[[[

AVP, Director Technology Services

Date

Portions marked [[[[have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

Chase Application Data Capture

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September 24, 2009

CHASE APPLICATION DATA CAPTURE STATEMENT
OF WORK (SOW)
FOR
SYMETRA LIFE INSURANCE COMPANY (SYMETRA)
and
AFFILIATED COMPUTER SERVICES (ACS)
APRIL 2009

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1.0 Overview and Business Objectives

1.1 Services Overview

This document is in response to Symetra SR 36313, dated 2/11/2009, revised 3/26/2009, (Attachment A), requesting a proposal for data capture from specific images delivered by Chase Bank in conjunction with Symetra Retirement Services New Business documents.

1.2 Service Objectives

Achieve Symetra requested process per SR 36313.

2.0 Service Description

2.1 Scope of the Services to be Provided

ACS will pickup images from a Symetra designated FTP location, transfer the images to a computer network in London Kentucky dedicated to Symetra processing, capture all data elements as-defined in the file Data Capture Fields, following data capture rules as defined in the Content Value Spreadsheet, and deliver images and data back to Symetra in the format defined in the Record Layout file.

2.1.1 Hardware and Software

This solution will make use of hardware and software currently in-use within the Symetra support environment.

2.1.2 Personnel

ACS will be responsible for staffing to perform the responsibilities and procedures for ACS. Symetra will be responsible for staffing the responsibilities and procedures for Symetra. Responsibilities and procedures are outlined in section 3.0.

2.1.3 Policies, Procedures and Standards

Detailed procedures can be found in section 3.3.

2.1.4 Agreements and Licenses

No special agreements or licenses beyond those implied by the conditions of this work authorization are required.

2.2 Baseline Information

Table 1-Baseline Information

Item	2009	2010	2011	Comments
Applications per month	500	700	800	Volumes represent the estimated volumes and are not committed.

3.0 Chase Application Data Capture Requirements

3.1 General Responsibilities

The following table identifies general roles and responsibilities associated with this SOW. An “X” is placed in the column under the party that will be responsible for performing the task. ACS responsibilities are indicated in the column labeled “ACS”.

3.2 Overall Roles and Responsibility

ACS and Symetra will perform the roles and responsibilities as detailed below to ensure the proper and successful deployment, development, management, administration, performance, enhancement, upgrade and ongoing maintenance of Chase Application Data Capture. These Roles and Responsibilities are in addition to all Roles and Responsibilities detailed in the ITSA and Attachments.

Table 2-Roles and Responsibility

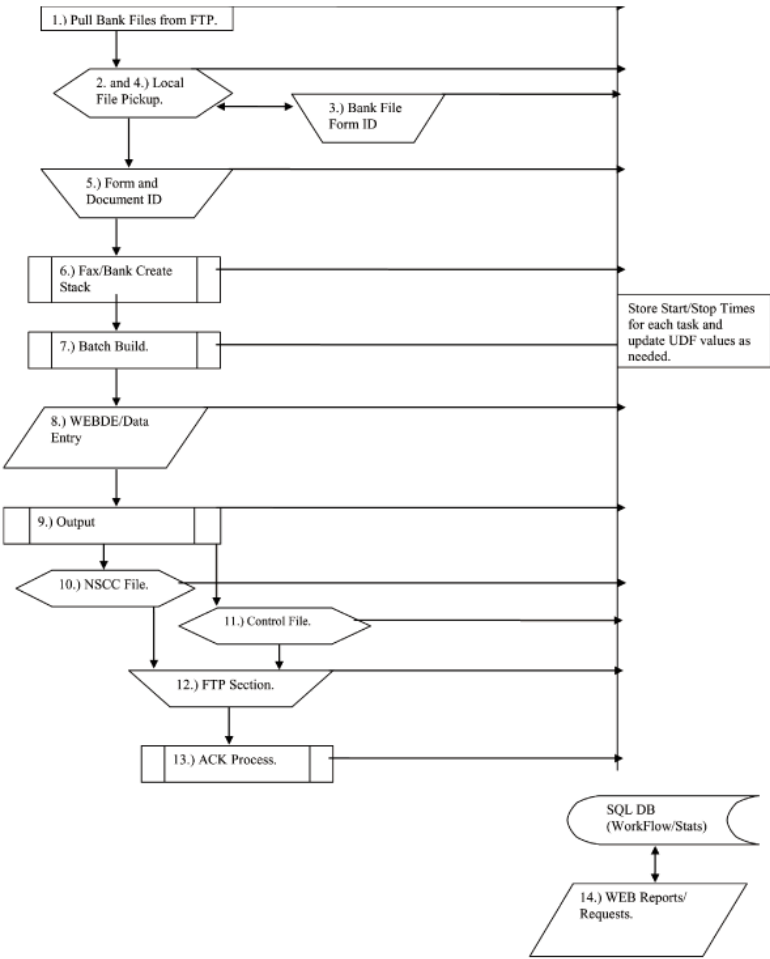
Roles and Responsibilities	ACS	Symetra
Place image files for processing onto designated FTP location		X
Pull images from designated FTP location	X	
Process images using procedures outlined in Section 3.3	X	
Transfer completed files to designated FTP location once per day	X	
Validate receipt of completed files		X
Research rejected files to determine error	X	
Provide reporting to support billing and reconciliation	X	

3.3 Detailed Procedures

- 1.) ACS retrieves the images from an FTP site and transfers them to an ACS server for processing.
- 2.) BankFile Pickup:
 - a.) Query the directory and convert/process the Bank File documents into the appropriate format required by BankFileFormID.
- 3.) BankFileFormID:
 - a.) Allows the user to intercept the following Sub-Categories.
 - 1.) IANB Application
 - 2.) RSNB, Multiple Applications
 - 3.) RSNB, No Application.
 - 4.) RSRA, Single Application
- 4.) Fax/Bank File Pickup: 4:00 PM (PST), 7:00 PM (EST) each business day.
 - a.) Code handles each of the four sections above in a different manner.
 - b.) Enforces business rules, and allows tracking information to be captured.
- 5.) FormID/Document Assignment:
 - a.) Images are separated into separate documents (allowing each DocType to have a separate DCN with the left-most digits being a constant 10).
 - b.) Each of the two (2) DocTypes referenced within SR 36313 and listed in the CVS will become a new document under Product Line RSNB.
- 6.) Fax/Bank Create Stack:
 - a.) Transfers all images/information from the current Tray to the Stack level for processing through ACS work flow.
 - b.) Updates the User Defined Fields (UDF) for tracking information.
- 7.) Batch Build:
 - a.) The current Stack is moved along in the workflow, and a Batch for the type is created.
 - b.) Assigns keying screen(s) to be used for each type.
 - c.) Sets the Batch ready to be keyed in the workflow.
- 8.) WEBDE (Data Entry Screen)
 - a.) Keying Screens:
 - 1.) Setup to capture all necessary information as defined in Appendix D, Data Capture Fields.
 - b.) Data entry will come from Symetra/CSV

- 9.) Output
 - a.) The data keyed is written out to an SQL Table. This information is retrieved one time, at the end of the day, for processing and added to the NSCC format and Control Files.
- 10.) NSCC File
 - a.) Complex setup of multiple different record layouts, with branches based on information captured from the documents.
 - 1.) Header, shown one time per file.
NOTE: Only 1 header is required. Multiple sub-headers, however, may be required
 - 2.) Contract Header, split into NY and NON-NY
 - 3.) Detail records, depending on information keyed, these records are written for each type of Application. Also, Funded vs. Non-Funded applications.
- 11.) Control File Output (as defined in SRS Section 2.3.2)
 - a.) Builds the ACSControl.txt file per the requirement specs.
 - 1.) AC Number
 - 2.) DCN
 - 3.) DocType code
 - 4.) DocType Description
 - 5.) APP (Hard coded value.)
 - 6.) Image Names (separated by Comma) for each image.
 - b.) Stores all associated images for the day in a common directory.
 - 1.) Images are compressed into a zipped file, with the Control file included, and sent in a single ACSControl.zip file.
- 12.) FTP:
 - a.) FTP Files are sent to designated FTP site once a day at the end processing for that day.
 - b.) Tracking of the files for reporting purposes is recorded in the workflow.
- 13.) ACK.
 - a.) The .ACK file is written to acknowledge the receipt of the file.
 - b.) The .ACK file is then pulled back into the ACS system, then the file is read and the batch is completed, if successful. If an error is found, the batch is rejected and researched to investigate.
- 14.) WEB Reports:
 - a.) Web Reports track each document in the work flow. Information is used to report on Billing, Turnaround, Reconciliation, etc. (Final reports to be defined).

3.4 Workflow Diagram



NOTE: Numbers correspond to workflow steps in section 3.3

4.0 Service Management

4.1 Objectives

The Chase images will be provided to ACS by 4:00 pm PST (7:00 PM EST) each business day (using existing FTP process). [***] of the output file will be sent to Symetra for processing as defined below.

Daily Service Performance

[***] of data and image transfer completed by 9:00 AM PST (11:00 AM EST) and the remainder to be delivered or reconciled by 11:00 AM PST each business day to be measured daily

Monthly Reporting

A monthly “Time to Process” report will be produced by ACS and provided to Symetra each month as evidence of compliance with this SLR.

Quarterly Service Level

For the purposes of establishing overall Service Level compliance, including the assessment of SLA penalties should Symetra choose to enact them, service performance will be measured each quarter. ACS will meet the daily service performance commitment at least [***] of the time during each quarter.

4.2 Definitions

Application Package – The application data will be captured from three documents: Application; Sales Summary Sheet and Beneficiary Information Form. Additional images may be included in the package; however, only document type will be captured per the attached SRS, Section 2.3

4.3 Scope

This document incorporates the complete scope, as understood by ACS, to meet the requirements set forth in SR 36313. Any requirements not specifically detailed in this response to the above noted SR36313, including those which may arise as part of further implementation discovery, will be considered out of scope. Should Symetra wish to alter the scope to include additional requirements, ACS will require additional time to perform analysis and, if necessary, adjust the pricing provided to Symetra for this service.

4.4 Service Level Fee Reduction

Should Symetra elect to designate the SLR in this SOW as an SLA with the ability to access performance fee reductions, the weighting factor assigned to the SLA shall not exceed [***] of the calculated at-risk amount specified in the ACS/Symetra ITSA.

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

- 5.0Pricing
- 5.1Initial Development
- Initial program development and set-up: \$[***]
- This is a fixed price for initial development as detailed in this SOW.
- 5.2Additional Development
- Additional keying rules not provided within this statement of work or the included attachments may be added by Symetra during development or implementation. Symetra will agree to review, authorize, and pay for any increase in development or processing costs as a result of additional rules not included in the SOW or attachments.
- ACS may elect to include certain program edits to increase data accuracy or capture enhancements. Any costs associated with these edits will be borne solely by ACS
- 5.3Monthly Processing
- Chase images will be available to ACS by 4:00 PM PST (7:00 PM EST) each business day, using the existing FTP process, with [***] completed output files returned to Symetra no later than 9:00 AM PST (12:00 PM EST) the following business day and the remaining files to be processed no later than 11:00 AM PST (2:00 PM EST).
- The total number of Application Packages processed during the month will be multiplied by the Tier Price that number falls into below:

Tier	Range	Price Per	Max
1	[***]	\$ [***]	\$ [***]
2	[***]	\$ [***]	\$ [***]
3	[***]	\$ [***]	\$ [***]
4	[***]	\$ [***]	\$ [***]
5	[***]	\$ [***]	\$ [***]
6	[***]	\$ [***]	\$ [***]
7	[***]	\$ [***]	\$ [***]
8	[***]	\$ [***]	\$ [***]
9	[***]	\$ [***]	\$ [***]
10	[***]	\$ [***]	\$ [***]
11	[***]	\$ [***]	\$ [***]
12	[***]	\$ [***]	\$ [***]
13	[***]	\$ [***]	\$ [***]
14	[***]	\$ [***]	\$ [***]
15	[***]	\$ [***]	\$ [***]
16	[***]	\$ [***]	\$ [***]
17	[***]	\$ [***]	\$ [***]
18	[***]	\$ [***]	\$ [***]
19	[***]	\$ [***]	\$ [***]
20	[***]	\$ [***]	\$ [***]
21	[***]	\$ [***]	\$ [***]
22	[***]	\$ [***]	\$ [***]
23	[***]	\$ [***]	\$ [***]
24	[***]	\$ [***]	\$ [***]
25	[***]	\$ [***]	\$ [***]
26	[***]	\$ [***]	\$ [***]
27	[***]	\$ [***]	\$ [***]
28	[***]	\$ [***]	\$ [***]

Attachment A — (SRS Chase Data Capture to NSCC)

Document updated March 26, 2009

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

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Note: This requirement was created from template version 3.0 updated 09/23/08.

Revision History			
Name	Date	Reason For Changes	Version
[***]	02/06/09	Detailed requirements being compiled by RS IT but I am creating this document to provide for total SR needs	1.0
	02/10/09	Updates made internally within Sourcing Ops between [***]	1.1
	02/26/09	Updates made as called out in Change Management log. Log provided as attachment and was preliminarily provided to ACS during sizing phase of project. Changes are in blue.	1.2
	03/25/09	Updates made as called out in Change Management log. Log provided as attachment. Changes in green.	1.3

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

1. Purpose of the Request

Modify the front end image index process that is currently in place for Retirement Services New Business Chase documents. The modification of the process includes:

- 1. Allow data capture of a subset of the documents submitted.
- 2. The application data captured and other image document type information will be output in a structured layered output file format and formatted control file.

2. Project Scope

2.1 Services and Associated Service Level Requirements

Provide pricing under scenarios for initial setup and ongoing production costs for the capture of Chase application data based on the following Service Level Requirements. Initial approvals should be obtained before development begins.

Scenario #1

- [***]

Scenario #2

- [***]

Baseline Volume:

The projected volume of Chase is targeted to be [***] applications per month beginning [***]. The projections for 2009 are expected to increase in volume, so reporting and continued resource evaluation is critical to meeting ongoing service commitments.

Proposed Timelines:

- Pricing Proposal Due: [***]
- Work Authorization signed and executed: [***]
- Application Code Development and Test: [***]
- In production with Chase: [***]

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

2.2 Modification of existing RSNB Chase application

The current application for Retirement Services New Business Chase will change as follows:

- Chase applications for Income Annuities will continue to process as-is and be export for Viewstar processing.
- Chase applications with one application for Retirement Services will not be export to Viewstar and will be processed as defined in this document.
- Chase applications with no application or more than one application for Retirement Services will continue to process as-is and be export for Viewstar processing.
- Document identification for images will continue to be required but the information passed in the output file will be revised.

2.3 Data Capture and Export of Chase application

The application data will be captured on the Retirement Services Application; Sales Summary Sheet and Beneficiary Information Form. The document type for supporting images with an application will continue to be identified as currently done today. The output will be provided in two output files: NSCC output file and Control File.

The application data will be captured from three documents: Application; Sales Summary Sheet and Beneficiary Information Form. The definition of fields needing to be captured and a definition of what record the information is used for in the NSCC output file is provided in the attached "RSNB Chase Fields to Capture.xls". There will be two application form types submitted from Chase, one for NY and one for Non-NY. Samples of all forms are attached.

2.3.1 NSCC Output File

The layout requirements for the NSCC output file are provided in the attachment "NSCC Record Layout.xls". The details in the spreadsheet are as follows:

APP Looping Diagram	Overview of the format required in the NSCC output file
Record Layout Definitions	Tabs are named with the record name. Example "30" contains the layout and requirements for the Submitting Header Record in the NSCC Output File "3301" contains the layout and requirements for the first application and so on.
APP-SUB Code List	Is a reference for Symetra use that provided only for information.

The name of the NSCC Output file will be ACSAPP.txt. The ACSAPP.txt file will be zipped together with the ACSControl.zip file. The output zip file for FTP will be name ACSccyymmddiii.zip where ccyymmdd is the date zip file was created and iii will be an incremental number for the day. The ACSccyymmddiii.zip will be written to \\PRDHILVS06\ViewStar\Data\EOF\AnnuityNet\IN

A sample ACSAPP.txt file will be provided by Symetra before development is scheduled to begin.

2.3.2 Control File

The layout requirements for the Control File are provided below. A sample Control File is in the attachment “ACSCControl.txt”.

Delimiter	Each element will be separated by a comma
App Control Number	The first DCN of each document will be utilized as the Application Control Number. The Application Control Number will begin with AC and then be followed by the DCN. This number will be the same number passed in the NSCC 33* records; positions 6 — 25. The Application Control Number will be included for each document in the Control File.
Document Control Number	The document DCN will be written as the 2 nd element in each Control File line. This DCN will be the same as used in current Viewstar processing for each document.
DocType Code	The three character doctype code identified for the document. The doctypes are defined in the Content Values Spreadsheet.
DocType Description	The verbose document type for the code will be provided. The document type descriptions are defined in the Content Values Spreadsheet.
Constant APP	Include an element of APP as a constant value.
Image Name	Image name for the first image in the document. Image names should have .tif extension.
Addl Images	Write the names of all images for the document, each separated by a comma. All images for an identified document will be written into one line in the Control File.

2.3.3 Zip File

There will be one NSCC Output file and one Control file sent for each day’s processing. All the images and the data will be export each morning for the prior day’s applications sent by Chase. The ACSCControl.txt file and all the images (.tif) for each NSCC Output file will be included in a single zip file named ACSCControl.zip.

The ACSCControl.zip will be zipped together with the ACSApp.txt file. The output zip file for FTP will be name ACSccyymmddiii.zip where ccyymmdd is the date zip file was created and iii will be an incremental number for the day. The ACSccyymmddiii.zip and will be written to \\PRDHILVS06\ViewStar\Data\EOE\AnnuityNet\IN.

2.3.4 ACK File

Symetra will provide back an ACK file to verify that the ACSccyymmddiii.zip file was received. ACS should expect to receive ACK files similar to what is received from Viewstar in current

processing. The requirements provided to Symetra for the ACK file are provided in the Content Values Spreadsheet on the 'Misc Processing Info' tab.

2.3.5 Doctype and DCN Updates

The DCN for Chase documents is currently identified by the first two positions being a value of "15". Chase documents processed in the new NSCC format will begin with "10". The "15" will continue to be utilized if the document is processed as-is to Viewstar.

Two new document types will be added for Retirement Services New Business processing, both for this new format and the current Viewstar processing.

BNF	Beneficiary	For Beneficiary Information page
SSS	Sales Summary	For Sales Summary sheet

Note: Symetra will be able to determine the batches and documents processed through the new format as the DCN will begin with "10" and the Batch Name will begin with "BMRA".

3. References

- NSCC Output File Format Requirements: NSCC Record Layout.xls
- Data Capture requirements: RSNB Chase Fields to Capture.xls
- Sample Application forms: Non-NY: RSA_0001JP.pdf; NY: RSA_0001NYJP.pdf
- Sample Sales Summary Sheet: Sales Summary Sheet.pdf
- Sample Beneficiary Information Form: Beneficiary Information Form.jpg
- Sample Control File: ACSControl.txt
- Content Values Spreadsheet: Retirement Services Content Values.xls

4. Design and Implementation Considerations

- Symetra is incorporating the NSCC output file into a system already developed for other external application feeds. The format is a defined standard that can not be modified.
- The NSCC file will feed a system that will then convert the data for import into Viewstar.
- Symetra will be modifying internal applications at the same time ACS is developing the capture application and output file programming. It is possible that some requirements will be altered during the development phase.

5. Assumptions and Dependencies

- Basic rules of document type identification utilized in RSNB Chase processing will remain in place.
 - Income Annuities application will not be changed and there will be no need for testing it during this development process.
-

SCHEDULE 4
SERVICE RATES

Symetra Project Rate Card

ACS Job Title / Labor Category	[***] Rates				Monthly Rates		3 Month Rates		6 Month Rates	
	Symetra-site	ACS-site	Near-shore	Off-shore	ACS-Site (On Shore)	ACS (Off-shore)	ACS-Site (On Shore)	ACS (Off-shore)	ACS-Site (On Shore)	ACS (Off-shore)
Applications Programmer	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]
Business Analyst	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]
Communications Hardware Specialist	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]
Communications Network Specialist	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]
Communications Software Specialist	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]
Computer Systems Analyst	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]
Database Administrator (DBA)	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]
Database Analyst	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]
Database Architect	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]
Documentation Specialist	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]
Information Systems Engineer	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]
Network Design Engineer	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]
Project Manager	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]
Quality Assurance Engineer	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]
Security Systems Engineer	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]
Software Engineer	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]
Software Systems Specialist	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]
Storage Operations Specialist	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]
Storage Management Engineer	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]
System Administrator/Operator	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]
System Programmer	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]
Systems Engineer	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]
Tape Librarian	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]
Technical Architect	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]
Training Specialist	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]	\$ [***]
Bowne (Output Processing)	[***]	\$ [***]	[***]	[***]	[***]	[***]	[***]	[***]	[***]	[***]
IBM Consulting for Advanced DR	[***]	\$ [***]	[***]	[***]	[***]	[***]	[***]	[***]	[***]	[***]
Sun Professional Services for DR	[***]	\$ [***]	[***]	[***]	[***]	[***]	[***]	[***]	[***]	[***]

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SCHEDULE 4

- Travel time will not be billed to Symetra.
- The Service Rates set forth above do not include travel (*e.g.*, mileage, cab/bus/train fare, etc.), meals or other incidental travel expenses that may be incurred by ACS when performing the Other Services, and Symetra shall reimburse ACS for any such reasonable expenses so incurred. Notwithstanding the foregoing, Symetra will not pay for travel (*e.g.*, mileage, cab/bus/train fare, etc.), meals or other incidental expenses for local resources that are based within a fifty (50) mile radius of Symetra's headquarters or the NWSC, as applicable.

SCHEDULE 4

SCHEDULE 5
FEE REDUCTIONS AND CORRECTIVE ASSESSMENTS

1. General. Fee Reductions and Corrective Assessments are designed to encourage the consistent and timely delivery of Services and value to Symetra. Fee Reductions are not intended to compensate Symetra for damages, but rather to estimate the diminished value of the Services actually provided. The goal of Fee Reductions and Corrective Assessments is not to penalize ACS, but to provide a greater incentive to achieve the Agreement’s stated objectives and focus ACS on Symetra’s critical needs.

2. SLAs.

2.1 Initial SLAs. Attached to this **Schedule 5** is Table 1, which summarizes the SLAs and the corresponding SLRs and Weighting Factor allocations as of the Restatement Date.

2.2 Fee Reductions. The Fee Reductions for ACS’ failure to achieve any SLR shall be equal to the product of: (a) the Monthly At-Risk Amount, multiplied by (b) the Weighting Factor for the SLR that was missed. For example, given the following assumptions: (c) the Fees in the applicable month are One Million Dollars (\$1,000,000); (d) the Monthly At-Risk Amount therefore equals [***] Dollars (\$[***]) ([***] percent ([***]% of the Fees for that month); and (e) an SLR failure occurs with respect to an SLA having a [***] percent ([***]%) Weighting Factor, Fee Reductions would be calculated as follows:

Monthly At-Risk Amount	\$[***]
times	times
SLA Weighting Factor	[***]%
Fee Reduction	\$[***]

2.3 Earn-Back Rights. ACS may earn back [***] percent ([***]%) of any Fee Reductions earned in respect of an SLA that has a Weighting Factor that is less than [***] percent ([***]%) if the SLR for that SLA is achieved for three (3) consecutive Measurement Intervals following the Measurement Interval in which the last failure to comply with that SLR occurred.

2.4 Weighting Factors. The total of all Weighting Factors for all SLAs under this Agreement shall not exceed [***] percent ([***]%). The Weighting Factor for any single SLA shall not exceed [***] percent ([***]%). Symetra shall have the right to reallocate Weighting Factors among the SLAs on a quarterly basis upon sixty (60) days’ prior written notice to ACS.

2.5 Multiple SLA Failures. If ACS fails to achieve the SLR for any single SLA in two (2) or more consecutive Measurement Intervals, the Weighting Factor for the second, third, and subsequent consecutive Measurement Intervals shall be increased as follows:

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Second Measurement Interval [***]x the Weighting Factor

Third and subsequent Measurement Intervals [***]x the Weighting Factor

2.6 Limits on Fee Reductions. The Fee Reductions in any single month shall not exceed the Monthly At-Risk Amount.

2.7 Interrelated SLAs. If ACS fails to achieve an SLA and, following such failure, a Root-Cause Analysis reveals that: (a) such failure would not have occurred but for ACS’ failure to achieve a separate SLA; and (b) such SLA otherwise would have been achieved, ACS shall not be obligated to pay any Fee Reductions associated with its failure to achieve such SLA. For example, if ACS has failed to achieve the batch processing SLA and a Root-Cause Analysis reveals that: (c) the batch processing SLA would not have been missed but for ACS’ failure to achieve the end-to-end network availability SLA; and (d) the batch processing SLA otherwise would have been achieved, ACS would not be obligated to pay any Fee Reductions associated with its failure to achieve the batch processing SLA (but would be responsible for Fee Reductions associated with its failure to achieve the end-to-end network availability SLA).

3. Critical Milestones.

3.1 Establishment. Critical Milestones, Due Dates and Corrective Assessments shall be established by the Parties as provided in Section 2.12 of the Agreement. For the avoidance of doubt, Corrective Assessments shall not count toward satisfaction of the Monthly At-Risk Amount, and Corrective Assessments are not subject to earn-back rights.

3.2 Service Delivery Reference Manual. Corrective Assessments relating to the Service Delivery Reference Manual are as follows:

Critical Milestone	Due Date	Corrective Assessment
One-time Service Delivery Reference Manual update following the Restatement Date	December 1, 2009	\$[***]
Semi-Annual Service Delivery Reference Manual updates	Each April 1 and October 1 (excluding October 1, 2009) occurring prior to the Termination Date	\$[***]

3.3 Disaster Recovery. Corrective Assessments relating to Disaster Recovery are as follows:

Critical Milestone	Due Date	Corrective Assessment
Services restoration following the occurrence of a disaster recovery event	[***] following the declaration of a disaster recovery event	\$[***] one-time and \$[***] per day until Services have been restored

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SCHEDULE 5

Table 1: SLAs and SLRs and Weighting Factors as of the Restatement Date

Service Level Agreement	Performance Requirement	SLR	Weighting Factor %	Compound SLA*
Schedule 2F Help Desk				
Help Desk Responsiveness				
Speed-to-Answer	***	*** %	*** %	
Call abandonment rate	***	*** %	*** %	
Email response rate	***	*** %	*** %	
Voicemail response rate	***	*** %	*** %	
Incident Resolution				
First Contact Resolution of resolvable Incidents	***	*** %	*** %	
Incident closure notice (via e-mail and/or phone)	***	*** %	*** %	
Schedule 2C Distributed Computing				
Install, Moves, Adds and Changes — Workstations				
Peripherals, and Distributed Servers				
1-10 in a single request for new equipment or Software	***	*** %	*** %	
1-10 in a single request for new equipment or Software	***	*** %	*** %	
Urgent request or more than 10 in a single request or new remote server	***	*** %	*** %	
Software Installation				
Desktop/laptop remote server core image (e.g., OS, service packs, non-critical security patches) and other business Software, (e.g., Adobe Writer, Java, MS Project, Email Archive) in accordance with Symetra policies.	***	*** %	*** %	
Schedule 2B Data Center				
System Availability				
System availability — production systems	***	*** %	*** %	
System availability — non-production systems	***	*** %	*** %	
Batch Processing ***				
Scheduled production batch-marker jobs	Per scheduled time	*** %	*** %	
Scheduled production batch-all other batch jobs	Per scheduled time	*** %	*** %	
Month end production batch	Complete jobs per Symetra’s approved schedule	*** %	*** %	
Demand production batch	***	***	*** %	
General Administrative Functions				
Setup or modify job scheduler definition and dependencies	***	*** %	*** %	
One-time schedule change for existing scheduled jobs	***	*** %	*** %	
Mid-Range and Mainframe System Administration				
Notification of sustained average daily CPU utilization	***	*** %	*** %	
Storage administration requests (e.g., allocate additional storage resources; administration requests for work packs, pools, etc.) per Symetra’s approval	***	*** %	*** %	

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

Service Level Agreement	Performance Requirement	SLR	Weighting Factor %	Compound SLA*
Capacity/performance trend analysis and reporting	***	***%	***%	X

Database Administration				
Instance creation and refresh	***	***%	***%	X

Create user ID, grants, revokes, create tablespace, other data definition requests	***	***%	***%	X

Schema changes and stored procedures	***	***%	***%	
Delivery of Symetra database documentation, audit and performance/capacity reports	***	***%	***%	

Schedule 2D Data Network Services				
Network Availability				
End-to-end availability — critical locations	***	***%	***%	
Remote office availability	***	***%	***%	
Internet access availability	***	***%	***%	
LAN availability for offices with LAN switch services	***	***%	***%	
Network Administration Services				
Data network service reporting per Symetra requirements	***	***%	***%	
Implementation of firewall changes related to changing, adding/deleting firewall rules.	***	***%	***%	X
Security Intrusion Detection				
Notify Symetra of any NIDs and HIDs related events	***	***%	***%	
Security Penetration Services				
Deliver remediation plan that addresses identified penetration testing vulnerabilities	***	***%	***%	

Schedule 2E Voice Services				
Telephony Communications Service Availability				
Overall voice Services	***	***%	***%	
IMACs				
Symetra headquarters IMACs (1-5 requests)	***	***%	***%	
Symetra headquarters IMACs (6+ requests)	***	***%	***%	
Remote location IMACs	***	***%	***%	

Schedule 2A Cross Functional				
Incident Resolution				
Priority Level 1	***	***%	***%	
Priority Level 2	***	***%	***%	
Priority Level 3	***	***%	***%	
Priority Level 4	***	***%	***%	

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Service Level Agreement	Performance Requirement	SLR	Weighting Factor %	Compound SLA*
Root Cause Analysis for Priority Level 1 and Priority Level 2 Incidents	***	***]%	***]%	
Backup and Restore **				
Execute and complete incremental or differential daily backups	Time to execute and complete backup	***]%	***]%	
Execute and complete differential or full weekly backups	Time to execute and complete backup	***]%	***]%	
Execute and complete verify full/archive monthly backups	Time to execute and complete backup	***]%	***]%	
Execute and complete on-demand backups for single Instances	Time to execute and complete per agreed schedule	***]%	***]%	
Restoration				
SL1 data restore requests	***	***]%	***]%	
SL2 data restore requests	***	***]%	***]%	
Service Request Response				
Delivery of In-scope Service Request solution response-standard	***	***]%	***]%	
Delivery In-scope Service Request-project solution response	***	***]%	***]%	
Delivery of Out-of-Scope work order Services proposal	***	***]%	***]%	
Complete installation, testing and handover of Services	***	***]%	***]%	
System Software Refresh and Updates				
Deploy maintenance release or emergency maintenance release (e.g., XYZ Version 8.1.5 to XYZ Version 8.1.6) (e.g., security pack, bug patch)	***	***]%	***]%	X
Deploy maintenance release or emergency maintenance release of anti-virus/anti-spyware definition (e.g., XYZ Version 8.1.5 to XYZ Version 8.1.6)	***	***]%	***]%	X
Implementation of enhancement release	***	***]%	***]%	
Implementation of major release updates	***	***]%	***]%	
System/Security Administration				
Proposal (e.g., timelines, deliverables, assumptions and constraints, comprehensive and complete written documentation) for security remediation following discovery of a security risk (e.g., server configuration vulnerabilities, event monitoring discoveries)	***	***]%	***]%	
Account Administration				
New user account (up to 5 per request)	***	***]%	***]%	

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Service Level Agreement	Performance Requirement	SLR	Weighting Factor %	Compound SLA*
New user account (6-20 per request)	***	***]%	***]%	
New user account (21+ per request)	***	N/A	***]%	
Password resets	***	***]%	***]%	
Privilege changes	***	***]%	***]%	
Disable user account	***	***]%	***]%	
Terminate user account	***	***]%	***]%	
Asset Tracking				
Accuracy of asset database for Symetra Software and Symetra Equipment	***	***]%	***]%	
Accuracy of data for ACS Equipment and ACS Software	***	***]%	***]%	
Continuity and Disaster Recovery				
Disaster recovery testing	***	***]%	***]%	
Customer Satisfaction				
Periodic sample satisfaction	***	***]%	***]%	
Schedule 2G Output Processing				
Forms Coding, Creation and Maintenance				
New and modified form coding to be completed and available for system testing. This task is inclusive of dynamic and static forms.	Per negotiated code complete date as detailed in Symetra approved Service Request. It will not be considered missed if negotiated date passes due to Symetra actions.	***]%	***]%	
Move code or form to production	Per negotiated end date as detailed in Symetra approved Service Request. It will not be considered missed if negotiated date passes due to Symetra actions.	***]%	***]%	
Daily Production Processing				
Daily, weekly, monthly production print jobs – ACS Location	Print, package, postage, and mailing of discrete batch jobs completed [***] receipt in ACS Location provided the associated files are received by [***] local ACS Location time.	***]%	***]%	
Daily and weekly production print jobs – Bellevue contracts and policies	Print and provide for distribution of, contracts and policies by [***] receipt in Bellevue location FTP Server provided all files are received by [***] local ACS Location time.	***]%	***]%	
Daily, weekly, monthly production print jobs – Bellevue (all work except contracts, policies and checks)	Print and provide for distribution of discrete batch jobs completed by [***] receipt in ACS Location FTP server provided all files are received by [***] local ACS Location Time.	***]%	***]%	
Daily, weekly, monthly mainframe print queue jobs – Bellevue	Print and provide for distribution, of discrete batch jobs completed by [***] provided files are received by [***].	***]%	***]%	
Make form available to view on-line—iProof	Jobs successfully completed prior to [***] must be available for viewing by [***] Provided that all files are received at ACS Location prior to [***] local ACS location time.	***]%	***]%	

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Service Level Agreement	Performance Requirement	SLR	Weighting Factor %	Compound SLA*
Make form available to view on-line — archive	Jobs successfully completed must be available for on-line viewing [***] print file becomes available to print queue.	[***]%	[***]%	
Check processing -ACS Location	Print, package, postage, and mailing of discrete batch jobs completed [***] receipt in ACS Location provided file is received by [***] local ACS Location time.	[***]%	[***]%	
Check processing-Bellevue	Checks printed and available for distribution by [***] when job received no later than [***] on ACS FTP location provided check stock is available.	[***]%	[***]%	
Check processing — Bellevue special handling	Checks printed and available for distribution by [***] when job received no later than [***] on ACS FTP location provided check stock is delivered to print operation by [***].	[***]%	[***]%	
Quarterly and annual production print	Print, package, postage, and mailing completed per negotiated schedule as detailed in Symetra/ACS operational meetings.	[***]%	[***]%	
Returns for mail ruined during processing and handling	Recreate and mail by [***] Mail ruined during pre-sort process will be delayed an additional [***].	[***]%	[***]%	
Testing				
Provide test print and on-line viewing of test jobs.	[***]	[***]%	[***]%	
Quality Assurance				
All post-production output received by Symetra clients are readable, packaged with proper collateral, void of fulfillment or insertion errors.	[***]	[***]%	[***]%	
Schedule 2H Content Management				
Image Archive				
Online viewing	[***]	[***]%	[***]%	
Capture Management				
Scanning	[***]	[***]%	[***]%	
Indexing	[***]	[***]%	[***]%	

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Service Level Agreement	Performance Requirement	SLR	Weighting Factor %	Compound SLA*
Timeliness of turnaround – front-end note: If any performance target of this SLR is missed, the entire SLR is considered missed	[***]	[***]%	[***]%	
Timeliness of turnaround-back-end	[***]	[***]%	[***]%	
Fiche conversion	[***]	[***]%	[***]%	
Records retention and destruction	[***]	[***]%	[***]%	
Requests for originals	[***]	[***]%	[***]%	

Symetra and ACS will mutually agree in writing to the Spec Sheet parameters. Any Spec Sheet modifications will be agreed to by the Parties in writing.

- *

SLAs that include multiple service measures; ACS will provide transparency to the individual service measurements as requested.
- **

At six months from the Restatement Date and quarterly thereafter as part of the established governance process, Symetra and ACS will review the SLR performance achieved during the immediately preceding three (3) months. If SLR performance in each of the three (3) preceding months exceeded the then effective SLRs, the arithmetic average of such SLRs will become the new SLR effective the following month not to exceed 99%. If in any one of the (3) months under review the actual performance is below the then effective SLR, no change will be applied.
- ***

Batch process letter of understanding regarding batch job LPA10416 will be finalized before the end of the first quarter of Contract Year one (1).

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SCHEDULE 6
IN-SCOPE SECURITY SERVICES

Without limiting the other terms and requirements set forth in the Agreement (including, in particular, those set forth in **Article 13** of the Agreement), this Schedule summarizes the security-related Services that are included in the scope of the Services. For the avoidance of doubt, these security-related Services are deemed to include the resources, processes, and technologies required to deliver such Services.

Service	Scope of Services
Disaster recovery Services	<ul style="list-style-type: none">• Scope in accordance with Symetra Service continuity requirements.
Backup / restore Services	<ul style="list-style-type: none">• Mainframe systems.• Mid-range systems.
Identity and access management	<ul style="list-style-type: none">• Mainframe and midrange access Services (account administration).• Identity and password management.• “Extranet access management” Services.
Data encryption Services	<ul style="list-style-type: none">• Encryption Services for in-scope Blackberry devices.• Desktop / laptop encryption Services.• On-demand portable media encryption via appropriately configured End-User devices.• Digital certificate provisioning and management.• Managed file transfer via Tumbleweed appliance.• Demand-based email encryption.• Wireless encryption Services.
Risk assessment Services	<ul style="list-style-type: none">• Annual risk assessment via ACS’ existing program.
Penetration and vulnerability testing Services	<ul style="list-style-type: none">• Monthly vulnerability Services.• Penetration testing Services.• Patch management.
Threat management Services	<ul style="list-style-type: none">• Proxy Services.• Email filtering / SPAM control.• Antivirus.• Anti-malware/spyware.
Perimeter	<ul style="list-style-type: none">• Firewall Services.• Network and host intrusion detection.• Router Services.• VPN Services.
Environment security	<ul style="list-style-type: none">• Physical security Services for ACS facilities.
Change Management	<ul style="list-style-type: none">• Change management Services provided in accordance with Symetra’s control objectives.
Technical architecture	<ul style="list-style-type: none">• Reference architecture and best practices for securing infrastructure used to deliver the Services.

SCHEDULE 6

SCHEDULE 7
AFFILIATES OF SYMETRA

1. Symetra Financial Corporation
2. Symetra National Life Insurance Company
3. First Symetra National Life Insurance Company of New York
4. Symetra Assigned Benefits Service Company
5. Symetra Administrative Services, Inc.
6. Symetra Securities, Inc.
7. Symetra Services Corporation
8. Symetra Investment Services, Inc.
9. Clearscope Funding Corporation
10. WSF Receivables I LLC
11. TFS Training & Consulting, Inc.

SCHEDULE 7

ATTACHMENT A
BENCHMARKING PROCEDURES

1. Initiation of Benchmarking Procedures. Subject to the timing restrictions set forth in **Section 3** below, if Symetra believes that the Fees are not reflective of the industry's best rates, or believes that the SLRs are not reflective of the industry's best practices, then Symetra shall have the right to initiate the benchmarking procedures set forth in this Attachment. If Symetra wants to challenge the competitiveness of the Fees, Symetra shall deliver to ACS a written notice requesting that the Parties meet to discuss Symetra's concerns. ACS shall meet with Symetra within fifteen (15) calendar days following ACS' receipt of such notice from Symetra, and the Parties shall exchange any and all relevant information pertaining to the Fees that relate to the items being challenged. The Parties shall have thirty (30) calendar days from the date of such meeting to conclude such discussions. If the Parties agree as a result of such discussions to modify the terms of this Agreement, the Parties will develop and execute an amendment that reflects such agreed modifications in accordance with **Section 19.6** of the Agreement. If the Parties' discussions do not result in agreement within such thirty (30) calendar day period, then Symetra shall have the right to invoke the formal benchmarking procedures set forth below.

2. Benchmarking; Benchmarking Costs. Any benchmarking process initiated hereunder will be conducted by an independent, industry-recognized benchmarking service provider ("**Benchmarking**") designated by Symetra from among the list of acceptable Benchmarkers set forth below in this Section or otherwise agreed to by the Parties in writing. ACS and Symetra agree that the following companies are acceptable to act as the Benchmarking: Gartner, Compass and Equaterra. [***]

3. Benchmarking Procedures. At any time after the first Contract Year, Symetra may initiate a benchmark to compare the Fees with those paid by other outsourced organizations for either: (a) if the Parties are unable to reach agreement on a market rate adjustment for a definable Services unit as provided in **Section 6.2.6** of the Agreement, the definable Services unit; (b) any one (1) or more Service Tower(s); or (c) the totality of the Services, provided that a benchmark shall not be initiated more than once in any rolling one (1) year period. The benchmark must be concluded not later than ninety (90) days following Symetra's initiation thereof, accordingly, not later than thirty (30) calendar days following Symetra's initiation of the benchmarking process, the Parties shall have met with the Benchmarking and reached agreement upon a detailed plan for implementing the benchmark (including timelines for ACS' submission of data to the Benchmarking). The benchmarking process shall be designed to avoid disruptions in delivery of the Services and adverse impacts on ACS' ability to provide the Services in accordance with the SLRs.

The Benchmarking, with input from the Parties, will determine what factors are relevant for purposes of conducting the benchmark and shall "normalize" all data to obtain relevant comparisons for purposes of the benchmark. Normalization factors to be taken into consideration by the Benchmarking may include, without limitation: (a) geographic location of the peer companies; (b) industry differences affecting information technology costs; (c) economies of scale; and (d) work-

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ATTACHMENT A

load and complexity factors (including operating environment). Other normalization factors may include, without limitation: (e) the SLRs offered; (f) duration and nature of the contractual commitment; (g) volume of services being provided; (h) contractual terms, conditions and allocation of risk; (i) the investment made by the provider in the customer's equipment and personnel; (j) appropriate overhead; and (k) provisions to ensure the unique factors of each deal are taken into account by the Benchmark, including out-of-scope deliverables.

If ACS fails to provide data or otherwise comply in a timely manner with the requirements set forth in the mutually agreed benchmark plan, ACS shall have a period of seven (7) calendar days following its receipt of written notice from Symetra regarding such failure during which to provide such data or comply with the agreed plan. If the failure exceeds ninety (90) calendar days, without limiting any other rights and remedies that may then be available to Symetra, Symetra shall have the right, at its option, to terminate the Agreement in its entirety or to terminate relevant Service Tower(s) only. In connection with any such termination, Symetra shall not be liable for any Termination Fees or other cost, expense, penalty or liability whatsoever (except that Symetra shall pay any invoices received for Services performed prior to such termination for the applicable Services being terminated).

4. Review of Benchmark Results.

(a) General. The Benchmark shall provide a report on the results of the benchmark to both Symetra and ACS. Within fifteen (15) calendar days following receipt of the Benchmark's report, Symetra and ACS will meet to jointly review the benchmark results.

(b) Fee Disparities. If the Benchmark's report concludes that the then-current aggregate Fees for any benchmarked Service is greater than the Benchmark's market-based average aggregate fees for such Service then: (i) if the difference between the rates payable hereunder and the rates identified by the Benchmark (the **"Rate Differential"**) is [***] percent ([***]%) or less, the Fees payable hereunder shall remain unchanged; (ii) if the Rate Differential is greater than [***] percent ([***]%), then the Fees payable hereunder shall be reduced by an amount necessary to cause the Rate Differential to be [***] percent ([***]%). Any adjustment in Fees will be effective on the date the report is provided to Symetra and ACS.

5. General Agreement of Cooperation. The Parties acknowledge that the benchmarking procedures described in this Attachment will require further definition and clarification as the Parties begin actual implementation of the benchmark. The Parties shall cooperate in good faith with one another and with the Benchmark to reach reasonable and timely agreements on such further definition and clarification. To the extent the Benchmark reasonably establishes that certain definitions, procedures and methodologies are widely used in information technology benchmarking, the Parties agree to generally rely on the Benchmark's definitions, procedures and methodologies for guidance in reaching agreement. Further, the Parties acknowledge that in reaching the final results of the benchmark, the Benchmark will be required to exercise its professional judgment and discretion in certain matters and, assuming such judgments are within established industry practices for information technology benchmarking, the Parties will defer to the conclusions of the Benchmark.

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ATTACHMENT A

ACS acknowledges that Symetra views the benchmark procedure described in this Schedule as a critical inducement to Symetra's agreement to many of the terms of this Agreement, including the Term and termination rights provided for in the Agreement, and therefore ACS agrees that it will cooperate in good faith to accomplish the objectives of the benchmark procedure for the benefit of Symetra.

6. Benchmark Metrics. At their highest level of classification, the Service Tower Services to be provided by ACS are the Service Towers identified in **Section 2.2.1** of the Agreement. ACS will be apprised of the specific Services or sub-Services (metrics) that will be included in the scope of the benchmark sufficiently in advance of the benchmarking study so that ACS can establish administrative processes to capture the necessary metric data. The exact metrics to be included in the benchmark study will be contingent upon: (a) the detail in which the Benchmarkers maintains cost, pricing and other relevant data within its database; and (b) ACS' ability to capture pricing and other relevant information at the desired level of detail. The following table is shown solely as an example of the types of metrics that may be included in the benchmarking study:

Service Tower Services	Possible Benchmark Service/Sub-Service
Help Desk or Call Center	Cost per contact Cost per call
Desktop Management	Cost per seat (hardware, standard software) Cost per seat (maintenance and support)
Distributed Computing Services and Web Hosting Services	Cost per Server Unix Operation & Maintenance Cost per server NT Operation & Maintenance Cost per AS400 system operations and maintenance Cost per kGEMS

ATTACHMENT A

ATTACHMENT B
SYMETRA SITES AND SYMETRA EQUIPMENT

Symetra Sites:

Office City Location	Address
Plano , TX	500 N Central Expressway, Suite 250, Plano, TX 75074
San Diego, CA	1455 Frazee Rd., Suite 310, San Diego, CA 92108
Cincinnati, OH	463 Ohio Pike, Suite 307, Cincinnati, OH 45255
Symetra Headquarters	777 108th Avenue NE, Bellevue, WA 98004
Indianapolis, IN.	3600 Woodview Trace, Suite 301, Indianapolis, IN 46268
Boston, MA	50 Congress Street, Suite 620, Boston, MA 02109
South Windsor (Hartford), CT	1170 Ellington Road, South Windsor, CT 06074
Exton (Conshohocken), PA	1 E. Uwchlan Ave. Suite 303, Exton, PA 19341
Pittsburgh (Bethel Park), PA	2000 Oxford Drive Suite 490, Bethel Park, PA 15102
Atlanta (Norcross), GA	3740 Davinci Court Suite 350, Norcross, GA 30092
Miami, FL	7300 Corporate Center Dr. Suite 205, Miami, FL 33126
Itasca, IL	500 Park Blvd. Suite 1245, Itasca, IL 60143

Symetra Equipment:

1. ***Symetra-Owned Equipment:*** Symetra owns the AT&T Partner Telephony Systems and all telephony peripherals installed in the Boston, MA and Exton, PA offices as well as two (2) Secure IBM Infoprint 1532N MICR printers located in Bellevue, WA in Symetra/ACS/Xerox print center as of the Restatement Date.
2. ***Symetra-Leased Equipment:*** None as of the Restatement Date.

ATTACHMENT B

ATTACHMENT C
TRANSITION PLAN

A Transition Plan relating to the re-solutioning of certain of the Services is attached hereto as of the Restatement Date. If applicable, additional Transition Plans may be developed by the Parties as provided in **Section 2.3.1** of the Agreement and attached hereto.

ATTACHMENT C

ATTACHMENT C
TRANSITION

-1-

SERVICES RE-SOLUTIONING TRANSITION PLAN

1. Overview. This Transition Plan describes the Transition Services that will be provided by ACS beginning on the Restatement Date. With Symetra's assistance, ACS shall accomplish the Transition in a transparent, seamless, orderly and uninterrupted manner, all as described in **Section 2.3** of the Agreement.

2. Definitions. For purposes of this Transition Plan, each of the following terms shall have the meaning indicated below:

- **"Detailed Transition Plan"** means the detailed plan for the Transition, which plan shall be developed as described in **Section 4(b)** of this Transition Plan.
- **"Detailed Transition Schedule"** means a detailed schedule, developed and maintained utilizing the Microsoft Project software, that includes dates and activities involved in the performance of the Detailed Transition Plan, with detailed action steps, milestones, and deliverables on a Service Tower-by-Service Tower basis.
- **"Interim Transition Plan"** means the interim plan for the Transition, which plan is set forth on the attached **Exhibit 1**.
- **"Transition"** means the transition from the manner in which the Services were being provided prior to the Restatement Date to the manner in which the Services will be provided as described in this Transition Plan.
- **"Transition Fees"** means the total Fees for the Transition that are payable to ACS pursuant to **Schedule 3**.

For the avoidance of doubt, "Transition Plan" means and includes: (a) the terms of this document, including the Interim Transition Plan until the Detailed Transition Plan is developed and approved by Symetra as provided in **Section 6** below; and (ii) thereafter, the terms of this document (excluding the Interim Transition Plan) and the Detailed Transition Plan.

3. General. ACS shall perform the Transition Services that are ACS performance obligations under the Transition Plan and shall take primary responsibility for coordinating the activities of both Parties as necessary to ensure completion of the Transition on schedule with no or minimal disruption or degradation of Services to, or disruption to the business of, the Symetra enterprise. The Transition shall be performed commencing upon the Restatement Date and ending upon Symetra's acceptance pursuant to **Section 6** that the Transition has been satisfactorily completed.

4. Plans.

(a) Interim Transition Plan. The high-level requirements for the Transition are set forth in the Interim Transition Plan. Once completed and approved by Symetra, the Detailed Transition Plan will supersede the Interim Transition Plan.

(b) Detailed Transition Plan. ACS shall provide to Symetra as soon as reasonably possible, but no later than as specified in the attached **Exhibit 2**, a fully detailed written draft of the proposed final Detailed Transition Plan. The Detailed Transition Plan shall include the projects, subprojects, activities, both Parties' responsibilities, dependencies, timelines, milestones, Transition Critical Milestones (as defined below), work streams, resources,

deliverables, Acceptance Criteria and readiness activities necessary to effectuate the Transition Plan pursuant to all Transition Critical Milestones in a manner that is consistent with:

- the Interim Transition Plan;
- the Transition Critical Milestones; and
- the obligations set forth herein.

(c) Supplemental Transition-Specific Plans. ACS shall provide to Symetra as soon as reasonably possible following the Restatement Date the following and any other mutually agreed to items:

- (1) A Change Management Plan, which shall include or define the following:
 - Program change management process;
 - Roles and responsibilities;
 - Change control board (CCB); and
 - Change request tracking and reporting.
- (2) A Communications Management Plan, which shall define the following:
 - Program structure, including program governance, organization, and roles and responsibilities;
 - Program communication schedule;
 - Program contacts;
 - Issue and action management process; and
 - Escalation management process.
- (3) A Schedule Management Plan, which shall define the following:
 - Schedule development;
 - Schedule management;
 - Schedule management roles and responsibilities; and
 - Schedule change control.
- (4) A Risk Management Plan, which shall define the following:
 - Risk definition;
 - Risk tracking tool;
 - Risk management process;
 - Risk management roles and responsibilities;
 - Risk escalation process; and
 - Key risk mitigation activities.
- (5) A Quality Management Plan, which shall define the following:
 - Quality management events;

- Quality management roles and responsibilities; and
- Quality management schedule.

5. Transition Fees. Unless otherwise expressly agreed in writing by the Parties through the Change Management Procedures, the Transition Fees are the total amounts payable by Symetra for, or otherwise in relation to, the Transition.

(a) The milestones for the Transition (“**Transition Milestones**”), some of which shall be designated as Critical Milestones for the Transition (“**Transition Critical Milestones**”), are set out in the table included in the attached **Exhibit 2**.

(b) ACS shall receive a day-for-day extension, or other extension period as may be agreed by the Parties in writing, for each of the impacted Transition Critical Milestone Due Dates which are directly caused by a failure by Symetra (or any third party controlled by Symetra) to expressly perform an express Symetra performance obligation as specified in detail in the Detailed Transition Plan.

6. Transition Acceptance. In respect of each deliverable required to be delivered by ACS as part of the Transition as specified in the Detailed Transition Plan (each, a “**Deliverable**”), ACS shall include the Acceptance Criteria reflecting the requirements of **Section 6(b)** below within the Detailed Transition Plan. After Symetra has approved the Detailed Transition Plan, any subsequent changes to the Acceptance Criteria, and subsequent dependencies or timing issues, shall be agreed between the Parties in accordance with the Change Management Procedures.

The Acceptance Criteria will, where appropriate, include the testing procedures and criteria for testing whether or not the Deliverable in question meets the relevant requirements (as set out in this Schedule or otherwise agreed between the Parties), including:

- (a) details of the criteria to be met and the results which must be produced if the Deliverable is to be considered to have met the Acceptance Criteria; and
- (b) the identity of the Party who shall undertake the acceptance tests.

7. Transition Reporting. ACS shall provide to Symetra a weekly written report, and an in-person oral presentation, as to the progress status with respect to completion of the activities and projects associated with the Transition until each of ACS’ responsibilities thereunder has been completed. Such reports shall be in the format jointly developed by the Parties in accordance with **Section 2.11** of the Agreement.

ACS shall provide weekly updates on activities scheduled during the current agreed-upon reporting period, activities planned for the next agreed-upon reporting period, activities not completed as planned and the associated corrective action plan, outstanding issues affecting the progress of the Transition Plan, change control activity (including the cumulative changes, approved changes, rejected changes, and changes in progress), concerns, and recommendations.

Symetra and ACS will jointly develop the Transition report format within the first thirty (30) Business Days after the Restatement Date, which format shall, unless otherwise mutually agreed, include the following:

- (a) Performance of Transition activities against the Detailed Transition Plan, including task description, key person responsible, scheduled completion date, expected completion date, completion status, percentage of completion, and actual completion date.
- (b) Milestones achieved and/or not achieved and, where not achieved, the planned actions to address the failure.
- (c) Risks and issues associated with the Transition and plans and actions undertaken or planned to be undertaken to mitigate such risks and issues.
- (d) Any proposed changes to the current Detailed Transition Plan.
- (e) Such other information and planning as is reasonably necessary to ensure that all Transition activities are completed on schedule.

8. Transition Schedule Changes.

8.1 Symetra Requested Changes. Upon written notice from Symetra specifying that Symetra desires ACS to suspend, extend or modify the timing of Transition activities, ACS will accommodate such request for the requested period of time. The Due Dates for the Transition Critical Milestones and other date-specific activities set out in the Interim Transition Plan and the Detailed Transition Plan shall be extended on a day-for-day basis, or such other duration as agreed between the Parties, equal to the length of the Transition schedule extension, suspension or modification requested by Symetra. All such changes will be subject to the Change Management Procedures.

8.2 Financial Impacts. For all Transition suspensions, extensions or modifications under **Section 8.1**, the Parties will document such changes, and the impacts thereof, using the Change Management Procedures. For all such Transition changes, ACS shall use commercially reasonable efforts to maintain the availability of the ACS Transition team and Symetra shall not be charged any additional Transition Fees or other Fees as a result thereof. If a suspension, extension or modification is requested by Symetra, the timing of reengagement of ACS Transition resources will be dependent upon the availability of those resources that were redeployed as a result of a Symetra-requested change.

9. Transition Management. The ACS Transition manager is responsible for integrating the work activity across the multiple Transition program work streams during the period of Transition. Key Transition Deliverables to be produced and managed by ACS throughout this process include:

- (a) The Detailed Transition Plan.

- (b) A Detailed Transition Schedule.
- (c) The Supplemental management plans described in **Section 4(c)** of this Transition Plan.
- (d) Weekly status reports to update key stakeholders for Symetra and ACS on Transition progress and issues.
- (e) An issue log providing a summary of issues that must be addressed to ensure the Transition is successful and timely.

Exhibit 1
Interim Transition Plan

1.1 Transition Methodology. This Interim Transition Plan serves as a high-level overview of the requirements and necessary tasks associated with the Transition. This provides the basis for the development of the more specific Detailed Transition Plan to be developed by ACS following the Restatement Date.

In addition to all obligations set forth in this Transition Plan, the roles, responsibilities and project management processes used to manage the Transition are described in ACS' supplemental set of management plans.

1.2 Transition Governance Team. The table below outlines the proposed roles and responsibilities of the Transition governance team. The Parties will convene within thirty (30) Business Days following the Restatement Date to confirm specific Transition governance roles and responsibilities.

Transition Role	Transition Responsibility
Transition Sponsors	<ul style="list-style-type: none">• Overall Transition leadership• Visible executive support of Transition goals and objectives• Resolution of escalated issues• Support of Transition teams
Transition Lead Team (made up of the four (4) positions described immediately below)	<ul style="list-style-type: none">• Detailed Transition Plan approvals• Final Management Plan approvals• Detailed Transition Schedule approvals• Confirm Transition scope and objectives• Resource allocation• Resolution of escalated issues• Key decision approvals• Function as Transition Change Control Board• Meet regularly with Service Tower Transition managers• Visible support of Transition teams
Symetra Transition Executive	<ul style="list-style-type: none">• Manage overall Transition relationship with ACS and work with ACS SBU manager• Approval point for Transition Plan• Approval point for critical deliverables• Approval point for Transition acceptance sign-off• Communicate Transition information to Symetra's executive team• Resolve escalated issues
ACS SBU Manager	<ul style="list-style-type: none">• Foster strong, reliable communications within Transition team and Symetra• Oversight and coordination of all Transition-related contract activities• Implement governance model for ongoing relationship with Symetra

Transition Role	Transition Responsibility
Symetra Transition Manager	<ul style="list-style-type: none"> Contract budget responsibility Assume responsibility for operations on Commencement Date Oversight of Symetra's Transition activities Obtain appropriate Symetra Transition team staffing Interface with ACS Transition manager for Transition-related activities Assist ACS Transition manager with development of the detailed Transition Plan, schedule and supplemental management plans Report status of Symetra Transition activities Attend and contribute to required Transition meetings
ACS Transition Manager	<ul style="list-style-type: none"> Oversight and coordination of Transition activities Obtain appropriate Transition management team staffing Develop, obtain sign-off, execute and maintain detailed Transition plan Develop, obtain sign-off, execute and maintain supplemental management plans Develop, obtain sign-off, execute and maintain Transition schedules Serve as the primary interface to Symetra and ACS Transition teams Develop and publish applicable Transition status reports Conduct required daily and weekly Transition status meetings Execute formal Transition closure process, including acceptance sign-offs, satisfaction surveys and lessons learned feedback sessions

Table — 1 Transition Governance Roles and Responsibility

1.4 Symetra Transition Staffing Requirements.

Symetra Role	Responsibilities and Skill Set Required	Hours per Week
Symetra Transition Manager	<ul style="list-style-type: none"> Approve Transition Plan and schedule Manage Symetra's obligations under the Transition Plan Work with ACS Service Tower Transition manager for Service Tower- related Transition activities Help ACS Transition manager develop, execute and maintain Detailed Transition Plan, management plans and Detailed Transition Schedule Attend and contribute to required Transition meetings. 	100 percent of one person's time is required
Transition Team Members (a limited number of	<ul style="list-style-type: none"> Participate in testing and production cutover activities as required 	10-30 percent of one person's time

Symetra Role	Responsibilities and Skill Set Required	Hours per Week
Symetra resources will comprise the core Transition team from Symetra and additional Symetra Transition resources will be allocated as required for various project phases)	<ul style="list-style-type: none"> Provide input to ACS knowledge transfer activities 	is required for each operational area

2.0 Transition Approach. The following descriptions summarize the Transition approach.

2.1 Data Center Services.

2.1.1 Server Monitoring and Management Location and Tool Changes. ACS will move monitoring responsibility from the NW Service Center located in the US to similar facilities in India and Mexico. ACS support staff will conduct knowledge transfer through a combination of onsite visits and web conferences.

In order to enhance the management and reporting of the environment, ACS will implement the following tools:

- BladeLogic (replacement for SMS)
- NimSoft NimBUS
- Athene
- EMC Backup Advisor

The table below summarizes the overall Transition approach to install each of the tools. Given the server image volume (371), ACS estimates the duration of the tools rollout to be approximately two (2) months. During detailed planning, ACS will work with Symetra to determine the optimum time to complete the rollout.

Tool	Implementation Approach
BladeLogic	<ul style="list-style-type: none"> Configure BladeLogic Hub server Import servers into tool Conduct end-to-end connection testing
NimBUS	<ul style="list-style-type: none"> Install NimBUS Hub software Install and test probes
Athene	<ul style="list-style-type: none"> Test approach Install agents on servers Add servers as nodes to System Manager Configure Capacity Reporting
Backup Advisor (formally WysDM)	<ul style="list-style-type: none"> Complete preparatory activities Install server at data center Install NetBackup agents Configure reporting

Table 2—Tool Installation Approach

2.1.2 Virtualization. ACS will increase the number of VMWare instances from approximately 157 to approximately 271 by refreshing the existing 11 VM virtual hosts with improved multi-core CPU processing server hardware and leveraging the performance gains from the recently released VMware ESX 4.0 software version known as vSphere 4.

At the start of Transition, ACS will order the required hardware. Concurrently with this activity, ACS will run capacity planner for approximately thirty (30) days to validate the VM server candidates and finalize the virtual host server configurations. Then ACS will rack, install and configure the VM hosts. Finally, ACS will move approximately 114 images to the VM Hosts. Given this number, ACS expects the data migration to be approximately six (6) months after the VM hosts are configured. However, ACS will confirm or modify this time estimate based on detailed Transition planning in collaboration with Symetra. The inputs that ACS will gather during planning will include outage time constraints from the application business owners, server move group dependencies, and dependencies and constraints on other projects. ACS will follow the Change Management Procedures throughout Transition and will limit the number of simultaneous changes to the environment in order to mitigate the risk of any problems.

For virtual host servers that are targeted for the EMC vCenter Lifecycle manager product, ACS will install and enable this feature approximately two (2) to three (3) weeks after the Virtual Host Server is production ready.

ACS will perform the EMC vCenter Lab manager installation, set-up, and configuration of VMware vCenter Lab Manager 3.0 Edition product by repurposing a minimum of three (3) existing Virtual Host Servers to establish the environment. ACS assumes service availability expectations only apply to the ESX Host Server. ACS expects this to take approximately forty-five (45) to sixty (60) days after the server hardware is available to be repurposed.

2.1.3 Refresh Server Hardware. ACS will replace servers that are not planned for virtualization according to the refresh requirements set forth in **Attachment F**. ACS will begin installation and configure these servers within approximately two (2) months following the Restatement Date. ACS will work with Symetra to determine the optimum time to cutover production to the refreshed environment. Some of these refreshed servers will be used to facilitate the upgrade to the Exchange 2007 environment. The messaging upgrade is dependent on this server refresh.

2.1.4 SAN Upgrade. ACS will procure the SAN frame during the Transition period. ACS will provision the SAN frame, install it at the Symetra data center, and then move the data in parallel with the virtualization project. During detailed planning, the Parties will determine when specific server instances and their

associated storage will move over an estimated six (6)-month timeframe. The SAN hardware is also a requirement for the move to Exchange 2007 and the backup pool storage upgrade.

2.1.5 Backup Infrastructure Upgrade. ACS will upgrade the backup infrastructure with the following changes to the environment:

- Upgrade from LTO 2 to LTO 4
- Upgrade the server from a Windows to a Unix platform
- Include addition of backup to disk storage

ACS expects to complete this activity within four (4) months following the Restatement Date.

2.1.6 Messaging. ACS will virtualize and upgrade the messaging environment to Exchange 2007. ACS will build the target environment in Hillsboro, OR. This environment will be part of the refresh and virtualization efforts discussed above. ACS will move mailboxes using native Exchange tools and use a standard over-the-wire migration to this data center. ACS will work with Symetra to define the migration groups. Then ACS will conduct the migration in a phased manner, starting with a small pilot of IT users. Currently, ACS estimates the migration will take three (3) weeks after the infrastructure is available.

2.1.7 Mainframe Processor Refresh. ACS will refresh the mainframe from a z890 to a z10 zSeries processor by June 2010. ACS will begin procurement and planning to meet this date. After procurement, ACS will install the mainframe and perform customization. The mainframe location will remain the same and ACS will run cables to the new environment.

2.1.8 Mainframe DASD Upgrade. ACS will upgrade the DASD from DMX1 to DMX4 by June 2010. ACS will provision and plan the upgrade to meet this date. Once the new frame is provisioned and installed, ACS anticipates three (3) weeks to migrate the data. During detailed planning, ACS will determine whether to use either TDMF or EMC's SRDF technology to migrate data between the frames.

2.1.9 Boundary Services and Email Encryption. ACS will transition Symetra off the Mail Marshal solution by the end of the Mail Marshal contract date, May 31, 2010. Approximately two (2) months prior to decommissioning Mail Marshal, ACS will begin the implementation of an Ironport solution. The implementation includes defining policies, implementing them with Cisco, testing and running the service in parallel for some period before cutover. Symetra will have the encryption service included at the cutover to Iron Port.

2.2 Distributed Computing Services. Upon renewal, ACS will use the LogMeInRescue tool to assist End-Users with desktop support. This service will be available at the start of Transition.

2.3 Data Network Services. Currently, ACS is monitoring network devices for up/down status. With the implementation of additional tools, the ACS network operations center will be able to gather additional data on devices. The Transition approach is as follows:

- Load devices into Voyence configuration management tool
- Load devices into SevOne for fault management and performance management
- Load devices into AppCritical for end-to-end performance testing
- Verify devices in asset management system
- Update network documentation as needed

Since ACS already has access to these devices, ACS estimates that the rollout of the new tools will be complete within sixty (60) days following the Restatement Date. Over the first thirty (30) days following the Restatement Date, ACS will gather data for new reports and provide Symetra with the reports in accordance with the usual report delivery schedule.

2.4 Voice Network Services. ACS will implement the Reliatel tool for voice management as part of Transition. ACS estimates that this rollout will take sixty (60) days following the Restatement Date. Since ACS already has network connectivity established between Symetra and ACS, this implementation is relatively short. Prior to the rollout, ACS will validate that the Symetra PBX is connected to the Symetra network and has a NIC available. The NIC will allow the ACS VoIP team to connect to the PBX.

Once connected, the ACS VoIP team will configure Reliatel and set up reporting over the course of a week. During the following week, ACS will provide training on the tool to the support team.

2.5 Help Desk Services. The help desk will begin using the new Remedy solution for its ticketing system and will require training on this tool. There are no other changes to the current help desk Services.

Exhibit 2
Transition Milestones

The Detailed Transition Plan will designate some of the milestones listed below for the Transition as Transition Critical Milestones, and for each of these Transition Critical Milestones, a Due Date will be established. The Due Dates are subject to change based on mutual agreement of the Parties during detailed planning. The dates in the mutually agreed Detailed Transition Plan will supersede any dates referenced in this **Exhibit 2**. The Parties will convene no later than forty-five (45) calendar days following the Restatement Date to finalize the Detailed Transition Plan and the Detailed Transition Schedule, including identifying Transition Critical Milestones and Due Dates. All time durations in the table below are expressed in Business Days.

<u>Symetra Currently Scheduled Key Event</u>	<u>Description/Comments</u>	<u>Due Date</u>
Deliver Detailed Transition Plan and Detailed Transition Schedule	<ul style="list-style-type: none"> ACS developed and delivered Detailed Transition Plan that describes the specific Transition activities to be performed by ACS and Symetra during Transition. ACS developed and delivered Detailed Transition Schedule. 	Restatement Date [***]
Update Disaster Recovery Plan	As the environment at Symetra changes, ACS will update the Disaster Recovery plan accordingly.	Date dependant on environment changes (typically within [***] Business Days after the completion of the last infrastructure change associated with this Transition)
Security Risk Assessment	ACS and Symetra will conduct a joint assessment of the technical and non-technical risks in the Symetra environment based upon a comprehensive review of Symetra Risk Management policies and guidelines, and ACS will deliver a remediation roadmap. This roadmap will be used by Symetra and ACS in the governance process to manage the remediation of the identified risks.	Restatement Date [***]
AMP	The ACS management platform for problem, request, change management and reporting will be available.	Restatement Date [***]
ID Management	ACS will implement Novell ID management in the Symetra environment and integrate it with AD and Exchange.	Restatement Date [***]
Server Monitoring Transition	ACS will transition server monitoring responsibility from the current NW Service Center in the US to ACS' Mexico and India service locations.	Dependant on Server Tools and AMP completion
Server Tools Transition	ACS will install BladeLogic, Athene, NimBUS and Backup Advisor in the server environment.	Restatement Date [***]
Server Hardware Refresh	ACS will procure and begin installation of	Restatement Date

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

Symetra Currently Scheduled Key Event	Description/Comments	Due Date
	approximately fifty-six (56) servers. Actual cutover to production date will be in the Detailed Transition Plan.	***]
Server Virtualization	ACS will upgrade and add to the VM Host servers. ACS will virtualize additional images and migrate a total of approximately 356 images to the new VM Host servers.	Restatement Date [***]
SAN Hardware Upgrade	ACS will upgrade the SAN and migrate data to the new SAN in parallel with the virtualization project.	Restatement Date [***]
Backup Infrastructure Upgrade	ACS will upgrade the current backup infrastructure.	Restatement Date [***]
Mainframe	ACS will upgrade the processes and DASD per the Detailed Transition Plan.	***]
Messaging upgrade	ACS will upgrade the current messaging environment to Exchange 2007.	Infrastructure ready [***]
Remote Desktop Support	ACS will offer end users the option to assist them with desktop support remotely using the LogMeInRescue tool.	Restatement Date [***]
Implement Data Network Tools	ACS will install Voyence, SevOne and AppCritical tools on the network devices.	Restatement Date [***]
Implement Voice Tool	ACS will implement Reliatel.	Restatement Date [***]
Audit and Reconcile Software and update Attachment L	ACS will audit and categorized all Software used to provide Services. As a result of that audit and with Symetra's agreement, ACS will update Attachment L.	To be determined at Transition planning.
Transition Complete	ACS completes the Transition in a manner compliant with the Detailed Transition Plan and Detailed Transition Schedule.	As provided in the approved Detailed Transition Plan.

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

ATTACHMENT D
FORM OF IN-SCOPE SERVICE REQUEST

The In-Scope Service Request form is maintained electronically and is accessible at the following website link:

http://istar/app/SRProcess/index.cfm?iStarAPI_headerSmall=1&attributes_fuseaction=NewSR

ATTACHMENT D

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ATTACHMENT E
ACS KEY PERSONNEL

Each of the following individuals constitutes Key Personnel under the terms of the Agreement:

Position	Name
ACS Project Executive	***
ACS Service Delivery Manager (All Service Towers)	***

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

ATTACHMENT F
EQUIPMENT REFRESH

Subject to the terms of **Section 2.5** of the Agreement, ACS' Equipment Refresh obligations shall include replacing each item of ACS Equipment in advance of the applicable Equipment manufacturer's projected end-of-life or obsolescence date. The estimated refresh schedule for specific items of ACS Equipment is as follows:

ACS Equipment Type	Estimated Equipment Refresh Schedule (Time Measured From In-Service Date)
Server	[***] hours
Mainframe and peripherals	[***] hours
Routers and data communications equipment	[***] hours
Storage, including storage area networks, worm storage, virtual tape storage and server-based storage	[***] hours
Telecommunications equipment (<i>e.g.</i> , telephone switch and handsets)	As required to support new feature sets or discontinued equipment; estimated between [***] hours

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

ATTACHMENT G
SHARED RESOURCES

Software:

- iStar* proprietary web portal, and associated proprietary tools and systems owned and operated by ACS, including but not limited to SRP, iDrive, and CrystalReports.
- Category 5 Software which is content management software, including but not limited to MCP and ACS Capture.
- Monitoring systems software, including but not limited to HP Openview, Micromuse NetCool, and IBM Tivoli.

Hardware:

- Facilities support, including but not limited to HVAC, electrical power distribution and backup, fire suppression, and equipment racks.
- Network infrastructure, including but not limited to core network switches and routers, cable plant, and monitoring tools.
- Storage area network (“**SAN**”), including but not limited to SAN switches, drive arrays, cable plant, and monitoring tools. Symetra data will be segregated on dedicated physical volumes.
- Print and mail hardware including but not limited to inserters, sorters, high speed printers and velo binders.
- Image capture hardware including but not limited to scanners, sorters and bar code readers.

* To be replaced by Compass web portal per Transition Plan

ATTACHMENT G

ATTACHMENT H
ASSIGNED CONTRACTS

[None as of the Restatement Date]

ATTACHMENT H

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ATTACHMENT I
MANAGED CONTRACTS

As of the Restatement Date, the Managed Contracts are as follows:

1. Avaya maintenance contracts for the Partner Telephony Systems located at the Boston, MA and Exton, PA Symetra Sites.
2. Two (2) Secure IBM Infoprint 1532N MICR located in Bellevue, WA in Symetra/ACS/Xerox print center.

ATTACHMENT I

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ATTACHMENT J
INVOICE FORMAT

[Attached Hereto]

ATTACHMENT J



Invoice Number 00000000
DATE: Month Day, Year

Customer No: SYM001
Invoice Account Number SYM001
Customer A/R Number

INVOICE TO:

Symetra Financial
Attn: [Name]
777 108th Ave NE, Suite 1200
Bellevue, WA 98004-5135

PLEASE REMIT TO:

ACS Commercial Solutions, Inc.
Attn: Accounts Receivable
P.O. Box 200790
Dallas, TX 75320-0790

U.S.

U.S.

DESCRIPTION	AMOUNT
Resource Utilization Charges	0.00
Third Party Charges	0.00
Recurring Charges	0.00
SUB-TOTAL	\$0.00
TAX	\$0.00
TOTAL AMOUNT DUE	\$0.00

Customer Number: SYM001	Customer Name: Symetra Financial	CPU Type: CPU Factor:	1.00 relative to			
Utilization Charges:	Resource Name	Number Of Units	Unit Type	Bill Rate	Tier Amount	Bill Amount
Recurring Charges:						
Invoice Account Tax						
Invoice Account Total	Account SYM001 Amt of Invoice					0.00



Invoice Number 00000000
DATE: Month, Day, Year

Customer No: SYM001
Invoice Account Number SYM002
Customer A/R Number

INVOICE TO:

Symetra Financial
Attn: [Name]
777 108th Ave NE, Suite 1200
Bellevue, WA 98004-5135

PLEASE REMIT TO:

Affiliated Computer Services, Inc.
Attn: Accounts Receivable
P.O. Box 200790
Dallas, TX 75320-0790

U.S.

U.S.

DESCRIPTION	AMOUNT
Resource Utilization Charges	0.00
Third Party Charges	0.00
Recurring Charges	0.00
Customer Credits	0.00
SUB-TOTAL	\$0.00
TAX	\$0.00
TOTAL AMOUNT DUE	\$0.00

Customer Number: SYM001	Customer Name: Symetra Financial	CPU Type:	1.00 relative to			
		CPU Factor:				
Credits:	Resource Name	Number Of Units	Unit Type	Bill Rate	Tier Amount	Bill Amount
	RRC/ Baseline 0/Difference 0.00 @ \$0.00	0.000000		0.000000		0.00
Third Party Charges:						
Invoice Account Tax						0.00
Invoice Account Total	Account SYM002 Amt of Invoice					0.00

Customer Number: SYM001	Customer Name: Symetra Financial	CPU Type:	1.00 relative to			
Invoice Account: SYM002		CPU Factor:				
Credits:	Resource Name	Number Of Units	Unit Type	Bill Rate	Tier Amount	Bill Amou
RRC/	Baseline /Difference					
Third Party Charges:	Baseline /Actual					

ATTACHMENT K
HIPAA TERMS

The Agreement contemplates that: (1) ACS will perform certain Services for the benefit of Symetra and/or certain of its Affiliates; and (2) in connection therewith, ACS may have access to certain Protected Health Information “**PHI**” collected, maintained, transmitted or otherwise used by Symetra and/or one (1) or more Symetra Affiliates (whether in their capacity as a Covered Entity or as a Business Associate of another Covered Entity) (collectively referred to herein as “**Symetra PHI**”).

1. HIPAA Privacy Regulations.

(a) General. ACS acknowledges that it is a Business Associate or sub-Business Associate of Symetra for purposes of HIPAA's Standards for Privacy of Individually Identifiable Health Information (as the same may have been and/or may be amended from time-to-time, the “**Privacy Regulations**”). ACS shall comply with the provisions set forth in **Addendum 1** to this **Attachment K** with respect to Symetra PHI. By this reference, the additional HITECH Act requirements that relate to privacy and that are made applicable with respect to Covered Entities are incorporated herein and shall be applicable to ACS (see Section 13404(a) of the HITECH Act).

(b) Uses and Disclosures of Protected Health Information. ACS shall Use and Disclose Symetra PHI only as minimally necessary to perform its obligations under the Agreement and/or as otherwise authorized by Symetra in writing.

(c) Failure to Comply with HIPAA Obligations.

(i) Mitigation Obligation. If ACS has violated any of its obligations under this **Section 1**, at its sole cost and expense, ACS immediately shall take commercially reasonable steps to mitigate the harmful effects of such violation, if any.

(ii) Opportunity to Cure; Termination. If ACS notifies Symetra, or Symetra otherwise has reason to believe, that ACS has violated a material term of any of the requirements set forth in this **Section 1**, and a cure of such violation is possible, not later than five (5) calendar days following Symetra's request, the Parties shall meet (in person or by telephone, as requested by Symetra) to discuss Symetra's concerns. Following such meeting, ACS shall advise Symetra whether it agrees or disagrees with Symetra's concerns. If ACS agrees with Symetra's concerns, not later than five (5) calendar days after such meeting, ACS shall propose to Symetra a plan for addressing Symetra's concerns (the “**Corrective Plan**”) and, if necessary, the Parties thereafter shall engage in good faith discussions in an effort to reach agreement on the terms of the Corrective Plan. If ACS materially fails to implement the terms of the mutually agreed Corrective Plan, then, in addition to any other rights and remedies that may be available to Symetra, upon written notice to ACS, Symetra shall have the right to terminate the Agreement and any or all country-specific agreements either in their entirety or as they relate to Symetra only. If ACS disagrees with Symetra's concerns, then the Parties will engage in good faith discussions at successively higher levels of management until the Problem has been resolved. Notwithstanding the foregoing, if the Parties are unable to reach agreement on the terms of the Corrective Plan or otherwise

ATTACHMENT K

are unable to reach agreement with respect to Symetra’s concerns within sixty (60) calendar days following Symetra’s initial request for a meeting as described above, and Symetra has determined that ACS has violated a material term of any of its HIPAA-related obligations hereunder, then, upon written notice to ACS, Symetra shall have the right to terminate the Agreement and any or all country-specific agreements either in their entirety or as they relate to Symetra only.

(iii) No Opportunity to Cure; Termination. If ACS notifies Symetra, or Symetra otherwise has reason to believe, that ACS has violated a material term of any of the requirements set forth in this **Section 1** and a cure of such violation is not possible, Symetra shall have the right upon written notice to ACS to terminate the Agreement and any or all country-specific agreements either in their entirety or as they relate to Symetra only.

(iv) Effect of Termination. Any termination of the Agreement and/or any country-specific agreements as provided herein shall be without liability or further obligation on the part of Symetra to ACS, except for those provisions that would, by their nature, survive any termination of the Agreement and/or any country-specific agreement.

(d) State Law Requirements. Any Use or Disclosure of Symetra PHI by ACS shall be made in accordance with More Stringent state laws and regulations and as ACS may be specifically instructed by Symetra; provided, however, that ACS shall continue to be bound by and comply with the terms and conditions of this **Attachment K** to the extent such terms and conditions do not conflict with the applicable laws and regulations of such states.

(e) Audit Rights. Upon Symetra’s request, but no more often than once annually except: (a) as necessary for Symetra to respond to any regulatory requirement or inquiry; or (b) as deemed reasonably necessary by Symetra as a result of Symetra’s good faith belief that ACS has breached any of its obligations under this **Attachment K**, and not later than ten (10) calendar days following Symetra’s request (unless the terms of **subsection (a)** apply, in which case such time period shall be five (5) calendar days following Symetra’s request), ACS shall make available to Symetra its internal practices, books and records relating to the Use and Disclosure of Protected Health Information received from, or created or received by ACS on behalf of, Symetra in order to permit Symetra to confirm and/or investigate ACS’ compliance with its HIPAA-related obligations (including any obligations under applicable state laws and regulations) hereunder. ACS shall cooperate with Symetra in all reasonable respects in connection with such audits.

(f) ACS’ Employees, Agents, Representatives and Subcontractors. ACS represents and warrants that ACS Personnel who will or may potentially have access to Symetra PHI will have been provided with general HIPAA-related training and education as well as specific knowledge of ACS’ HIPAA-related responsibilities and contractual requirements to Symetra (including applicable state laws and regulations to the extent that ACS has received written instructions from Symetra concerning More Stringent state laws and regulations), in each case prior to being allowed to have access to Symetra PHI. At Symetra’s request, ACS will provide Symetra with all information reasonably requested by Symetra regarding the training provided to those ACS Personnel who will or potentially may have access to Symetra PHI. ACS further represents and warrants to Symetra that it will impose appropriate sanctions on any employee and will take appropriate action under its contract with any agent, representative, contractor and/or Subcontractor

ATTACHMENT K

of ACS if such Person violates any of ACS’ HIPAA-related obligations under this **Attachment K**, and agrees, at Symetra’s request if the violation is egregious or recurring in nature, to prevent any such employee, agent, representative, contractor and/or Subcontractor from having any further access to Symetra PHI.

(g) Aggregate Data. Without the express prior written consent of Symetra, ACS shall not have the right to engage in Data Aggregation activities with respect to Symetra’s data, whether or not such data constitutes Symetra PHI.

(h) Defined Terms. Capitalized terms used in the opening paragraph, in this **Section 1**, in **Addendum 1** and/or **Addendum 2** but not defined herein shall have the meanings ascribed to them in the Agreement and/or in the Privacy Regulations, as applicable. If a capitalized term is defined in both the Agreement and in the Privacy Regulations, the definition in the Privacy Regulations shall apply.

(i) Interpretation. Any ambiguity in any term or condition of the Agreement, including this Attachment (including **Addenda 1** and **2**), or any inconsistency between any term or condition of the Agreement and this Attachment (including **Addenda 1** and **2**), shall be resolved in favor of a meaning that permits Symetra to comply with the Privacy Regulations.

2. HIPAA Electronic Transactions Standards.

(a) General. If ACS agrees to conduct on behalf of Symetra all or part of any Transaction covered under HIPAA’s Standards for Electronic Transactions (as the same may have been and/or may be amended from time-to-time, the “**Electronic Transactions Regulations**”), then ACS shall conduct, and cause its employees, agents and subcontractors to conduct, such Transactions as standard transactions under the Electronic Transactions Standards.

(b) Defined Terms. Capitalized terms used in this **Section 2** but not defined herein shall have the meanings ascribed to them in the Agreement and/or the Electronic Transactions Regulations, as applicable. If a capitalized term is defined in both the Agreement and in the Electronic Transactions Regulations, the definition in the Electronic Transactions Regulations shall apply.

3. HIPAA Security Regulations.

3.1 General. Symetra and ACS are required to comply with HIPAA’s security standards, which were issued in their final form on February 20, 2003 (as the same may have been and/or may be amended from time to time, the “**Security Regulations**”). In connection therewith, ACS shall: (a) implement safeguards that reasonably and appropriately protect the confidentiality, integrity and availability of the electronic Symetra PHI that it creates, receives, maintains or transmits on behalf of Symetra; (b) ensure that any agent, including a subcontractor, to whom ACS provides this information agrees to implement reasonable and appropriate safeguards; (c) report to Symetra any security incident of which it becomes aware; and (d) make ACS’ policies and procedures, and documentation required by the Security Regulations relating to such safeguards, available to the Secretary for purposes of determining Symetra’s compliance with the Security Regulations. Without limiting any other rights and remedies that may then be

available to Symetra, Symetra shall have the right to terminate the Agreement and any or all country-specific agreements, either in their entirety or as they relate to Symetra only, immediately and without penalty upon written notice by Symetra to ACS if Symetra determines that ACS has violated a material term of this Section.

3.2 HITECH Act. By this reference, the additional HITECH Act requirements that relate to security and that are made applicable with respect to Covered Entities are incorporated herein and shall be applicable to ACS (see Section 13401(a) of the HITECH Act), except that within thirty (30) days following the discovery (as “discovery” is described in Section 13402(c) of the HITECH Act) of a breach of unsecured Symetra PHI (as “unsecured PHI” is defined in Section 13402(h) of the HITECH Act), ACS shall notify Symetra of such breach (which notice must include the information required to be included therein under Section 13402(b) of the HITECH Act).

4. Changes or Modifications to HIPAA and/or HIPAA Regulations.

4.1 General. If, following the Restatement Date, HIPAA and/or any of the HIPAA regulations are modified and/or additional laws or regulations affecting Covered Entities and/or Business Associates are issued (whether pursuant to HIPAA or otherwise) (each, a “**Modification**”) and, as a result, Symetra determines that modifications to the terms of the Agreement are required in order for Symetra to comply with such Modification(s) (including by way of example and not of limitation, if additional provisions are required to be included in agreements between Covered Entities and Business Associates), promptly following Symetra’s request, the Parties shall engage in good faith negotiations regarding any modifications to the terms of this Agreement that may be necessary or appropriate. If the Parties are unable to agree on any such modifications to the terms of the Agreement following such good faith negotiations, which negotiations shall not exceed sixty (60) calendar days from the date of Symetra’s request for negotiations unless otherwise agreed to by the Parties, then following expiration of such sixty (60) calendar day period, Symetra shall have the right, at its option, to terminate the Agreement and any or all country-specific agreements as of a date specified in a notice of termination to ACS, which date shall be any date on or before the applicable compliance date relating to such Modification. Such termination shall be without liability or further obligation on the part of Symetra to ACS, except for those provisions that would, by their nature, survive any termination of the Agreement.

4.2 HITECH Act. The Parties acknowledge that the Secretary is required to publish additional HITECH Act-related guidance from time to time. Without limiting the generality of the terms set forth in the foregoing **Section 4.1**, if and to the extent such guidance impacts the terms set forth in this **Attachment K**, the Parties shall address such impacts in accordance with the terms set forth in the foregoing **Section 4.1**.

5. Indemnity for Third Party Claims. ACS shall indemnify, defend and hold Symetra and its Affiliates, as well as their respective members, directors, officers, shareholders, employees, agents, attorneys, successors and assigns, harmless from and against any and all Third-Party claims, damages, liabilities, judgments, fines, assessments and/or other losses or expenses (including reasonable attorneys’ fees) arising out of or relating to any failure by ACS to comply

with its HIPAA-related obligations (including any similar obligations under applicable state laws and regulations to the extent that ACS has received written instructions from Symetra concerning More Stringent state laws and regulations) under this Attachment.

6. Notices. Any notices required or permitted to be delivered to Symetra under this Attachment shall be delivered to the Persons identified in **Section 19.5** of the Agreement and to Symetra’s Privacy Officer at the following addresses via facsimile or via overnight mail delivery:

Symetra Life Insurance Company
777 108th Avenue NE, Suite 1200
Bellevue, WA 98004-5135
Attn: Privacy Officer
Fax: (425) 256-6080

7. Injunctive Relief. ACS agrees that the remedies at law for any breach by it of the terms of this Attachment shall be inadequate and that monetary damages resulting from such breach are not readily measured. Accordingly, in the event of a breach or threatened breach by ACS of the terms of this Attachment, Symetra shall be entitled to immediate injunctive relief. Nothing herein shall prohibit Symetra from pursuing any other remedies that may be available to it for such breach, and the rights provided under this Attachment and the section(s) of the Agreement related to injunctive relief, if any, shall be cumulative.

ATTACHMENT K

ADDENDUM 1
BUSINESS ASSOCIATE REQUIREMENTS UNDER PRIVACY REGULATIONS

1. ACS shall not Use or further Disclose Symetra PHI except as permitted or required by the Agreement, including this Attachment, or as Required by Law.
2. ACS shall use appropriate safeguards to prevent Use or Disclosure of Symetra PHI other than as provided for in the Agreement, including this Attachment.
3. ACS shall report to Symetra any Use or Disclosure of Symetra PHI not permitted under the terms of the Agreement, including this Attachment, of which it becomes aware.
4. ACS shall ensure that any agents, including subcontractors, to whom ACS provides Symetra PHI received from, or created or received by ACS on behalf of Symetra, agree to the same restrictions and conditions that apply to ACS with respect to such Symetra PHI by causing such agents, including subcontractors, to execute a subcontract agreement with ACS that includes as an attachment substantially the same terms as the terms set forth in the attached **Addendum 2**.
5. If ACS maintains Symetra PHI in a Designated Record Set, at the request of Symetra, and in the time and manner designated by Symetra, ACS shall make available or provide access to such data in a Designated Record Set to Symetra (or to Individuals, if so directed by Symetra) in order to permit Symetra to satisfy the requirements of Section 164.524 of the Privacy Regulations.
6. If ACS maintains Symetra PHI in a Designated Record Set, at the request of Symetra, and in the time and manner designated by Symetra, ACS shall make any amendments to such data in a Designated Record Set that Symetra directs or agrees to pursuant to Section 164.526 of the Privacy Regulations.
7. ACS shall document any Disclosure of Symetra PHI as to which Symetra has an accounting obligation under Section 164.528 of the Privacy Regulations and information related to such Disclosure as required for Symetra to respond to a request by an Individual for an accounting of Disclosures of Protected Health Information in accordance with Section 164.528 of the Privacy Regulations.
8. At the request of Symetra, and in the time and manner designated by Symetra, ACS shall make available and provide to Symetra (or to an Individual, if so directed by Symetra) the information collected in accordance with **Section 7** above to permit Symetra to respond to a request by an Individual for an accounting of Disclosures of Protected Health Information in accordance with Section 164.528 of the Privacy Regulations.
9. ACS shall make available its internal practices, books and records relating to the Use and Disclosure of Symetra PHI received from, or created or received by ACS on behalf of Symetra, available to Symetra, or at the request of Symetra, to the Secretary, in a time and manner designated by Symetra or the Secretary, for purposes of the Secretary determining Symetra's compliance with the Privacy Regulations.

ADDENDUM 1 TO ATTACHMENT K

10. Upon termination or expiration of the Agreement, if feasible, ACS shall return or destroy all Symetra PHI received from, or created or received by ACS on behalf of Symetra, that ACS still maintains in any form and retain no copies of such Symetra PHI. If such return or destruction of Symetra PHI is not feasible, the terms and conditions of the Agreement and this Addendum that are applicable to Symetra PHI shall survive termination or expiration of the Agreement for as long as ACS retains Symetra PHI, and ACS shall comply with such terms and conditions and shall limit its further Uses and Disclosures of such Symetra PHI to those purposes that make the return or destruction of Symetra PHI infeasible. ACS shall include a similar provision regarding return or destruction of Symetra PHI upon termination of its contracts with any subcontractor or agent.

ADDENDUM 1 TO ATTACHMENT K

ADDENDUM 2
HIPAA REQUIREMENTS FOR ACS SUBCONTRACT AGREEMENTS

1. HIPAA Privacy Regulations.

(a) General. Subcontractor acknowledges that it is an indirect Business Associate of Symetra and/or one of its affiliates (collectively for purposes of this Attachment, “**Symetra**”) for purposes of the HIPAA Standards for Privacy of Individually Identifiable Health Information (as the same may have been and/or may be amended from time-to-time, the “**Privacy Regulations**”). Subcontractor shall comply with the provisions set forth in **Appendix 1** to this Addendum with respect to the Protected Health Information collected, maintained, transmitted or otherwise used by Symetra (collectively referred to herein as “**Symetra PHI**”). By this reference, the additional HITECH Act requirements that relate to privacy and that are made applicable with respect to Covered Entities are incorporated herein and shall be applicable to Subcontractor (see Section 13404(a) of the HITECH Act).

(b) Uses and Disclosures of Protected Health Information. Subcontractor shall Use and Disclose Symetra PHI only as minimally necessary to perform its obligations under its agreement with ACS (the “**Subcontract Agreement**”) and/or as otherwise authorized in writing by ACS or Symetra.

(c) Failure to Comply With HIPAA Obligations.

(i) Mitigation Obligation. If Subcontractor has violated any of its obligations under this **Section 1**, at its sole cost and expense, Subcontractor immediately shall take commercially reasonable steps to mitigate the harmful effects of such violation, if any.

(ii) Opportunity to Cure; Termination. If Subcontractor notifies ACS and/or Symetra, or ACS and/or Symetra otherwise have reason to believe, that Subcontractor has violated a material term of any of the requirements set forth in this **Section 1**, and a cure of such violation is possible, not later than five (5) calendar days following ACS’ and/or Symetra’s request, Subcontractor, ACS and Symetra shall meet (in person or by telephone, as requested by Symetra) to discuss ACS’ and/or Symetra’s concerns. Following such meeting, Subcontractor shall advise ACS and Symetra whether it agrees or disagrees with ACS’ and/or Symetra’s concerns. If Subcontractor agrees with such concerns, not later than five (5) calendar days after such meeting, Subcontractor shall propose to ACS and Symetra a plan for addressing those concerns (the “**Corrective Plan**”) and, if necessary, Subcontractor, ACS and Symetra thereafter shall engage in good faith discussions in an effort to reach agreement on the terms of the Corrective Plan. If Subcontractor materially fails to implement the terms of the mutually agreed Corrective Plan, then, in addition to any other rights and remedies that may be available to ACS and Symetra, ACS and/or Symetra shall have the right to terminate the Subcontract Agreement. If Subcontractor disagrees with ACS’ and/or Symetra’s concerns, then Subcontractor, ACS and Symetra shall follow the dispute resolution procedures set forth in the Subcontract Agreement, if any, or if dispute resolution procedures are not specified therein, then Subcontractor,

ADDENDUM 2 TO ATTACHMENT K

ACS and Symetra shall engage in negotiations at successively higher levels of management until the dispute has been resolved. Notwithstanding the foregoing or any contrary provisions or terms in the Subcontract Agreement, if Subcontractor, ACS and Symetra are unable to reach agreement on the terms of the Corrective Plan or otherwise are unable to reach agreement with respect to ACS' and/or Symetra's concerns within ninety (90) calendar days following the initial request for a meeting as described above, then, upon written notice to Subcontractor, ACS and/or Symetra shall have the right to terminate the Subcontract Agreement if ACS and/or Symetra have determined that Subcontractor has violated a material term of any of its HIPAA-related obligations hereunder.

(iii) No Opportunity to Cure; Termination. If Subcontractor notifies ACS and/or Symetra, or ACS and/or Symetra otherwise have reason to believe, that Subcontractor has violated a material term of any of the requirements set forth in this **Section 1**, and a cure of such violation is not possible, ACS and/or Symetra shall have the right to terminate the Subcontract Agreement upon written notice to Subcontractor.

(iv) Effect of Termination. Any termination of the Subcontract Agreement shall be without liability or further obligation on the part of ACS or Symetra to Subcontractor, except for those provisions that survive any termination of the Subcontract Agreement.

(d) State Law Requirements. Any Use or Disclosure of Symetra PHI by Subcontractor shall be made in accordance with More Stringent state laws and regulations and as ACS may be specifically instructed by Symetra; provided, however, that Subcontractor shall continue to be bound by and comply with the terms and conditions of this **Addendum 2** to the extent such terms and conditions do not conflict with the applicable laws and regulations of such states.

(e) Audit Rights. Not later than five (5) calendar days following ACS' or Symetra's request, Subcontractor shall make available to ACS and Symetra its internal practices, books and records relating to the Use and Disclosure of Symetra PHI received from, or created or received by Subcontractor on behalf of Symetra (directly or indirectly), in order to permit ACS and Symetra to confirm and/or investigate Subcontractor's compliance with its HIPAA-related obligations (including any obligations under applicable state laws and regulations) hereunder. Subcontractor shall cooperate with ACS and Symetra in all reasonable respects in connection with such audits.

(f) Subcontractor's Employees, Agents, Representatives and Subcontractors. Subcontractor represents and warrants to ACS and Symetra that Subcontractor's employees, agents and subcontractors who will or potentially may have access to Symetra PHI shall have been provided with general HIPAA-related training and education as well as specific knowledge of Subcontractor's HIPAA-related responsibilities and contractual requirements to ACS and Symetra (including applicable state laws and regulations to the extent that ACS has received written instructions from Symetra concerning More Stringent state laws and regulations), in each case prior to being allowed to have access to Symetra PHI. At ACS' or Symetra's request, Subcontractor shall provide ACS and Symetra with all information reasonably requested by ACS or Symetra regarding the training provided to those Subcontractor employees, agents and subcontractors who will or may potentially have access to Symetra PHI. Subcontractor further represents and warrants to

ADDENDUM 2 TO ATTACHMENT K

ACS and Symetra that it will impose appropriate sanctions on any employee, and will take appropriate action under its contract with any agent and/or subcontractor of Subcontractor if such Person violates any of Subcontractor's HIPAA-related obligations hereunder, and agrees, at ACS' or Symetra's request if the violation is egregious or recurring in nature, to prevent any such employee, agent and/or subcontractor from having any further access to Symetra PHI.

(g) Aggregate Data. Without the express prior written consent of ACS and Symetra, Subcontractor shall not have the right to engage in any type of data aggregation activities with respect to Symetra's data, whether or not such data constitutes Symetra PHI.

(h) Defined Terms. Capitalized terms used in this **Section 1** and in **Appendix 1** but not defined herein shall have the meanings ascribed to them in the Privacy Regulations.

(i) Interpretation. Any ambiguity or inconsistency in any term or condition of the Subcontract Agreement (including this Addendum and **Appendix 1**) shall be resolved in favor of a meaning that permits Symetra to comply with the Privacy Regulations.

2. HIPAA Electronic Transactions Standards.

(a) General. If Subcontractor agrees to conduct on behalf of ACS and/or Symetra all or part of any Transaction covered under HIPAA's Standards for Electronic Transactions (as the same may have been and/or may be amended from time-to-time, the "**Electronic Transactions Regulations**"), then Subcontractor shall conduct, and cause its employees, agents and subcontractors to conduct, such Transactions as standard transactions under the Electronic Transactions Standards.

(b) Defined Terms. Capitalized terms used in this **Section 2** but not defined herein shall have the meanings ascribed to them in the Electronic Transactions Regulations.

3. HIPAA Security Regulations.

3.1 General. Symetra and ACS are required to comply with HIPAA's security standards, which were issued in their final form on February 20, 2003 (as the same may have been and/or may be amended from time to time, the "**Security Regulations**"). In connection therewith, Subcontractor shall: (a) implement safeguards that reasonably and appropriately protect the confidentiality, integrity and availability of the electronic Symetra PHI that it creates, receives, maintains or transmits on behalf of Symetra; (b) ensure that any agent, including a subcontractor, to whom Subcontractor provides this information agrees to implement reasonable and appropriate safeguards; (c) report to Symetra any security incident of which it becomes aware; and (d) make Subcontractor's policies and procedures, and documentation required by the Security Regulations relating to such safeguards, available to the Secretary for purposes of determining Symetra's compliance with the Security Regulations. Without limiting any other rights and remedies that may then be available to Symetra or ACS, Symetra or ACS shall have the right to terminate the Subcontract Agreement immediately and without penalty upon written notice by Symetra or ACS to Subcontractor if either Symetra or ACS determines that Subcontractor has violated a material term of this Section.

ADDENDUM 2 TO ATTACHMENT K

3.2 HITECH Act. By this reference, the additional HITECH Act requirements that relate to security and that are made applicable with respect to Covered Entities are incorporated herein and shall be applicable to Subcontractor (see Section 13401(a) of the HITECH Act), except that within thirty (30) days following the discovery (as “discovery” is described in Section 13402(c) of the HITECH Act) of a breach of unsecured Symetra PHI (as “unsecured PHI” is defined in Section 13402(h) of the HITECH Act), Subcontractor shall notify Symetra of such breach (which notice must include the information required to be included therein under Section 13402(b) of the HITECH Act).

4. Changes or Modifications to HIPAA and/or HIPAA Regulations.

4.1 General. If, following the date of the Subcontract Agreement, HIPAA and/or any of the HIPAA regulations are modified and/or additional laws or regulations affecting Covered Entities and/or Business Associates are issued (whether pursuant to HIPAA or otherwise) (each, a “**Modification**”) and, as a result, Symetra or ACS determines that modifications to the terms of the Subcontract Agreement are required in order for Symetra or ACS to comply with such Modification(s) (including by way of example and not of limitation, if additional provisions are required to be included in agreements between Covered Entities and Business Associates), promptly following ACS’ or Symetra’s request, Subcontractor, ACS and Symetra shall engage in good faith negotiations regarding any modifications to the terms of the Subcontract Agreement that may be necessary or appropriate. If Subcontractor, ACS and Symetra are unable to agree on any such modifications to the terms of the Subcontract Agreement following such good faith negotiations, which negotiations shall not exceed sixty (60) calendar days from the date of ACS’ or Symetra’s request for negotiations unless otherwise agreed to by the Parties, then following expiration of such sixty (60) calendar day period, ACS and/or Symetra shall have the right to terminate the Subcontract Agreement as of a date specified in a notice of termination to Subcontractor, which date shall be any date on or before the applicable compliance date relating to such Modification. Such termination shall be without liability or further obligation on the part of ACS or Symetra to Subcontractor, except for those provisions that survive any termination of the Subcontract Agreement.

4.2 HITECH Act. Subcontractor acknowledges that the Secretary is required to publish additional HITECH Act-related guidance from time to time. Without limiting the generality of the terms set forth in the foregoing **Section 4.1**, if and to the extent such guidance impacts the terms set forth herein, such impacts shall be addressed in accordance with the terms set forth in the foregoing **Section 4.1**.

5. Third-Party Beneficiary. Symetra is acknowledged to be a direct and intended third-party beneficiary of the terms of the Subcontract Agreement.

6. Indemnity for Third Party Claims. Subcontractor shall indemnify, defend and hold harmless ACS, Symetra and their respective Affiliates, and all of their members, directors, officers, shareholders, employees, agents, attorneys, successors and assigns, from and against any and all Third-Party claims, damages, liabilities, judgments, fines, assessments and/or other losses or expenses (including reasonable attorneys’ fees) arising out of or relating to any failure by Subcontractor

ADDENDUM 2 TO ATTACHMENT K

to comply with its HIPAA-related obligations (including any similar obligations under applicable state laws and regulations to the extent that Subcontractor has received written instructions from Symetra and/or ACS concerning More Stringent state laws and regulations) hereunder.

7. **Notices.** Any notices required or permitted to be delivered to ACS and/or Symetra hereunder shall be delivered to ACS and Symetra at the following addresses via facsimile or via overnight mail delivery:

If to ACS:
Affiliated Computer Services, Inc.
2828 N. Haskell Avenue, Bldg. 1
Dallas, Texas 75204
Attn: Chief Privacy Officer
Fax No.: (214) 584-5525

If to Symetra:
Symetra Life Insurance Company
777 108th Avenue NE, Suite 1200
Bellevue, WA 98004-5135
Attn: Privacy Officer
Fax: (425) 256-6080

8. **Injunctive Relief.** Subcontractor agrees that the remedies at law for any breach by it of the terms hereof shall be inadequate and that monetary damages resulting from such breach are not readily measured. Accordingly, in the event of a breach or threatened breach by Subcontractor of the terms hereof, ACS and/or Symetra shall be entitled to immediate injunctive relief. Nothing herein shall prohibit ACS and/or Symetra from pursuing any other remedies that may be available to them individually or jointly for such breach, and the rights provided hereunder and in any section(s) of the Subcontract Agreement related to injunctive relief, if any, shall be cumulative.

9. **No Assignment or Subcontracting.** Notwithstanding anything contained herein to the contrary, Subcontractor shall not assign, subcontract or delegate any of its obligations under the Subcontract Agreement without the prior written consent of ACS and Symetra.

10. **HITECH Act Defined.** “*HITECH Act*”, as the same may be amended from time to time, and including all official guidance and regulations issued pursuant thereto, means Title XIII of the American Recovery and Reinvestment Act of 2009, Pub. L. No. 111-5, the short title of which is the “Health Information Technology for Economic and Clinical Health Act” or “HITECH Act”.

ADDENDUM 2 TO ATTACHMENT K

APPENDIX 1 TO ADDENDUM 2
BUSINESS ASSOCIATE REQUIREMENTS UNDER PRIVACY REGULATIONS

1. Subcontractor shall not Use or further Disclose Symetra PHI except as permitted or required by the Subcontract Agreement or as Required by Law.
2. Subcontractor shall use appropriate safeguards to prevent Use or Disclosure of Symetra PHI other than as provided for in the Subcontract Agreement.
3. Subcontractor shall report to ACS and Symetra any Use or Disclosure of Symetra PHI not permitted under the terms of the Subcontract Agreement of which it becomes aware.
4. Subcontractor shall ensure that any agents, including subcontractors, to whom Subcontractor provides Symetra PHI received from, or created or received by Subcontractor on behalf of Symetra, agree to the same restrictions and conditions that apply to Subcontractor with respect to such Symetra PHI.
5. If Subcontractor maintains Symetra PHI in a Designated Record Set, at the request of ACS or Symetra, and in the time and manner designated by ACS or Symetra, Subcontractor shall make available or provide access to Symetra PHI in a Designated Record Set to ACS or Symetra (or to Individuals, if so directed by ACS or Symetra) in order to permit Symetra to satisfy the requirement of and in accordance with Section 164.524 of the Privacy Regulations.
6. If Subcontractor maintains Symetra PHI in a Designated Record Set, at the request of ACS or Symetra, and in the time and manner designated by ACS or Symetra, Subcontractor shall make available Symetra PHI for amendment and incorporate any amendments to Symetra PHI in a Designated Record Set that Symetra directs or agrees to, pursuant to and in accordance with Section 164.526 of the Privacy Regulations.
7. Subcontractor shall document any Disclosure of Symetra PHI as to which Symetra has an accounting obligation under Section 164.528 if the Privacy Regulations and information related to such Disclosure as required for Symetra to respond to a request by an Individual for an accounting of Disclosures of Symetra PHI in accordance with Section 164.528 of the Privacy Regulations.
8. At the request of ACS or Symetra, and in the time and manner designated by ACS or Symetra, Subcontractor shall make available and provide to ACS or Symetra (or to an Individual, if so directed by ACS or Symetra) the information collected in accordance with **Section 7** above, and as required to provide an accounting of Disclosures in accordance with Section 164.528 of the Privacy Regulations.
9. Subcontractor shall make available its internal practices, books and records relating to the Use and Disclosure of Symetra PHI received from, or created or received by Subcontractor on behalf of, Symetra (directly or indirectly) available to ACS or Symetra, or at the request of Symetra, to the Secretary, in the time and manner designated by ACS, Symetra or the

APPENDIX 1 TO ADDENDUM 2 TO ATTACHMENT K

Secretary, for purposes of the Secretary determining Symetra’s compliance with the Privacy Regulations.

10. Upon termination or expiration of the Subcontract Agreement, if feasible, Subcontractor shall return or destroy all Symetra PHI received from, or created or received by Subcontractor on behalf of, Symetra (directly or indirectly) that Subcontractor still maintains in any form and retain no copies of such Symetra PHI. If such return or destruction of Symetra PHI is not feasible, the terms of the Subcontract Agreement that are applicable to Symetra PHI shall survive the termination or expiration of the Subcontract Agreement for as long as Subcontractor retains Symetra PHI, and Subcontractor shall comply with such terms and conditions and shall limit its further Uses and Disclosures of such Symetra PHI to those purposes that make the return or destruction of Symetra PHI infeasible. Subcontractor shall include a similar provision regarding return or destruction of Symetra PHI upon termination of its contract with any subcontractor or agent.

APPENDIX 1 TO ADDENDUM 2 TO ATTACHMENT K

ATTACHMENT L
SOFTWARE SCHEDULE

As described in and subject to the terms of **Section 4.3.1** of the Agreement, the following table categorizes all Software, except for Software categorized as “unknown”, used to provide Services. Software categorized as “unknown” has not been categorized as provided for in **Section 4.3.1** as of the Restatement Date. An audit and reconciliation of **Attachment L** will be included as a project milestone under **Exhibit 2** of the Transition Plan included as part of **Attachment C** as of the Restatement Date. As a result of such audit and reconciliation, on the agreed-to Due Date provided for in such Transition Plan, the Parties shall update this **Attachment L** to provide categories for all Software used in the delivery of Services.

Supplier Name	Product Name	Category
BMC	Catalog Manager for DB2 * (CA R/C Compare)	1
BMC	Change Manager for DB2 * (CA R/C Migrator)	1
BMC	Control-D	1
BMC	CONTROL-D WebAccess Server	1
BMC	DASD Manager for DB2 *(CA Data Analyser)	1
BMC	DASD MANAGER PLUS for DB2 * (CA Data Analyser)	1
BMC	DATABASE INTEGRITY PLUS (IMS)*	1
BMC	FAST REORG FACILITY for IMS * (MAX Reorg / online for IMS)	1
BMC	POINT CHECKER PLUS for IMS *	1
BMC	Remedy (AKA AR System)	1
BMC	Remedy Base Framework	1
BMC	ULTRAOPT/IMS *	1
CA	ACF2	1
CA	ACF2/DB2 Option	1
CA	CA-1 [Tape Management] *	1
CA	Detector(DB2) *	1
CA	Endevor/MVS **	1
CA	ESP Agent for Windows	1
CA	MII	1
CA	Netspy	1
CA	Unicenter CA-OPS/MVS Event Management and Automation for JES2	1
CA	View [Sysout Archive Retrieval] *	1
CA	Vision: Interface for DB2	1
CA	Vision: Results [DYL280, DYL260]	1
Candle CL (IBM)	Supersession (VTAMPLUS)	1
Cisco	Cisco CSS	1
Cisco	Cisco PIX Firewall	1
Cisco	Cisco VPN (replaces Contivity)	1
Citrix	Citrix ICA Client	1
Citrix Systems, Inc.	Citrix MetaFrame	1
Computware	XPEDITER/IMS	1

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Supplier Name	Product Name	Category
Compuware	File-Aid for MVS*	1
Compuware	File-Aid for IMS IMS *	1
Compuware	XPEDITER/CICS	1
Compuware	XPEDITER/TSO	1
EMC	DISKXTENDER 2000 FOR CENTERA	1
EMC	EMAILXAMINER SERVER	1
EMC	EMAILXAMINER USER MAILBOX V3.1 QTY 1 MAILBX	1
EMC	EMAILXTENDER SRVR	1
EMC	EMAILXTENDER TIER 2 QTY 26- 5000 USER MAILBOXES	1
FileNet	P8 (FileNet)	1
IBM	CICS/TS	1
IBM	COBOL II	1
IBM	COBOL OS/VS	1
IBM	DB2	1
IBM	DB2 Application Development Client	1
IBM	DB2 Connect Personal Edition	1
IBM	DB2 DATABASE ADMIN	1
IBM	DB2 DATABASE SYSTEM ADMINISTRATION	1
IBM	DB2 Enterprise Server Edition	1
IBM	Enterprise COBOL for z/OS	1
IBM	High Level Assembler/MVS	1
IBM	IBM HTTP Server	1
IBM	IBM WebSphere Application Server Network Deployment	1
IBM	IBM WebSphere MQ (client)	1
IBM	IBM WebSphere MQ Integrator (Client)	1
IBM	IMS & DB2 Utility Tools S&S	1
IBM	IMS/ESA *	1
IBM	IMS/ESA BTS *	1
IBM	ISPF/PDF [included in z/OS]	1
IBM	JES2 [included in z/OS]	1
IBM	QMF	1
IBM	SDF II/MVS	1
IBM	Softaudit	1
IBM	TCP/IP (HIP6140)	1
IBM	TSO/E [included in z/OS]	1
IBM	VS FORTRAN	1
IBM	VTAM (HVT6140)	1
IBM	WebSphere Application Server (6.x)	1
IBM	WebSphere Application Server V5.x	1
IBM	Websphere BIBM MQ with Rules & Formatting Extensions	1
IBM	Websphere Business Intergration Message Broker with Rules and forematting Extentions	1
IBM	WebSphere MQ	1

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Supplier Name	Product Name	Category
IBM	z/OS	1
IBM	Websphere Transformation Extender (TX)	1
Legato	Legato EmailXtender Archive Edition	1
Legato	Legato EmailXtender Server	1
Legato	Legato NetWorker Ed Dedicated Storage Node	1
McAfee	McAfee ePolicy Orchestrator	1
Microsoft	IIS (Included with MS OS)	1
Novell	Novell Identity Manager	1
Sterling	Connect:Direct OS/390 with 2 concurrent sessions (SNA and TCP/IP Protocols)	1
unknown	ACF2	1
unknown	ACF2/DB2	1
unknown	AFP2PDF	1
unknown	BATCH TERMINAL SIMULATOR	1
unknown	IND\$FILE	1
unknown	ISPF (IPF)	1
unknown	MVS TCP/IP	1
unknown	Netcool	1
unknown	NJE (Network Job Entry)	1
unknown	SAMS Compress for IMS	1
unknown	SAS Base	1
unknown	SAS/IT	1
unknown	TME 10 NETVIEW OS/390	1
unknown	Vision DYL interface for DB2	1
VMWare	VMWare	1
Allen Systems Group	ASG-TMON for CICS/ESA *	2
Allen Systems Group	ASG-TMON for DB2 * (CA insite for DB2)	2
Allen Systems Group	ASG-TMON for z/os	2
Allen Systems Group	JCLPREP *	2
Altiris	WISE	2
Biscom Inc.	FAXCOM Server	2
CA	Argis — Application uses SQL 2000 Database	2
CA	Vision: Report	2
Captaris, Inc.	RightFax	2
Chicago-Soft	MVS/QuickRef	2
Citrix	50 user pack Citrix Metaframe xPE Presentation (350 users)	2
Citrix	Citrix MF Xpe 1.0-10 User Conn. Pack w/Sub Adv	2
Citrix	Citrix MF XPe 1.0-20 User Conn. Pack w/Sub Adv	2
Citrix	Citrix MF XPe 1.0-Starter Sys. w/20 User w/Sub Adv	2
Citrix	MetaFrame Access Suite Console	2
Citrix	MetaFrame Presentation Server Client	2
Citrix	MetaFrame Presentation Server Web Client for Win32	2
Cybermation	ESP Workload Manager *	2
DTS	The Space Recovery System (SRS)	2
IBM	DB2 Connect Enterprise Edition	2

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Supplier Name	Product Name	Category
IBM	WebSphere Business Integration Message Broker	2
InfoExpress	CyberArmor	2
InfoExpress	CyberGatekeeper Server	2
Infotix Inc	ACR/Summary	2
Infogix Inc	ACR/Detail	2
Innovation	ABR/FDR * [Application Backup function of FDR (or equivalent product) needed to support Archive/Restore of Control-D reports]	2
Legato	Legato Gold Care Premier support agreement	2
Legato	Legato NetWorker Client Connection	2
Legato	Legato NetWorker Module for MS Exchange Server Tier 2	2
Legato	Legato NetWorker Module for SQL Tier 2	2
Legato	Legato NetWorker Power Ed Dedicated Storage Node	2
Legato	Legato NetWorker Power Edition Storage Node for Windows	2
Legato	Legato NetWorker Server Network Edition for Windows	2
Legato	Legato Silo Software Module 1-256 slot	2
LRS Software	LRS server (VSV)	2
LRS Software	VMCF for TSO	2
LRS Software	VPS *	2
LRS Software	VPS / TCPIP	2
Macro 4	Dumpmaster MVS	2
Macro 4	Insync MVS	2
McAfee	eBusiness Server (Encryption Software)	2
McAfee	McAfee Active Virus Defense Perpetual	2
Merrill	MXG	2
Microsoft	Exchange 2003 Enterprise	2
Microsoft	Exchange 2003 Standard	2
Microsoft	Microsoft Operations Manager	2
Microsoft	Microsoft Operations Manager (MOM) Reporting	2
Microsoft	Sharepoint Server	2
Microsoft	SMS 2003 Client Access Licenses	2
Microsoft	SMS 2003 Enterprise Server	2
Microsoft	SMS Enterprise Server Disk Kit	2
Microsoft	SQL Server Database Enterprise Edition	2
Microsoft	SQL Server Database Standard	2
Microsoft	Terminal server (Included with Citrix)	2
Microsoft	Windows 2003 Enterprise Edition	2
Microsoft	Windows 2003 Standard Edition	2
Microsoft	Internet Security and Acceleration (ISA)	2
Microsoft	Office Communications Server 2007	2
Microsoft	SharePoint Server 2007	2
Microsoft	SQL Server 2005 Reporting Services	2
Microsoft	Antigen (Antivirus for Microsoft Exchange)	2
Microsoft	Windows Server 2000 Enterprise Edition	2

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Supplier Name	Product Name	Category
Microsoft	Windows Server 2003 Active Directory Application Mode (ADAM)	2
Microsoft	Windows SharePoint Services 2.0	2
Microsoft	Windows SharePoint Services 3.0	2
Microsoft	Systems Management server ENT	2
Net IQ	NetIQ Mail Mashal	2
Net IQ	Webtrends	2
PGP	Encryption Software	2
Princeton Softech	DB2 Relational Tools	2
Princeton Softech	Version Merger	2
Quailstone Software	USCCopy [aka COPYMACS]	2
Research In Motion	Blackberry Enterprise Server	2
RIM	RIM T-Support for Blackberry	2
RSA	SecureID	2
SAS	BASE	2
Secure Computing	SmartFilter (Replacement for WebSense)	2
SPC Systems	Level 2 Report Writer for OS/390	2
Symantec	Antivirus	2
Symantec	Symantec AntiVirus Corporate Edition	2
Syncsort	SYNCSORT for z/OS	2
Tone Software	DYNA-STEP	2
Tone Software	Flasher (OS/390 Spool Display) *	2
unknown	DOC1 Archive	2
unknown	DSF (Part of FDR product)	2
unknown	FDR (DASD DUMP RESTORE SYSTEM)	2
unknown	INFOPAK/IMS	2
unknown	NetIQ Mail Marshal Spam Filter	2
unknown	P-Sync	2
unknown	Tumbleweed SecureTransport	2
A.M. Best Company, Inc.	BestSRQ Services Workstation	4
ACL Services Ltd.	ACL	4
Acro Software	CutePDF Writer	4
activePDF, Inc.	activePDF Toolkit	4
Adobe	Acrobat	4
Adobe	ColdFusion	4
Adobe	Framemaker	4
Adobe	Illustrator	4
Adobe	InDesign	4
Adobe	Macromedia Dreamweaver	4
Adobe	Macromedia Fireworks	4
Adobe	Macromedia Flash	4
Adobe	Pagemaker	4
Adobe	Photoshop	4
Adobe	Photoshop Elements	4
Altova	XMLSpy	4
AmDocs	ClarifyCRM	4

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Supplier Name	Product Name	Category
APL2000, Inc.	APL+Win	4
Appligent	FDF Merge Lite	4
Attachmate	Extra!	4
Autodesk, Inc.	AutoCAD LT	4
Autodesk, Inc.	Autodesk DWF Viewer	4
AutomatedQA Corporation	AutomatedQA TestComplete	4
BCL Technologies	BCL SECPublisher	4
Bloomberg, L.P.	Bloomberg L.P. Smart Client	4
Blue Sky Software	RoboHelp Office 2000	4
Chalke Inc.	PTS	4
Chapura	Pocket Mirror	4
CheckFree	APECS	4
Checkfree	CAPS — Corporate Automated Payment System	4
CheckFree Corporation	RECON-Plus (Application — Retained)	4
CMS	Bond Edge	4
Cognos Inc.	ReportNet	4
Cognos, Inc.	Cognos	4
Computer Sciences Corp (CSC)	CK4/CyberLife	4
Computer Sciences Corp (CSC)	DSS	4
Computer Sciences Corp (CSC)	JETS	4
Computer Sciences Corp (CSC)	Plan Advisor	4
Computer Sciences Corp (CSC)	Vantage-One	4
Concur Technologies, Inc.	Concur Expense Reimbursement	4
Convergy	Edify	4
Convergy	Edify — Telephony (Application — Retained)	4
Convergy	Edify — Web (Application — Retained)	4
Convergy	Edify-Data Integration (Application — Retained))	4
Crystal Decisions, Inc.	Crystal Reports (Application — Retained)	4
Datawatch Corporation	Monarch	4
Digicert	Wildcard SSL Certificates	4
DST Systems	TA2000	4
DST Systems	TRAC2000	4
DST Systems	FAN Mail (Financial Advisor Network) (To be supplied by Symetra)	4
DST Systems Inc.	AWD ViewStation	4
DST Systems, Inc.	ROSTER — DST GUI	4
DynaComp Software	DynaComp	4
Economic Analysis Group, Ltd.	CaseTrack	4
Ernst & Young	EY/Options	4
FiServ Insurance Solutions	Freedom 2000	4
Freedom Scientific	JAWS	4
Gadwin Systems	Gadwin PrintScreen	4
Global360	Insight360	4
Global360	Process360	4
HP	Quality Center	4
HP	TestDirector 8.0	4

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Supplier Name	Product Name	Category
HP	Quick Test Pro	4
Hyperion	Analyzer (Application — Retained)	4
Hyperion	Essbase (Application — Retained)	4
Hyperion	Hyperion Analytic Services Server	4
Hyperion	Hyperion System 9 BI+ Analytic Integration Service	4
Hyperion	Hyperion System 9 BI+ Client	4
Hyperion	Hyperion System 9 Planning	4
Hyperion	Hyperion System 9 Smart View for Office	4
Hyperion	Hyperion System 9+	4
Infogix	ACR Workbench	4
Infogix Inc	ACR Connector	4
InsMark Inc.	InsMark Illustration System	4
Insurance Technologies	Foresight Illustration Software	4
Intuit	Quicken	4
IPSwitch	WS_FTP Pro	4
JP Morgan Chase	JP Morgan Chase CD Search	4
Lab1, Inc.	Lab1 Net	4
Lawson	Lawson Add-ins for Microsoft® Office	4
Lawson	Lawson General Ledger	4
Lawson	Lawson Interface Desktop Client	4
Lawson	Lawson ProcessFlow Designer	4
Lucent Technologies	Lucent CentreVu (TM) Supervisor	4
Matthew Bender & Company, Inc.,	HotDocs	4
Medical Information Bureau	Knowledge Now	4
Medical Information Bureau	MIB-Link/Plus (To be supplied by Symetra)	4
Mercury Interactive	Winrunner (To be supplied by Symetra)	4
Microsoft	.NET Framework 1.0	4
Microsoft	.NET Framework 1.1	4
Microsoft	.NET Framework 2.0	4
Microsoft	.NET Framework 3.0	4
Microsoft	.NET Framework 3.5	4
Microsoft	Access (Application — Retained)	4
Microsoft	CDONTS — Collaboration Data Objects for Windows NT Server	4
Microsoft	Collaborative Data Objects (CDO)	4
Microsoft	COM+	4
Microsoft	FoxPro 2.6 Runtime	4
Microsoft	Identity Integration Server (MIS)	4
Microsoft	Internet Explorer 6.x	4
Microsoft	Internet Explorer 7.x	4
Microsoft	Internet Explorer 8.x	4
Microsoft	Microsoft Access 2000	4
Microsoft	Microsoft Access 2002	4
Microsoft	Microsoft Access 2003	4
Microsoft	Microsoft Access 2007	4

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Supplier Name	Product Name	Category
Microsoft	Microsoft Access 97	4
Microsoft	Microsoft Data Access Components (MDAC)	4
Microsoft	Microsoft Developer Network (MSDN) Library	4
Microsoft	Microsoft Enterprise Learning Library	4
Microsoft	Microsoft Excel 2002	4
Microsoft	Microsoft Excel 2003	4
Microsoft	Microsoft Excel 2007	4
Microsoft	Microsoft Expression Web	4
Microsoft	Microsoft Java Virtual Machine	4
Microsoft	Microsoft Office Business Scorecard Builder 2005	4
Microsoft	Microsoft Office Business Scorecard Manager 2005	4
Microsoft	Microsoft Office FrontPage 2003	4
Microsoft	Microsoft Office Groove 2007	4
Microsoft	Microsoft Office InfoPath 2007	4
Microsoft	Microsoft Office Live Meeting 2005	4
Microsoft	Microsoft Office OneNote 2003	4
Microsoft	Microsoft Office OneNote 2007	4
Microsoft	Microsoft Office Publisher 2003	4
Microsoft	Microsoft Office Publisher 2007	4
Microsoft	Microsoft Office SharePoint Designer 2007	4
Microsoft	Microsoft Outlook 2002	4
Microsoft	Microsoft Outlook 2003	4
Microsoft	Microsoft Outlook 2007	4
Microsoft	Microsoft Powerpoint 2002	4
Microsoft	Microsoft PowerPoint 2003	4
Microsoft	Microsoft PowerPoint 2007	4
Microsoft	Microsoft PowerPoint Viewer	4
Microsoft	Microsoft Project 2000	4
Microsoft	Microsoft Project 2002	4
Microsoft	Microsoft Project 2003	4
Microsoft	Microsoft Project 2007	4
Microsoft	Microsoft Project 98	4
Microsoft	Microsoft Publisher 2000	4
Microsoft	Microsoft SQL Server 2005 Express Edition	4
Microsoft	Microsoft SQL Server Desktop Engine	4
Microsoft	Microsoft Streets & Trips	4
Microsoft	Microsoft Virtual PC	4
Microsoft	Microsoft Virtual Server 2005	4
Microsoft	Microsoft Visio 2000	4
Microsoft	Microsoft Visio 2002	4
Microsoft	Microsoft Visio 2003	4
Microsoft	Microsoft Visio 2007	4
Microsoft	Microsoft Visio Viewer	4
Microsoft	Microsoft Visual Basic 6.0	4
Microsoft	Microsoft Visual FoxPro 7.0	4
Microsoft	Microsoft Visual FoxPro 8.0	4

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Supplier Name	Product Name	Category
Microsoft	Microsoft Visual SourceSafe 2005	4
Microsoft	Microsoft Visual SourceSafe 6.0	4
Microsoft	Microsoft Visual Studio .NET 2003	4
Microsoft	Microsoft Visual Studio .NET 2005	4
Microsoft	Microsoft Visual Studio .NET 2008	4
Microsoft	Microsoft Visual Studio 6.0	4
Microsoft	Microsoft Word 2002	4
Microsoft	Microsoft Word 2003	4
Microsoft	Microsoft Word 2007	4
Microsoft	MIIS	4
Microsoft	MSDN Subscription (Application Tool — Retained)	4
Microsoft	MSMQ	4
Microsoft	MSXML 2.0 (msxml.dll)	4
Microsoft	NetMeeting	4
Microsoft	NT Scheduler (AT)	4
Microsoft	NTP	4
Microsoft	SOAP Toolkit	4
Microsoft	UrlScan Security Tool	4
Microsoft	Visual Basic 4.0 Runtime	4
Microsoft	Visual Basic 5.0 Runtime	4
Microsoft	Visual Basic 6.0 Runtime	4
Microsoft	Visual FoxPro 7.0 Runtime	4
Microsoft	Visual FoxPro 8.0 Runtime	4
Microsoft	Visual SourceSafe (Application Tool — Retained)	4
Microsoft	Visual Studio 6 (Application Tool — Retained)	4
Microsoft	Visual Studio.NET (Application Tool — Retained)	4
Microsoft	Windows 2000 Professional	4
Microsoft	Windows 2000 Standard Edition	4
Microsoft	Windows XP Professional	4
Microsoft	MSXML 2.6 (msxml2.dll)	4
Microsoft	MSXML 3.0 (msxml3.dll)	4
Microsoft	QuickBASIC	4
Milliman USA	ALFA	4
Morningstar	Morningstar Direct	4
Mozilla	Firefox	4
NcFTP Software	NcFTP	4
NCH Software	Express Burn	4
NCH Software	NCH Toolbox	4
Netscape	Netscape Communicator	4
nomoreforms, inc.	nomoreforms	4
NSCC	Fund/Serve	4
NSCC	IPS	4
Onyx	Onyx	4
OpenText	Hummingbird Exceed	4
Patton & Patton Software Corporation	Flow Charting 4 for Windows	4

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Supplier Name	Product Name	Category
Paymentech	eCommerce Solutions — (Application — Retained)	4
Paymentech, L.P.	Select Merchant Payment Card Processing (To be supplied by Symetra)	4
PaymentTech	PaymentTech	4
PeachWare Software	Password Genie	4
Performance Technologies Inc.,	Centerpiece	4
Polysystems, Inc.	Life Master	4
Polysystems, Inc.	UL Master	4
Polysystems, Inc.	Annuity Master	4
Quark	QuarkXPress	4
Red Hat or Open Source	JBoss Application Server	4
Roxio	Roxio	4
Sage Software	FAS Asset Accounting	4
SanDisk	U3Launcher	4
Scooter Software	Beyond Compare	4
Sharebuilder Corp	Sharebuilder (formerly Netstock)	4
Snap Surveys	Snap!	4
Software995	PDF995	4
Software995	PDFEdit995	4
Software995	OmniFormat	4
Sonic	Sonic	4
SourceForge	Source Offsite (Application Tool — Retained)	4
Sun	Java Runtime Environment 1.3.1	4
Sun	Java Runtime Environment 1.4.2	4
Sun	Java Runtime Environment 5.x	4
SunGard	EAS (Application — Retained)	4
Sungard (formerly FDP)	Pension Administration Recordkeeping Investment System (PARIS)	4
SunGard Systems International	CDS	4
Symetra	entBaseServices	4
TechSmith Corporation	Camtasia	4
Thoughworks	CruiseControl.NET	4
Trilogy Consulting Group	Trilogy Claims Administrative Handbook	4
Tritech Software	Premium Pro	4
unknown	Back Office Network User System (Bonus)	4
unknown	CheckVision Inquiry	4
unknown	Clarify ClearConfigurator	4
unknown	Duxbury Braille Translator	4
unknown	DYMO Label Software	4
unknown	Easy CD & DVD Creator	4
unknown	Easy PDF Converter Professional	4
unknown	eCopy Desktop	4
unknown	Entrust Entelligence (5c) — JPMorgan Chase	4
unknown	FileZilla	4
unknown	FileZilla Server	4

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Supplier Name	Product Name	Category
unknown	Fillmore Application Framework	4
unknown	Fillmore BPI Wrapper	4
unknown	Franklin Covey Co. Franklin Planner	4
unknown	GBAS	4
unknown	Impromptu	4
unknown	InsMark PDF Creator	4
unknown	LeechFTP	4
unknown	LexisNexis Download and Print for IE	4
unknown	Literature	4
unknown	Loan Mortgage Services	4
unknown	Loan Payment Estimate	4
unknown	Map Point 2004 MTG Loan	4
unknown	MWSnap	4
unknown	Nero	4
unknown	Opera	4
unknown	PDFCreator	4
unknown	PDFLib	4
unknown	PDF-Xchange	4
unknown	PGP	4
unknown	PrimoPDF	4
unknown	PrintCommander	4
unknown	RoboCopy for Web Applications	4
unknown	Safeboot Security System	4
unknown	SMART Board software	4
unknown	SmartFTP	4
unknown	SnagIt	4
unknown	SolidConverterPDF	4
unknown	Stuffit	4
unknown	Tableau Desktop V3.5	4
unknown	TRAC 2000 PLAN (TRAC Desktop Plan)	4
unknown	Tracker	4
unknown	Unclaimed Property Reporting System	4
unknown	US Bank CD Viewer	4
unknown	VNC	4
unknown	VP/MS Workbench	4
unknown	WinRAR archiver	4
unknown	XML Notepad	4
unknown	ZIP Reader	4
unknown	Mr. Snappy	4
unknown	PrintKey2000	4
unknown	QuickStaff	4
Verisign	Verisign Certificates	4
Veritas	Veritas RecordNow	4
Winzip Computing (Corel)	Winzip	4
ZBSoft	Flash Saver Maker	4
ZBSoft	Flash Video Exporter	4

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Supplier Name	Product Name	Category
ACS	i-Star Portal	5
unknown	Automated Library Management (ALM)	6
unknown	Business Continuity Dialog (ISPF BC)	6
unknown	COP (Control Online Processing for IMS)	6
unknown	Data Security System	6
unknown	DATA SHARING FACILITY [app only - no data]	6
unknown	Help System (Online IMS)	6
unknown	IMS DATABASE MANAGEMENT SOFTWARE	6
unknown	JCL Cross-Reference (ISPF A.JO)	6
unknown	Job Scheduling System (JSS)	6
unknown	Oncall Dialog (ISPF J.O)	6
unknown	RESTORE Dataset Dialog (ISPF D.R)	6
unknown	RUNBOOKS (ISPF J.R)	6
unknown	SFS (Screen Formatting Service)	6
unknown	TIME SHARING OPTION SUPPORT [logon procs]	6
unknown	TMS (Table Management System)	6
unknown	Utility Systems (UTY, LUT)	6
Btrieve Technologies Inc.	Btrieve for Windows	Unknown
CA	AllFusion ERwin Data Modeler	Unknown
CA	AllFusion Process Modeler (BPWin)	Unknown
Centra Software, Inc.	CentraOne	Unknown
Cross Telecom	AVAYA - CMS SUN BLADE 150	Unknown
Cross Telecom	AVAYA - IP Office 403	Unknown
Cross Telecom	AVAYA - IP Office 406 v2	Unknown
Cross Telecom	AVAYA - IP Office 500 (Miami)	Unknown
Cross Telecom	AVAYA - MM	Unknown
Cross Telecom	AVAYA - Telephony Server	Unknown
Cross Telecom	AVAYA - Voice Mail Pro	Unknown
Cross Telecom	AVAYA - Voice Mail Pro	Unknown
Cross Telecom	AVAYA - CM on G3Si hardware	Unknown
Cross Telecom	AVAYA - CM on S8700 Hardware	Unknown
Cross Telecom	AVAYA - Definity Audix	Unknown

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Supplier Name	Product Name	Category
Cross Telecom	AVAYA (same as CentreVu)	Unknown
Cross Telecom	RedSky - E911	Unknown
Cross Telecom	VERAMARK - ECAS	Unknown
Digivoice	NICE	Unknown
F5	BigIP	Unknown
Fujitsu	Fujitsu NetCOBOL Free Run-time	Unknown
InSystems Corporation	Calligo	Unknown
Investintech.com Inc.	Able2Extract	Unknown
JetBrains	ReSharper 2.5 for Visual Studio 2005	Unknown
Kettley	Kettley's Professional Advisor Series	Unknown
Leadfusion	Leadfusion Calculators	Unknown
Lead-It	Lead-it SharePoint Administration Webparts	Unknown
Lead-It	Lead-it SharePoint Essential Webparts	Unknown
Lookoutsoft.com	Lookout	Unknown
Micro Focus	Micro Focus Application Server for Net Express	Unknown
Micro Focus	Micro Focus Net Express	Unknown
Oracle	Oracle Data Provider for .NET	Unknown
OxygenXML	<oXygen/> XML Editor	Unknown
Pam Pohly Associates	AHA Guide	Unknown
Sawtooth Software	Sawtooth Software SMRT	Unknown
Seagate Software, Inc.	Crystal Info	Unknown
Seagull Software Systems, Inc.	BlueZone	Unknown
The Apex Managment Group, Inc.	APEX.HRM	Unknown
unknown	ACF/NCP V7	Unknown

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Supplier Name	Product Name	Category
unknown	Agent RDS	Unknown
unknown	Altiris	Unknown
unknown	ASM High Level Assembler/MVS	Unknown
unknown	Candle Command Center	Unknown
unknown	CentreVu Supervisor	Unknown
unknown	Cerberus FTP Server	Unknown
unknown	CICS Application Security (subroutine DSS15600)	Unknown
unknown	CICS Library Management System (CLM)	Unknown
unknown	Clever TCP/IP	Unknown
unknown	Click'N Design 3D	Unknown
unknown	CM/Pilot for DB2	Unknown
unknown	CMF	Unknown
unknown	COBOL Called/Copied Cross Reference (ISPF A.P)	Unknown
unknown	COBOL CAPEX-Optimizer (OS/VS)	Unknown
unknown	COBOL Enterprise for z/OS (370/390)	Unknown
unknown	COBOL Level 2 Report Writer for OS/390	Unknown
unknown	CommandBurner	Unknown
unknown	COMPAKTORS	Unknown
unknown	Company Modules	Unknown
unknown	COMPAREX (ISPF D.CX)	Unknown
unknown	COMPUWARE SHARED SERVICES [XPEDITER PRODUCTS]	Unknown
unknown	COPYCAT	Unknown
unknown	COPYMACS (aka USCCOPY)	Unknown

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Supplier Name	Product Name	Category
unknown	Core FTP LE	Unknown
unknown	CORPORATE SECURITY FUNCTIONS* [security files used with FTP]	Unknown
unknown	CPK (related to FDR/ABR)	Unknown
unknown	CreekPath Agent	Unknown
unknown	Data Conversion Assistant (DCA Version 6.5)	Unknown
unknown	DATAMACS	Unknown
unknown	DeepBurner	Unknown
unknown	DesignPro	Unknown
unknown	DfHSM	Unknown
unknown	DNS/WINS/DHCP	Unknown
unknown	EDGARLink	Unknown
unknown	eiStream Enterprise	Unknown
unknown	Electronic Documents Library	Unknown
unknown	Email Xaminer	Unknown
unknown	Email Xaminer Manager	Unknown
unknown	Email Xaminer Reviewer	Unknown
unknown	Email Xaminer Xtender	Unknown
unknown	Enfocus PitStop Professional	Unknown
unknown	EPILOG/IMS	Unknown
unknown	Etime	Unknown
unknown	EXLM	Unknown
unknown	External DNS (Replaced by Cisco)	Unknown
unknown	Extron's MediaLink Control Program	Unknown
unknown	Falcon	Unknown

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Supplier Name	Product Name	Category
unknown	FAZAM 2000 Client	Unknown
unknown	Fellowes NEATO MediaFACE II	Unknown
unknown	Finetre ICentera	Unknown
unknown	Fiserv Lifeline Direct	Unknown
unknown	Form TA	Unknown
unknown	GDDM [included in z/OS]	Unknown
unknown	GPARS	Unknown
unknown	Hardcopy	Unknown
unknown	HSC	Unknown
unknown	IMS ALPHA SEARCH SYSTEM	Unknown
unknown	IMS/ESA MRQ	Unknown
unknown	INFO/SYS	Unknown
unknown	Interwise Participant	Unknown
unknown	JMP IN	Unknown
unknown	Jxplorer	Unknown
unknown	LAWage	Unknown
unknown	Maven Application Manager	Unknown
unknown	Mere Mortals .NET Framework	Unknown
unknown	MetaEdit	Unknown
unknown	MICS	Unknown
unknown	MICS/DB2	Unknown
unknown	MICS/SNA	Unknown
unknown	MKS Toolkit	Unknown

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Supplier Name	Product Name	Category
unknown	My DSC	Unknown
unknown	NAIC Accounting Practices and Procedures	Unknown
unknown	NAIC Electronic Library	Unknown
unknown	Naviplex	Unknown
unknown	NCODE/DCODE	Unknown
unknown	Networker	Unknown
unknown	NetXChange Pro	Unknown
unknown	NIOC Service	Unknown
unknown	NMS Communications Natural Access	Unknown
unknown	NTRU Hybrid TSS	Unknown
unknown	NTUNEMON	Unknown
unknown	ObjectStore	Unknown
unknown	Offense800	Unknown
unknown	PAM for Securities Workstation	Unknown
unknown	Paybase32 / Bottomline	Unknown
unknown	Pervasive.SQL	Unknown
unknown	PortfolioCenter	Unknown
unknown	Post Modern Life	Unknown
unknown	PPFA	Unknown
unknown	Preboot Manager	Unknown
unknown	Private Information Manager	Unknown
unknown	PSF/OS390	Unknown
unknown	Publishing Services Applications for Forms Development	Unknown
unknown	PureEdge Viewer	Unknown

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Supplier Name	Product Name	Category
unknown	Raindance Client	Unknown
unknown	RDS	Unknown
unknown	Remote Management Professional	Unknown
unknown	Report Distribution System (Mobius, Control-D)	Unknown
unknown	Report Miner	Unknown
unknown	RIA-Speedlink	Unknown
unknown	SAMPLE	Unknown
unknown	Scribe Migrate	Unknown
unknown	Section 7872 Illustration System	Unknown
unknown	Secure Meeting 4.1.0	Unknown
unknown	Secure Update	Unknown
unknown	Security Wizards	Unknown
unknown	SiteScope	Unknown
unknown	SMS Enterprise Server Disk Kit	Unknown
unknown	SnapShot Express	Unknown
unknown	Snapshot Viewer	Unknown
unknown	Softerra LDAP Browser	Unknown
unknown	SofTest	Unknown
unknown	SourceOffSite Server	Unknown
unknown	SPL2003	Unknown
unknown	SSP V4 MVS	Unknown
unknown	Stylus Studio 2007 XML Enterprise Suite	Unknown
unknown	Summit	Unknown

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Supplier Name	Product Name	Category
unknown	SunGard Acct Products Client	Unknown
unknown	SuperForm Tax	Unknown
unknown	SureThing CD labeler Deluxe	Unknown
unknown	Swift 3D	Unknown
unknown	SwiftView Viewer	Unknown
unknown	SwissRe Life & Health 7.0	Unknown
unknown	Symtrax - Compleo Explorer 3	Unknown
unknown	Synthis Process Modeler	Unknown
unknown	Table Manager 3.01	Unknown
unknown	TagCommander	Unknown
unknown	TAI Reinsurance	Unknown
unknown	TDMF	Unknown
unknown	theoffice	Unknown
unknown	TIFFSurfer	Unknown
unknown	Trade	Unknown
unknown	Trillian	Unknown
unknown	Unified Report	Unknown
unknown	URL Assistant	Unknown
unknown	Vestige+	Unknown
unknown	Visual Horizon	Unknown
unknown	Visual Solutions Developer Tools	Unknown
unknown	Voice Recording	Unknown
unknown	Volo View Express	Unknown
unknown	Wave Infrastructure	Unknown

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Supplier Name	Product Name	Category
unknown	WBR Open	Unknown
unknown	Wealthy and Wise 8.0	Unknown
unknown	WebConference.com	Unknown
unknown	WebDAV	Unknown
unknown	WebEx	Unknown
unknown	webHancer Customer Companion	Unknown
unknown	WebIQ Client Software	Unknown
unknown	WestMate	Unknown
unknown	WILLPower	Unknown
unknown	Winrapid Teledex	Unknown

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ATTACHMENT M
OFFSHORE SERVICES

As described in and subject to the terms of **Section 2.1.2** of the Agreement, the following Table 1 provides the baseline allocation, mix and relative percentages of ACS Personnel situated within the United States and outside the United States:

Table 1 United States and Offshore ACS Personnel

Service Tower and Function	United States % FTE	Offshore % FTE
Account Support Team	[***]%	[***]%
Account Management	[***]%	[***]%
Business Office Manager	[***]%	[***]%
Service Delivery Management	[***]%	[***]%
Contract Management	[***]%	[***]%
Financial Management	[***]%	[***]%
Cross Functional — SOW 2A	[***]%	[***]%
Disaster Recovery	[***]%	[***]%
Security	[***]%	[***]%
Asset Management	[***]%	[***]%
Reporting	[***]%	[***]%
Planning	[***]%	[***]%
Data Center — SOW 2B	[***]%	[***]%
Operations and Administration	[***]%	[***]%
E-Mail and Messaging	[***]%	[***]%
Mainframe Engineering	[***]%	[***]%
Database Management	[***]%	[***]%
Middleware Administration	[***]%	[***]%
Storage and Backups	[***]%	[***]%
Distributed Services — SOW 2C	[***]%	[***]%
Applications Software Build and Deployment	[***]%	[***]%
Operations and Administration	[***]%	[***]%
Midrange Engineering	[***]%	[***]%
Desk-side Assistance and Support	[***]%	[***]%
Network — SOW 2D	[***]%	[***]%
Engineering/Development/Provisioning	[***]%	[***]%
Voice Communications — SOW 2E	[***]%	[***]%
Telephony Engineering	[***]%	[***]%
Help Desk — SOW 2F	[***]%	[***]%
All Functions during Business Hours*	[***]%	[***]%
All Functions After-Hours Support*	[***]%	[***]%
*See Section 2.1.2 of the Agreement for hours.		
Symetra Overall Account Total**	[***]%	[***]%
**Not including headcount for Output and Content Management SOWs		

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

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Service Tower and Function	United States % FTE	Offshore % FTE
Output — SOW 2G	[***]%	[***]%
All Output functions must be performed from within the United States	[***]%	[***]%
Content Management — SOW 2H	[***]%	[***]%
All Content Management functions must be performed from within the United States	[***]%	[***]%

Subject to the terms of **Section 2.1.2** of the Agreement, the following Table 2 sets forth the off-shore locations from which Symetra has agreed ACS may provide Services:

Table 2 Symetra-Approved Offshore Locations

Location
Kuala Lumpur, Malaysia
Bangalore, India
Monterrey, Mexico

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

ATTACHMENT N
MINIMUM REQUIRED INSURANCE COVERAGES

1. Commercial General Liability Insurance.

1.1 General. During the Term and the Disentanglement Period, ACS shall maintain a policy of commercial general liability insurance (including coverage for contractual liability assumed by ACS under this Agreement to the extent such liability can be insured by a standard commercial general liability policy without endorsement, premises-operations, completed operations-products, and independent contractors) providing coverage for bodily injury, personal injury and property damage with combined single limits of not less than [***] Dollars (\$[***]) per occurrence and [***] Dollars (\$[***]) in the aggregate per ACS policy year.

1.2 Required General Liability Policy Coverage. Any general liability policy provided by ACS hereunder shall include, but not be limited to, the following coverage: (i) premises and operations; (ii) products/completed operations; (iii) contractual liability to the extent such liability can be insured by a standard commercial general liability policy without endorsement; (iv) personal injury and advertising injury liability; (v) independent contractor's liability; (vi) severability of interest clause; (vii) broad form property damage, and shall be an occurrence-based policy.

1.3 Primary Insurance Endorsement. Any general liability policy provided by ACS shall apply as primary insurance, and any other insurance maintained by Symetra or its Affiliates, or any of their directors, officers, agents or employees, shall be excess only and not contributing with such coverage.

1.4 Form of General Liability Insurance Policies. All general liability policies shall be written to apply to bodily injury, including death, property damage and personal injury, during the policy term.

2. Business Automobile Liability Insurance. ACS shall procure business automobile liability insurance written for bodily injury and property damage occurring during the policy term, in the amount of not less than [***] Dollars (\$[***]), combined single limit per occurrence, applicable to all owned, non-owned, and hired vehicles.

3. Statutory Workers' Compensation and Employers' Liability Insurance. ACS shall maintain a policy of workers' compensation coverage (or any alternative plan of coverage as permitted or required by applicable law) for no less than the minimum statutory amount required for the state or states in which ACS' employees are performing Services on Symetra's and/or an Affiliate's behalf, and employers' liability coverage for not less than [***] Dollars (\$[***]) per occurrence for all employees of ACS engaged in the performance of Services or operations under this Agreement.

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

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- 4. Umbrella (Excess) Coverage.** ACS shall maintain umbrella (excess) insurance coverage in the amount of [***] Dollars (\$[***]) written on a per occurrence, non-contributory basis for commercial general liability, automobile liability, and employers' liability coverage.
- 5. Professional Errors and Omissions Liability Insurance/Electronic Errors and Omissions.** ACS shall obtain professional errors and omissions liability insurance in an amount of not less than [***] Dollars (\$[***]) per claim, with an aggregate limit of not less than [***] Dollars (\$[***]) per ACS policy year, providing coverage for wrongful acts in the rendering of, or failure to render, professional services under this Agreement, and shall include, but not be limited to, electronic data losses or damage or breaches of electronic data security. As of the Restatement Date, the coverage will not contain specific, express exclusions for design errors, destruction of data (other than casualty exclusions) or failure to design an adequate system arising out of ACS' wrongful acts in the rendering of, or failure to render, professional services under this Agreement. ACS will exercise commercially reasonable efforts to provide that such specific, express exclusions will not be contained in such insurance during the Term of this Agreement and Disentanglement Period. This coverage shall be maintained for a minimum of two (2) years following termination or completion of ACS' performance of its obligations under this Agreement. In the event of a claim and upon Symetra's request, ACS shall provide Symetra with a certified copy of its professional errors and omissions liability policy.
- 6. Employee Dishonesty and Computer Fraud.** ACS shall maintain employee dishonesty and computer fraud, including the property of others, coverage in an amount not less than [***] Dollars (\$[***]) per occurrence and [***] Dollars (\$[***]) in the aggregate per ACS policy year.
- 7. Property Insurance.** ACS shall provide insurance on all property owned by ACS and used to provide the Services and on any Symetra property that is under the care, custody or control of ACS. Such policy shall provide "all risk" perils and shall be written on a basis of eighty percent (80%) replacement value of the property. Coverage shall include business personal property, electronic data processing equipment, tenant improvements, business interruption (including mechanical breakdown), business income and extra expense, transit and property of others in the care, custody, and control of the insured. In the event Symetra or any of its Affiliates places any real or personal property (whether owned or leased) in the care, custody, and control of the ACS, Symetra or its Affiliates, as appropriate, must provide ACS with the replacement cost value of such real or personal property within thirty (30) calendar days of ACS' written request for such information. Should Symetra or its Affiliates, as applicable, fail to provide the replacement cost of the real or personal property within thirty (30) calendar days of ACS' written request, ACS shall be relieved of all liability for loss or damage to such property regardless of how such loss or damage occurs. ACS shall maintain flood and earthquake insurance with respect to its property used to provide Services in such amounts as ACS deems appropriate.
- 8. Deductible/Self Insured Retention.** Any deductible, self-insured retention or use of an insurance company subsidiary in excess of [***] Dollars (\$[***]) must be declared to Symetra along with any changes thereto and shall be subject to Symetra's reasonable prior

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

ATTACHMENT N

approval. ACS shall be responsible for any deductible, self-insured retention or use of an insurance company subsidiary.

9. Additional Insureds. The coverages maintained by ACS under **Sections 1** and **2** above shall name Symetra and its Affiliates, and the directors, officers, agents and employees of Symetra and its Affiliates, individually and collectively, as additional insureds. The ACS insurance policies required under **Section 6** above shall name Symetra and its Affiliates, and the directors, officers, agents and employees of Symetra and its Affiliates, individually and collectively, as loss payees.

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ATTACHMENT O
APPROVED SUBCONTRACTORS

No.	Subcontractor	Description of Subcontractor Services
1	Avaya	Telcom Hardware and Maintenance
2	Compucom	Remote Desktop Maintenance
3	HP	WINTEL Servers and Maintenance
4	IBM	Filenet Mainframe hardware and software WINTEL Servers and maintenance
5	Hitachi (M-Tech)	Provide P-Sync software
6	Pitney-Bowes	Postal Metering
7	Sun	Hardware and software support
8	Critical Watch	Vulnerability assessment scanner
9	Bowne	Print and print programming Services
10	Cross — Telcom	Telcom hardware, software, and services reseller
11	Spherion	IT Contracting Services
12	SunGard	Disaster Recovery
13	Xerox	Print Services
14	KCI Headsets for Business, Inc.	Telcom headset and conferencing equipment
15	Veramark Technologies, Inc.	Call accounting and expense management solutions
16	Redsky Technologies	Deliver E911 software and solutions
17	Cache Valley Electric, Inc	Voice/Data Cabling
18	Spencer Technologies	DMARC Extensions — inside telcom wiring
19	Dell	WINTEL server hardware and maintenance
20	EMC	Data storage
21	Iron Mountain	Voice and Data Tape security storage

ATTACHMENT O

ATTACHMENT P
DEFINITIONS

“*Acceptance*” is defined in **Section 5.2.6(b)** of the Agreement.

“*Acceptance Criteria*” is defined in **Section 5.2.6(b)** of the Agreement.

“*Acceptance Testing Period*” is defined in **Section 5.2.6(b)** of the Agreement.

“*Acquiring Entity*” is defined in **Section 9.2.2** of the Agreement.

“*ACS*” is defined in the opening paragraph of the Agreement.

“*ACS Bid*” is defined in the Recitals.

“*ACS Cap*” is defined in **Section 11.1** of the Agreement.

“*ACS Confidential Information*” means records, data, and other information marked as “confidential” that is obtained by Symetra in confidence from ACS Personnel in connection with this Agreement, except for any information that was: (a) at the time of disclosure to Symetra Personnel, in the public domain; (b) after disclosure to Symetra Personnel, published or otherwise made a part of the public domain through no fault of Symetra Personnel; (c) in the possession of Symetra Personnel at the time of disclosure to it or them; (d) received after disclosure by ACS to Symetra Personnel from a Third Party who had a lawful right to disclose such information to Symetra Personnel; or (e) independently developed by Symetra Personnel without reference to ACS Confidential Information. For purposes of this provision, information is in the public domain if it is generally known (through no fault of Symetra Personnel) to Third Parties who or that are not subject to nondisclosure restrictions with respect to such information.

“*ACS Competitor*” means the entities set forth in **Addendum 2** to this **Attachment P**. Either Party may propose from time to time following the Restatement Date to modify the list of ACS Competitors to include (or exclude) entities that provide (or no longer provide) services substantially similar to the Services. If the other Party objects to any proposed modification to **Addendum 2** to this **Attachment P**, the Problem resolution procedures set forth in **Article 17** of the Agreement shall apply.

“*ACS Derivative Works*” is defined in **Section 12.1.4** of the Agreement.

“*ACS Equipment*” is defined in **Section 4.2** of the Agreement.

“*ACS Indemnitees*” means ACS and each of its officers, directors, employees, agents, successors and assigns.

“*ACS Key Personnel*” means those ACS Personnel who are identified in **Attachment E**, and any replacements for such Personnel.

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“**ACS Location**” means an ACS print and mail center, or an ACS-managed Third Party print and mail center; location not within a Symetra facility.

“**ACS Project Executive**” is defined in **Section 1.2.2** of the Agreement.

“**ACS Renewal Bid**” is defined in the Recitals.

“**ACS Service Delivery Manager**” is defined in **Section 1.2.3** of the Agreement.

“**ACS Software**” means the Category 1 Software, the Category 2 Software and the Category 5 Software.

“**ACS Underlying Works**” means those Underlying Works conceived, invented, created or acquired by ACS, rather than by a Third Party.

“**Act**” is defined in **Section 14.6(a)** of the Agreement.

“**Affiliate**” means, as to any Person, any other Person that, now or in the future, directly or indirectly, controls, is controlled by, or is under common control with, such Person, whether through ownership of voting securities or otherwise. For this purpose, and without limiting the foregoing, any Person that owns more than twenty percent (20%) of the outstanding voting securities of any other Person shall be deemed to control such other Person.

“**Agreement**” means this Master Services Agreement, including all Schedules, Attachments, Exhibits, Addenda, Appendices and other documents attached hereto or incorporated herein by reference, as amended from time-to-time.

“**Annual Service Baselines**” are set forth in **Appendix 3.1** to **Schedule 3**

“**Annual Services Fees**” is defined in **Section 6.1.3** of the Agreement.

“**ARC**” means additional resource charge.

“**Baseline**” means, for each of the Service Tower Services, the quantity of Resource Units included in the Annual Services Fees.

“**Benchmark**” is defined in **Section 2** of **Attachment A**.

“**Break/Fix**” means an End-User or other Symetra request placed due to a software or hardware problem encountered in accessing or operating IT resources where support Services are required to resolve the problem.

“**Business Day Hours**” means local Business Day “window of coverage” hours within which Symetra requires the Services to be provided for a specific SLR. While “normal business hours” are generally 0400-1800, Pacific time, most Services require support on a 7x24x365 (0000-2400)

ATTACHMENT P

basis, except ACS testing output Services as described in **Schedule 2G**, which require support 0500-1400, Pacific time, Monday through Friday.

“Business Day Support” means those hours during which ACS Personnel will be available to provide consolidated help desk support to End-Users. Such support includes answering telephone calls and e-mails, opening tickets, First Contact Resolution, and categorizing and routing tickets.

“Business Days” means Monday through Friday, excluding New Year’s Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and Christmas Day.

“Category 1 Software” is defined in **Section 4.3.1(a)** of the Agreement.

“Category 2 Software” is defined in **Section 4.3.1(b)** of the Agreement.

“Category 3 Software” is defined in **Section 4.3.2(a)** of the Agreement.

“Category 4 Software” is defined in **Section 4.3.2(b)** of the Agreement.

“Category 5 Software” is defined in **Section 4.3.3** of the Agreement.

“Category 6 Software” is defined in **Section 4.3.4** of the Agreement.

“Change in Control” means: (a) any transaction or combination of transactions as a result of which either a Person or a group of Persons that customarily has acted in concert and that presently is in control of a Party ceases to be in control of such Party; (b) the sale, transfer, exchange or other disposition (including disposition in full or partial dissolution) of fifty percent (50%) or more of the beneficial ownership (as defined in Rule 13(d) of the Securities Exchange Act of 1934) of the voting power of a Party, or of the assets of such Party that constitute a substantial or material business segment of such Party; (c) individuals who as of the Restatement Date constituted the Board of Directors of a Party cease for any reason to constitute a majority of such Party’s Board of Directors then in office; or (d) with respect to ACS, the unit, division or operating group of ACS that is responsible in providing the Services to Symetra is sold, transferred or otherwise experiences a change in ownership or control.

“Change in Control Expenses” is defined in **Section 11.2(c)** of the Agreement.

“Change Management Procedures” is defined in **Section 2.1.3** of the Agreement.

“Conditional Acceptance” is defined in **Section 5.2.6(b)** of the Agreement.

“Confidential Information” means ACS Confidential Information or Symetra Confidential Information, as the case may be.

“Contract Year” or **“CY”** means each twelve (12) month period of the Term beginning on the Restatement Date.

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“**Corrective Assessment**” means the financial consequences associated with ACS’ failure to complete a Critical Milestone on or before its Due Date.

“**Corrective Plan**” is defined in **Section 7.4.3** of the Agreement.

“**Country Agreement**” is defined in **Section 1.3.2** of the Agreement.

“**CPI**” means the annual increase in percentage points (or fraction thereof) of the official Consumer Price Index, All Urban Consumers, U.S. City Average, All Items, published by the Bureau of Labor Statistics, United States Department of Labor.

“**CPU Slot**” is defined as a processor socket that houses the CPU (Central-Processing-Unit) for the server hardware.

“**Critical Milestones**” means those milestones, activities, actions and projects identified as such in this Agreement including, without limitation, in any Service Tower Schedule, Transition Plan, In-Scope Service Request, Out-of-Scope Work Order or other written agreement between the Parties.

“**Data and Modified Data**” is defined in **Section 12.3** of the Agreement.

“**Data Protection Laws**” is defined in **Section 14.6(a)** of the Agreement.

“**Database Instance**” or “**Instance**” means, in general, a logical representation of a complete database environment. Multiple instances of a database environment can reside on a single host system, providing a unique database server environment for each instance. Multiple databases (and multiple tables) can reside within a given instance (e.g., independent “test” and “development” database environments configured on a single server represent two (2) instances). Each instance supports creation of independent user and group IDs unique to that database instance. For the avoidance of doubt, there are variations in the characterization of “instance” by database vendors: for IBM DB2, “instance” equates to a DB2 sub-system; for Microsoft SQL Server, “instance” equates to an installation of SQL Server (with multiple installations permitted on a single host server); for Oracle, “instance” equates to the combination of a memory space created known as the “Oracle System Global Area (SGA)” and defined Oracle processes associated with that SGA. Oracle databases are then associated with an instance at startup.

“**Deadband Allowance**” is defined in **Section 5.1** of **Schedule 3**.

“**Derivative Works**” means a revision, modification, translation, abridgment, compilation, condensation or expansion of the applicable underlying work or any other form in which that work may be recast, transformed or adapted, and which, if prepared without the consent of the copyright owner, would be a copyright infringement.

“**Disabling Device**” is defined in **Section 8.1.2** of the Agreement.

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“**Disclosing Party**” means the Party that has disclosed Confidential Information to the other Party or to such other Party’s Personnel.

“**Disentanglement**” is defined in **Section 10.1** of the Agreement.

“**Disentanglement Period**” means the period of time during which ACS is providing Disentanglement services to Symetra.

“**Due Date**” means the mutually agreed date by which a Critical Milestone must be completed.

“**End-User**” means: (a) any employee of Symetra or any of its Affiliates; and (b) any other Person who is determined by Symetra, in its sole discretion, to require access to any of the Services.

“**Enhanced Technology**” is defined in **Section 2.5.4** of the Agreement.

“**Environmental Laws**” means all applicable federal, state and local statutes, laws, regulations, rules, ordinances, codes, licenses, orders or permits of any governmental entity relating to environmental matters including, without limitation: (a) the Clean Air Act (42 U.S.C. 7401 et seq.); the Federal Water Pollution Control Act (33 U.S.C. §1251); the Safe Drinking Water Act (42 U.S.C. §5 300f et seq.); the Toxic Substances Control Act (15 U.S.C. 55 2601 et seq.); the Endangered Species Act (16 U.S.C. §1531 et seq.); the Emergency Planning and Community Right-to-Know Act of 1986 (42 U.S.C. 55 110011 et seq.); and (b) similar state and local provisions.

“**Equipment**” means the Symetra Equipment and/or the ACS Equipment, as applicable.

“**Equipment Refresh**” means, in respect of any Equipment (including the operating system): (a) maintenance of such Equipment in accordance with the applicable manufacturer’s recommendations; (b) updating and/or upgrading such Equipment as necessary or appropriate; and (c) replacing such Equipment.

“**EU Directive**” means Directive 95/46/EC of the European Parliament and of the Council of 24 October 1995 on the Protection of Individuals with Regard to the Processing of Personal Data and on the Free Movement of Such Data, as the same may be modified, amended or replaced from time to time.

“**Events of Default**” means any of the events described in **Section 9.3** of the Agreement.

“**Exception Report**” is defined in **Section 5.2.6(c)** of the Agreement.

“**Excuse**” is defined in **Section 2.2.2(c)** of the Agreement.

“**Extraordinary Event**” means: (a) a Force Majeure Event; (b) a catastrophic business downturn; and (c) any other event not exceeding ninety (90) calendar days in duration that: (i) could not have been adequately planned for; and (ii)(A) substantially interferes with or impacts Symetra’s ordinary business operations; or (B) causes substantial increase or decrease in demand for

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Symetra’s products or services or the Services that are provided or that could be provided by ACS under this Agreement.

“**Fee Reductions**” means the dollar amount by which the Fees will be reduced if ACS fails to achieve any SLR. The methodology for calculating the Fee Reductions is set forth in **Schedule 5**.

“**Fees**” means the fees payable by Symetra to ACS hereunder in consideration of ACS’ provision of the Services and Other Services.

“**Final Acceptance**” is defined in **Section 5.2.6(d)** of the Agreement.

“**Final Acceptance Testing Period**” is defined in **Section 5.2.6(d)** of the Agreement.

“**First Contact**” means a help desk human operator responds to an Incident or Service Request via telephone, e-mail or web chat.

“**First Contact Resolution**” means the percentage of in-scope problem calls received during the month by the help desk, resulting in the creation of a ticket that is resolved while the End -User is still on the telephone. Calls received regarding out-of-scope requests and tickets initiated via e-mail or voicemail are excluded from the First Contact Resolution calculation.

“**Fixed Charges**” means the Annual Services Fees, expressed as a monthly amount.

“**For Cause**” means the applicable employee committed or participated in actions that are or were dishonest, fraudulent, illegal, unethical, involving insubordination or moral turpitude, or involving disclosure or trade secrets, proprietary information or other forms of confidential information.

“**Force Majeure Event**” means an act of God, act of governmental body or military authority, fire, explosion, flood, epidemic, riot or civil disturbance, war, sabotage, insurrections, blockades, embargoes, storms or other similar events that are beyond the reasonable control of the affected Party. Notwithstanding the foregoing, “Force Majeure Event” expressly excludes: (a) any event that ACS reasonably could have prevented by any system testing either required to be performed pursuant to the Services or necessary to provide the Services; (b) (i) any single point of failure where ACS was obligated to provide fault tolerant Services; (ii) where fault tolerant architecture was deployed for Symetra notwithstanding the absence of specifying same; or (iii) where a fault tolerant infrastructure or architecture should have reasonably been implemented by ACS; (c) any ACS strike, walkout or other labor shortage; and/or (d) any non-performance of an ACS Subcontractor, regardless of cause (unless due to a Force Majeure Event).

“**GAAP**” is defined in **Section 7.1** of the Agreement.

“**GLB**” means the Gramm-Leach-Bliley Act, 15 U.S.C. Sections 6801-6809, as the same may be modified, amended or replaced from time to time.

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“**Guiding Principles**” is defined in **Section 1.1** of the Agreement.

“**Handover Date**” means, with respect to any Service Tower Schedule added by the Parties to the Agreement following the Restatement Date, the date on which ACS is scheduled in the applicable Transition Plan or otherwise to begin providing such Service Tower Services; each such date shall constitute a Critical Milestone.

“**Hazardous Materials**” means any substances the presence of which requires investigation or remediation under any Environmental Law, or that is or becomes defined as a “hazardous waste,” “hazardous substance,” pollutant or contaminant under any Environmental Law.

“**HIPAA**” is defined in **Section 14.4.1** of the Agreement.

“**IMAC**” (Install, Move, Add, or Change) means a discrete unit of pre-scheduled work performed to install, remove, relocate, or reconfigure Symetra computing systems and/or telecommunications infrastructure components, including provisioning and deployment of handheld wireless devices such as Blackberry’s, PDA’s, cell phones, etc., which are provided for under this Agreement. The purpose of an IMAC is to provide regular, routine services associated with the supported devices including: installation of a new device; the removal and/or decommissioning of a device from service; the relocation of a device from one physical location to another; a change to the existing configuration of the device that is not a result of resolving an Incident; updating of asset and configuration data; addition of new hardware components or software applications to the device; and, the complete refresh of an existing device to a newer device.

IMAC services are intended to be, on aggregate, consistent in the level of effort and procedures involved to accomplish each task. The implementation of new services and/or technologies is not intended to be accomplished via the IMAC process. Once new services or technologies have been implemented via the Service Request process, IMAC tasks may be used to support the in-scope components covered by this Agreement as they would for other, existing in-scope components.

IMAC tasks will be used to perform routine requests from multiple Service Towers. While the exact scope of work will differ from Service Tower to Service Tower, the scope and usage guidelines presented herein shall define IMAC classification.

“**In-Scope Service Request**” means a request, in the form set forth in **Attachment D**, for the performance of work that is not being performed at a particular point in time but that is within the scope of the Services.

“**Incident**” means a single event requiring an ACS response, typically denoted by an In-Scope Service Request or identification of a problem. Symetra will determine the Severity Level of each reported Incident. ACS will provide Symetra with an escalation procedure (to be approved by Symetra) for resolution of reported Incidents.

“**Incident Resolution**” means the point at which ACS has responded to an Incident and ACS has either: (a) conducted and successfully completed a Root Cause Analysis on a reported problem

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and appropriately corrected both the results and the cause of the problem; or (b) has provided an appropriate answer to an inquiry or an informational question that is understood by and acceptable to Symetra. In both cases, the Incident is not resolved until Symetra is convinced and satisfied that it has been resolved.

“**Indemnified Party**” means either the Symetra Indemnitees, in the case of claims, suits or proceedings subject to indemnification by ACS under **Section 15.1** of the Agreement, or the ACS Indemnitees, in the case of claims, suits or proceedings subject to indemnification by Symetra under **Section 15.2** of the Agreement.

“**Indemnifying Party**” means ACS, in the case of claims, suits or proceedings subject to indemnification by ACS under **Section 15.1** of the Agreement, or Symetra, in the case of claims, suits or proceedings subject to indemnification by Symetra under **Section 15.2** of the Agreement.

“**Infringement Claim**” is defined in **Section 15.1.1** of the Agreement.

“**Initial Term**” is defined in **Section 9.1.1** of the Agreement.

“**Innovation Proposal**” is defined in **Section 2.5.4(b)** of the Agreement.

“**Interest Rate**” means the prime rate as published in the *Wall Street Journal* on the Business Day immediately preceding the date in which interest began to accrue under this Agreement plus one percent (1%).

“**IT**” means information technology.

“**IT Outsourcing Committee**” is defined in **Section 1.2.1** of the Agreement.

“**Key Subcontractors**” is defined in **Section 18.1** of the Agreement.

“**Level**” means:

Level 1 — Routine event. Level 1 help desk is the human single point of contact for all technology-related problems (internal applications to shrink-wrapped software; LANs; hardware break/fix and more) and Service Requests. Incidents not resolved at the Level 1 support are passed to Level 2 and/or Level 3 support personnel. Level 1 is involved mostly in Incident management (*e.g.*, including user management, Incident management, password/access security, coordinating IMACs).

Level 2 — Specialized problem or Symetra executives. Level 2 support resolves escalated Incidents that require greater depth of knowledge (*e.g.*, IT service tower subject matter expert), standard desk side support and executive desk side and/or telephone support.

Level 3 — Complex problem. Level 3 support resolves escalated Incidents that require Third Parties such as hardware and software vendors, Symetra technical resources and or other service providers to assist or resolve issues.

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“**Local Currency**” is defined in **Section 6.1.6** of the Agreement.

“**Losses**” is defined in **Section 15.1.1** of the Agreement.

“**Malware**” means software designed to infiltrate or damage a computer system without the owner’s informed consent. Software is considered malware based on the perceived intent of the creator rather than any particular features. Malware includes computer viruses, worms, Trojan horses, most rootkits, spyware, dishonest adware, crimeware and other malicious and unwanted software.

“**Measurement Interval**” means the period during which a given SLA is measured (e.g., one (1) month, one (1) year, etc.).

“**Monthly At-Risk Amount**” means, for each month, [***] percent ([***]%) of the Fees payable in respect of that month (before giving effect to any Fee Reductions and/or Corrective Assessments).

“**New Country**” is defined in **Section 1.3.2** of the Agreement.

“**NWSC**” means the ACS Northwest Service Center located in Hillsboro, Oregon.

“**OES**” or “**OESs**” means operating environment specification(s).

“**Original Agreement**” is defined in the opening paragraph of the Agreement.

“**Original Effective Date**” is defined in the opening paragraph of the Agreement.

“**Other Services**” is defined in **Section 6.1.4** of the Agreement.

“**Out-of-Scope Service(s)**” is defined in **Section 2.9.1** of the Agreement.

“**Out-of-Scope Work Order**” is defined in **Section 2.9.1** of the Agreement.

“**Party**” or “**Parties**” means, individually or collectively, Symetra and/or ACS.

“**Person**” means any natural person, corporation, limited liability company, limited liability partnership, general partnership, limited partnership, trust, association, governmental organization or agency, political subdivision, body politic or other legal person or entity of any kind, legally constituted.

“**Personal Information Statutes**” is defined in **Section 14.5** of the Agreement.

“**Personnel**” means: (a) with respect to Symetra, the employees, representatives, contractors (but specifically excluding ACS and its contractors, including Subcontractors) and agents of Symetra

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

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and its Affiliates; and (b) with respect to ACS, the employees, representatives, contractors, subcontractors and agents of ACS, its Affiliates and its Subcontractors.

“**Pricing Band**” means [***] percent ([***]%) above or below the applicable Baseline.

“**Priority Levels**” is synonymous with Severity Levels.

“**Problem**” means any dispute or problem arising out of or relating to this Agreement, including those that relate to any of the following:

- (a) an alleged failure by either Party to perform its obligations under this Agreement;
- (b) an alleged inadequacy or delay of either Party’s performance under this Agreement;
- (c) a request for products, services or resources, where the Parties disagree whether such products, services or resources are within the scope of the Services (and therefore included in the Fees) or otherwise within the scope of this Agreement; and/or
- (d) a disagreement as to the responsibilities either Party has under this Agreement.

“**Procured Technology**” is defined in **Section 2.4** of the Agreement.

“**Rate Differential**” is defined in **Section 4(b)** of **Attachment A**.

“**Records**” is defined in **Section 7.4.2.2** of the Agreement.

“**Receiving Party**” means the Party that has received Confidential Information from the other Party or such other Party’s Personnel.

“**Relief Event**” is defined in **Section 2.2.4** of the Agreement.

“**Renewal Term**” is defined in **Section 9.1.2** of the Agreement.

“**Replacement Provider**” is defined in **Section 10.1** of the Agreement.

“**Resource Unit**” or “**RU**” means, for each Service described in the applicable Service Tower Schedule, the quantity or number of units of resource included in the Annual Services Fees (*e.g.*, a certain number and type of servers).

“**Resources**” is defined in **Section 2.7** of the Agreement.

“**Restatement Date**” is defined in the opening paragraph of the Agreement.

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

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“**RFPP**” is defined in the Recitals.

“**Root Cause Analysis**” is a problem analysis process undertaken to identify and quantify the underlying cause(s) of an Incident, and document the necessary corrective actions to be taken to prevent recurring problems and/or trends which could result in problems.

“**RRC**” means reduced resource credit.

“**Rules**” is defined in **Section 17.2** of the Agreement.

“**SAS 70**” means the American Institute of Certified Public Accountants’ Statement on Auditing Standards (SAS) No. 70, *Reports on the Processing of Transactions of Service Organizations*, and any replacement or successor standard.

“**SAS 70 Type II Audit**” means an audit conducted pursuant to SAS 70 that results in a report that both describes an organization’s description of controls at a specific point in time and includes detailed testing of those controls over a minimum six (6) month period, or any replacement or successor audit standard or process.

“**Schedule Time**” is the time during which Service is to be operational as designated in the applicable Service Tower Schedule. All references to schedule time (e.g., 0730 hours) in the SLA tables are local time for the point of service.

“**SDRM**” is synonymous with Service Delivery Reference Manual.

“**Secretary**” means the Secretary of Health and Human Services, or any replacement or successor body.

“**Security Standards**” is defined in **Section 14.4.2** of the Agreement.

“**Self-Help**” means automated/electronic means made available directly to End-Users to assist in fulfilling various Service Requests not requiring personal assistance, including the End-User’s ability to track ticket status and enter Service Requests without calling the help desk.

“**Service Delivery Reference Manual**” is defined in **Section 2.6.1** of the Agreement.

“**Service Rates**” is defined in **Section 6.1.4** of the Agreement.

“**Service Request**” means a service request initiated by a call, an e-mail, or other electronic format regarding a range of support -specific in-scope and out-of-scope service offerings.

“**Service Tower**” or “**Service Tower Services**” means each of the categories of Services described in the applicable Service Tower Schedule.

“**Service Tower Schedule**” means the applicable **Schedule 2**.

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“**Service Level Agreement**” means a standard for performance of the Services that has an associated SLR.

“**Service Level Requirement**” means, for an SLA, the minimum expected level of performance for that SLA.

“**Service Level Report**” is defined in **Section 2.2.2(b)** of the Agreement.

“**Services**” means all of the services, functions and activities in any one or more of the following categories:

- (a) the services described in **Schedule 1, Schedules 2A, 2B, 2C, 2D, 2E, 2F, 2G and 2H** and in any additional Service Tower Schedules that may be agreed to by the Parties following the Restatement Date;
- (b) any other services specified elsewhere in this Agreement and not designated as Other Services;
- (c) any other IT-related services that are requested by Symetra from time-to-time that do not require additional start-up expenses or the use of additional resources not otherwise required for the performance of the services described in **subsections (a), (b), (d) and (e)** of this definition;
- (d) any services, functions, responsibilities or tasks not specifically described in this Agreement that are required for the proper performance of any of the foregoing and that are an inherent part of, or a necessary sub-part included within, any of the foregoing; and
- (e) any management, planning and other services that are ancillary to, and appropriate for the performance of, any of the foregoing.

“**Severity Levels**” (a/k/a “**Priority Levels**”) are defined categories that identify the degree of business criticality and importance to Symetra of specific Incidents, and the associated ACS response requirements for any such Incident. The following Severity Level table categories and descriptions apply to all Services:

Priority Level	Description
1 — Emergency/Urgent	The problem has caused a complete and immediate work stoppage affecting a primary business process or a broad group of users such as an entire depart- ment, floor, branch, line of business, or external customer. No work around available. Examples: major application problem (e.g., payroll, call center, etc.); severe problem during critical periods (e.g., month-end processing); security violation (e.g., denial of service, widespread virus, etc.).
2 — High	A business process is affected in such a way that business functions are severely degraded, multiple users are impacted or a key customer is affected. A workaround may be available; however, the workaround is not easily sustainable. Examples: major application problem (e.g., Exchange), VIP support.
3 — Medium	A business process is affected in such a way that certain functions are unavailable

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Priority Level	Description
	to End Users or a system and/or service is degraded. A workaround may be available. Examples: telecommunications problem (e.g., Blackberry, PBX digital/analog card); workstation problem (e.g., hardware, software).
4 — Low	An incident that has little impact on normal business processes and can be handled on a scheduled basis. A workaround is available. Examples: User requests (e.g., system enhancement); peripheral problems (e.g., network printer); preventative maintenance benchmarks.

“**Shared Resources**” is defined in **Section 2.5.6** of the Agreement.

“**SL1 (Storage Level 1)**” means SAN storage based upon a utility pricing model that is subject to storage SLAs requiring data set restoration to commence within three (3) hours or less following a request. SL1 applies to both mainframe and midrange/server systems.

“**SL2 (Storage Level 2)**” means SAN storage based upon a utility pricing model that is subject to storage SLAs requiring data set restoration to commence within eight (8) hours or less following request. . SL2 applies to both mainframe and midrange/server systems.

“**SLA**” is synonymous with Service Level Agreement.

“**SLR**” is synonymous with Service Level Requirement.

“**Software**” means the Symetra Software and/or the ACS Software, as applicable.

“**Software Enhancements**” means, in respect of any Software, any modification, enhancement, update, upgrade, new release, new version, error correction, patch, bug fix and/or any other Derivative Works thereof.

“**SOP**” or “**SOPs**” means standard operating procedure(s).

“**SOX Laws**” means the Sarbanes-Oxley Act of 2002, applicable rules and regulations issued by the U.S. Securities and Exchange Commission and applicable rules and regulations of the Public Company Accounting Oversight Board including, without limitation, provisions relating to internal controls over financial reporting, as any of the foregoing may have been and/or may be amended from time to time.

“**Spec Sheet**” means the Symetra Program Service Level Metrics document that reflects the Parties’ mutually agreed upon performance metrics, including the formula, measurement intervals, and measurement tools, for determining ACS’ performance respecting each SLA’s SLR. The Spec Sheet may be updated from time to time upon written agreement of the Parties.

“**Speed-to-Answer**” means the total elapsed time from the point that the help desk automated call director (ACD) call circuitry places a call into queue until a human operator picks up the call.

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“**Subcontractor**” means, subject to the terms of **Section 18.1**, any Person other than ACS including, without limitation, any ACS Affiliate, that provides Services to Symetra pursuant to an agreement (whether oral or written) with ACS.

“**Substantially Dedicated Resources**” means those ACS Personnel that dedicate fifty percent (50%) or more of their work time to providing Services, all of whom shall be identified periodically by ACS pursuant to the requirements set forth in **Section 3.1.2** of the Agreement.

“**Symetra**” is defined in the opening paragraph of the Agreement.

“**Symetra Cap**” is defined in **Section 11.1** of the Agreement.

“**Symetra Competitors**” means the entities set forth in **Addendum 1** to this **Attachment P**. Either Party may propose from time to time following the Restatement Date to modify the list of Symetra Competitors to include (or exclude) any other insurance and/or financial services company that markets annuities, life insurance, disability insurance, medical excess loss insurance, and/or limited benefit health insurance through independent agents. If the other Party objects to any proposed modification to **Addendum 1** to this **Attachment P**, the Problem resolution procedures set forth in **Article 17** of the Agreement shall apply.

“**Symetra Confidential Information**” means all records, data and other information of Symetra and/or its Affiliates that is disclosed to ACS Personnel, whether in tangible, intangible and/or oral form, and whether in written form or readable by machine, including, without limitation:

- (a) all Symetra Data;
- (b) all financial information, personnel information, customer information, reports, documents, correspondence, plans and specifications relating to Symetra and/or its Affiliates;
- (c) all technical information, materials, data, reports, programs, documentation, diagrams, ideas, concepts, techniques, processes, inventions, knowledge, know-how, and trade secrets, developed or acquired by Symetra and/or its Affiliates, including Work Product;
- (d) any information that Symetra Personnel identifies to ACS as confidential by a stamp or other similar notice; and
- (e) all other records, data or information collected, received, stored or transmitted in any manner connected with the provision of Services hereunder.

Symetra Confidential Information shall not include information that ACS can demonstrate was: (f) at the time of disclosure to ACS Personnel, in the public domain; (g) after disclosure to ACS Personnel, published or otherwise made a part of the public domain through no fault of ACS Personnel; (h) in the possession of ACS Personnel at the time of disclosure, if the ACS Personnel was not then under an obligation of confidentiality with respect thereto; (i) received after disclosure

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by Symetra Personnel to ACS Personnel from a Third Party who had a lawful right to disclose such information to ACS Personnel; or (j) independently developed by ACS Personnel without reference to Symetra Confidential Information. For purposes of this provision, information is in the public domain if it is generally known (through no fault of ACS Personnel) to Third Parties who are not subject to nondisclosure restrictions with respect to such information.

“**Symetra Data**” means, in or on any media or other form of any kind: (a) all data that is in the possession of Symetra and/or its Affiliates, and all data concerning or indexing such data (regardless of whether or not owned by Symetra and/or its Affiliates or generated or compiled by Symetra and/or its Affiliates); (b) all personal data, meaning any information relating to an identified or identifiable natural person who can be identified, directly or indirectly, including sensitive data (as defined in the Act) which is under, or subject to or intended to be subject to processing (as defined in the Act) by ACS pursuant to this Agreement; and (c) all other records, data, files, input materials, reports, forms and other such items that may be received, computed, developed, used or stored by ACS Personnel from, for or on behalf of Symetra and/or any of its Affiliates, or in connection with the Services.

“**Symetra Equipment**” means the Symetra-Owned Equipment and/or the Symetra-Leased Equipment, as applicable.

“**Symetra Facilities**” is defined in **Section 4.7.1** of the Agreement.

“**Symetra Holidays**” are: New Year’s Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and Christmas Day.

“**Symetra Indemnitees**” means Symetra and its Affiliates, and each of their respective directors, officers, employees, attorneys, agents, representatives, consultants, successors and assigns.

“**Symetra Laws**” is defined in **Section 14.1** of the Agreement.

“**Symetra-Leased Equipment**” is defined in **Section 4.1.1** of the Agreement.

“**Symetra-Owned Equipment**” is defined in **Section 4.1.1** of the Agreement.

“**Symetra Project Executive**” is defined in **Section 1.2.2** of the Agreement.

“**Symetra Service Delivery Manager**” is defined in **Section 1.2.3** of the Agreement.

“**Symetra Sites**” is defined in **Section 2.2.3** of the Agreement.

“**Symetra Software**” means the Category 3 Software, the Category 4 Software and the Category 6 Software, as applicable.

“**System Testing**” means, for purposes of **Schedule 2G**, user acceptance testing (UAT) of output enhancements or additions, including validation of forms output design and layout, validation of ingestion into E2 Vault and/or iProof, and online viewing and handling of ingested output.

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“**Technology Plan**” is defined in Section 2.5.4 of the Agreement.

“**Term**” means the Initial Term and any Renewal Terms.

“**Termination Date**” means 11:59 p.m. on the last day of the Disentanglement Period.

“**Termination Fee**” is defined in **Section 9.2.1** of the Agreement.

“**Termination Notice**” means a written notice of termination delivered by one Party to the other in accordance with the terms of the Agreement.

“**Third Party**” means a person or entity other than the Parties and their respective Affiliates.

“**Third-Party Resources**” is defined in **Section 2.7** of the Agreement.

“**Third-Party Works**” is defined in **Section 12.1.5** of the Agreement.

“**Transition Plan**” is defined in **Section 2.3.1** of the Agreement.

“**Triggering Event**” is defined in **Section 9.2.1** of the Agreement.

“**UCITA**” is defined in **Section 19.14** of the Agreement.

“**Underlying Works**” means all works of authorship fixed in any tangible medium of expression that: (a) had already been conceived, invented, created or acquired by ACS or its Personnel prior to the Original Effective Date and that were not conceived, invented or created for Symetra’s use or benefit in connection with this Agreement; or (b) are conceived, invented, created or acquired by ACS or its Personnel after the Original Effective Date, but only to the extent such works of authorship do not constitute Work Product. An Underlying Work includes all intermediate and partial versions thereof, as well as all source code, object code, documentation, formulae, processes, algorithms, designs, specifications, inventions, discoveries, concepts, improvements, materials, program materials, software, flow charts, notes, outlines, lists, compilations, manuscripts, writings, pictorial materials, schematics, apparatus, methods, techniques, other creations, and the like, whether or not patented or patentable or otherwise protectable by law.

“**Variable Charges**” means charges that vary in amount from month to month including, without limitation, ARCs and RRCs, telephone usage charges and the like.

“**Weighting Factor**” means, for any SLA, the percentage factor that is applied to the Monthly At-Risk Amount for purposes of calculating Fee Reductions in the event of any failure with respect to that SLA during a given Measurement Interval. The Table attached to **Schedule 5** specifies the Weighting Factor for each SLA as of the Restatement Date.

“**Work Product**” means all works of authorship fixed in any tangible medium of expression (including, without limitation, computer programs), and all intermediate and partial versions

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thereof, as well as all source code, object code, documentation, formulae, processes, algorithms, designs, specifications, inventions, discoveries, concepts, improvements, ideas, know-how, techniques, materials, program materials, software, flow charts, notes, outlines, lists, compilations, manuscripts, writings, pictorial materials, schematics, apparatus, methods, techniques, other creations, and the like, whether or not patented or patentable or subject to copyright, or otherwise protectable by law, that are created, invented or conceived for the use or benefit of Symetra in connection with this Agreement: (a) by any ACS personnel, any Symetra personnel, where “personnel” includes employees, contractors (including, in the case of ACS, Subcontractors), agents and the like; (b) any Person who was an employee of Symetra and then became an employee of ACS or any of its contractors (including Subcontractors) or agents, where, although creation or reduction-to-practice is completed while the Person is an employee of ACS or such contractors (including Subcontractors) or agents, any portion of the same was created, invented or conceived by such Person while an employee of Symetra.

ATTACHMENT P

ADDENDUM 1
SYMETRA COMPETITORS

1. AIG Life Group
2. Hartford Life Group
3. Metropolitan Life & Affiliated
4. AXA Equitable Group
5. AEGON USA Inc. (including Transamerica)
6. Allianz Insurance Group
7. Manulife Financial
8. Genworth Financial Group
9. Allstate Financial (including Lincoln Benefit Life)
10. ING Group
11. New York Life Group
12. Pacific Life Group
13. Ameriprise Financial
14. Citigroup
15. Jackson National Group
16. Lincoln National Group (including Jefferson-Pilot Corp.)
17. John Hancock Financial Svs Group
18. Prudential of America Group
19. MassMutual Financial Group
20. Northwestern Mutual Group
21. Sun Life Financial Group
22. Sammons Financial Group
23. American National Group
24. Thrivent Financial Lutherns
25. Old Mutual US Life Holdings
26. Western & Southern Life Group
27. Phoenix Life Group
28. AmerUs Group
29. Ohio National Life Group
30. AFLAC Incorporated Group
31. Guardian Life
32. American Equity Investment Grp.
33. Principal Life Insurance Co.
34. Assurant
35. Security Benefit Group
36. TIAA Group
37. Consecro Insurance Group
38. Nationwide Life Insurance Companies
39. Protective Life
40. Riversource
41. Integrity Life

ADDENDUM 1 TO ATTACHMENT P

ADDENDUM 2
ACS COMPETITORS

1. Acxiom Corporation - print
2. CGI Group
3. Computer Sciences Corporation/CSC
4. Cognizant
5. EDS, an HP Company
6. Fujitsu America, Inc.
7. HCL Technologies, Ltd
8. Hewlett-Packard Development Company, L.P.
9. IBM Corporation International Business Machines Corp.
10. ITC Infotech
11. Infosys Technologies
12. LASON Inc - print
13. L&T (Larsen & Toubro)
14. Mahindra Satyam
15. Perot Systems Corporation
16. SOURCECORP, Inc - print
17. Unisys Corporation
18. Wipro Technologies
19. Xerox Corporation - print

ADDENDUM 2 TO ATTACHMENT P

ATTACHMENT Q
APPROVED AUDITORS

1. KPMG
2. Ernst & Young
3. PricewaterhouseCoopers
4. Deloitte

If any of the above-listed firms becomes an ACS Competitor, then such firm shall be excluded from the foregoing list of approved auditors as long as such firm remains an ACS Competitor.

ATTACHMENT Q

Page 1 of 1

ATTACHMENT R
SERVICE DELIVERY REFERENCE MANUAL CONTENTS

The following provides the ACS table of contents template for ACS service delivery reference manuals. The minimally required contents for the Service Delivery Reference Manual to be delivered for Symetra shall include the following as well as the content required by the terms of **Section 2.6.2** of the Agreement.

1.	General. Fee Reductions and Corrective Assessments are designed to encourage the consistent and timely delivery of Services and value to Symetra. Fee Reductions are not intended to compensate Symetra for damages, but rather to estimate the diminished value of the Services actually provided. The goal of Fee Reductions and Corrective Assessments is not to penalize ACS, but to provide a greater incentive to achieve the Agreement’s stated objectives and focus ACS on Symetra’s critical needs	1
2.	SLAs	1
2.2	Fee Reductions. The Fee Reductions for ACS’ failure to achieve any SLR shall be equal to the product of: (a) the Monthly At-Risk Amount, multiplied by (b) the Weighting Factor for the SLR that was missed. For example, given the following assumptions: (c) the Fees in the applicable month are One Million Dollars (\$1,000,000); (d) the Monthly At-Risk Amount therefore equals [***] Dollars (\$[***]) ([***] percent ([***]%) of the Fees for that month); and (e) an SLR failure occurs with respect to an SLA having a [***] percent ([***]%) Weighting Factor, Fee Reductions would be calculated as follows:	1
2.3	Earn-Back Rights. ACS may earn back [***] percent ([***]%) of any Fee Reductions earned in respect of an SLA that has a Weighting Factor that is less than [***] percent ([***]%) if the SLR for that SLA is achieved for three (3) consecutive Measurement Intervals following the Measurement Interval in which the last failure to comply with that SLR occurred	1
OPTIONAL/ALTERNATE STANDARD CHAPTERS		8
2.3	Earn-Back Rights. ACS may earn back [***] percent ([***]%) of any Fee Reductions earned in respect of an SLA that has a Weighting Factor that is less than [***] percent ([***]%) if the SLR for that SLA is achieved for three (3) consecutive Measurement Intervals following the Measurement Interval in which the last failure to comply with that SLR occurred.	1
OPTIONAL/ALTERNATE STANDARD CHAPTERS		8
3	Request for Service	
3.1	Objectives and Scope	
3.2	Service Request Summary	
3.2.1	RFS Tracking Tools	

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

- 3.2.2 Conversion to Change Request
 - 3.2.3 Out-of-Scope Request
- 3.3 End-User Requests
 - 3.3.1 Register and Approve
 - 3.3.2 Assess and Plan
 - 3.3.3 Implement
 - 3.3.4 Close
- 3.4 CLIENT Service Requests to ACS
 - 3.4.1 Register and Approve
 - 3.4.2 Assess Request
 - 3.4.3 Prioritize and Plan
 - 3.4.4 Evaluate Contract/Estimate Cost
 - 3.4.5 Implement Request
 - 3.4.6 Close Request
 - 3.4.7 Reporting the Request Status
- 4 Project Management
 - 4.1 Overview of Project Management
 - 4.2 Project Management
 - 4.2.1 Objectives
 - 4.2.2 Scope
 - 4.2.3 Frequency or Triggers
 - 4.2.4 Guidelines and Policies
 - 4.2.5 Assumptions
 - 4.2.6 Diagram
 - 4.2.7 Roles and Responsibilities
 - 4.2.8 Tasks
 - 4.2.9 Touch Points
 - 4.3 Direct and Manage Project Execution
 - 4.3.1 Objectives
 - 4.3.2 Scope
 - 4.3.3 Frequency or Triggers
 - 4.3.4 Guidelines and Policies
 - 4.3.5 Assumptions
 - 4.3.6 Diagram
 - 4.3.7 Roles and Responsibilities
 - 4.3.8 Tasks
 - 4.3.9 Touch Points
 - 4.4 Project Closure
 - 4.4.1 Objectives
 - 4.4.2 Scope
 - 4.4.3 Frequency or Triggers
 - 4.4.4 Guidelines and Policies
 - 4.4.5 Assumptions
 - 4.4.6 Diagram
 - 4.4.7 Roles and Responsibilities

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- 4.4.8 Tasks
- 4.4.9 Touch Points
- 5 Incident Management
 - 5.1 Objectives and Scope
 - 5.2 Managing Incidents
 - 5.2.1 Guidelines
 - 5.2.2 Knowledgebase and Call Lists
 - 5.2.3 Assigning Tickets
 - 5.2.4 Priority Matrix/Severity Levels
 - 5.3 Managing and Escalating SEV1 and SEV2 Incidents
 - 5.3.1 Contacting On-Call Support
 - 5.3.2 Notification Timeline
 - 5.3.3 Downgrading a SEV1 Ticket
 - 5.4 Working Incidents to Resolution and Closure
 - 5.4.1 Resolution
 - 5.4.2 Closing Tickets
 - 5.4.3 Reopening Closed Tickets
 - 5.5 Measuring and Reporting Incident Activity
 - 5.6 Incident Management Process
 - 5.7 Situation Management
 - 5.8 Incident Process Relationship Management
- 6 Problem Management
 - 6.1 Objectives and Scope
 - 6.2 Roles and Responsibilities
 - 6.2.1 ACS Account Team
 - 6.2.2 Problem Owner
 - 6.2.3 Senior Management
 - 6.3 Problem Management Process Overview
 - 6.4 Root Cause Analysis
- 7 Change Management
 - 7.1 Objectives and Scope
 - 7.2 Change Management Process Overview
 - 7.3 Roles and Responsibilities
 - 7.4 Types of Change
 - 7.4.1 Planned Change
 - 7.4.2 Emergency Change
 - 7.4.3 Quick Change
 - 7.5 Change Assessment
 - 7.5.1 Priority Assessment
 - 7.6 Change Reporting
 - 7.7 Closing a Change
 - 7.8 Change Control Cycle Overview

- 8 Release Management
 - 8.1 Objectives and Scope
 - 8.2 Release Management Process Overview
 - 8.2.1 Release Class
 - 8.2.2 Emergency Releases
 - 8.2.3 Change Management
 - 8.2.4 Release Management Overview Diagram
 - 8.3 Roles and Responsibilities
 - 8.4 Release Management Process
 - 8.4.1 Release Management Process Diagram
 - 8.4.2 Process Workflow Description
 - 8.5 Release Management Activities
 - 8.5.1 Planning
 - 8.5.2 Building
 - 8.5.3 Testing
 - 8.5.4 Preparing
 - 8.5.5 Deploying
 - 8.5.6 Reviewing
 - 8.6 Emergency Release Procedure
 - 8.7 Release Management Reports
- 9 Financial Management
 - 9.1 Objectives and Scope
 - 9.2 Invoicing
 - 9.2.1 Base Fee Invoice
 - 9.2.2 Adjustments Invoice
 - 9.2.3 Transition Invoice
 - 9.2.4 Credits
 - 9.2.5 Invoicing Process
 - 9.3 Pricing
 - 9.4 Procurement
 - 9.5 Contract Modifications
 - 9.6 Benchmarking
 - 9.6.1 Roles and Responsibilities
 - 9.6.2 Benchmarking Process
 - 9.6.3 Replacing a Benchmark
- 10 Capacity Management
 - 10.1 Objectives and Scope
 - 10.2 Capacity Management Process
 - 10.3 Roles and Responsibilities
 - 10.4 Capacity Management Process Overview
 - 10.5 Developing the Capacity Plan
 - 10.5.1 Capacity Plan Process
 - 10.5.2 Identify Planned Projects
 - 10.5.3 Prepare Capacity Documentation

- 10.5.4 Determine Adequate Capacity
- 10.5.5 Perform Predictive Analysis
- 10.5.6 Identify Service Upgrades
- 10.5.7 Evaluate Requests for Change and External Changes
- 10.5.8 Evaluate New Technologies and Techniques
- 10.5.9 Review Capacity Plans
- 10.6 Monitoring and Analyzing Capacity
 - 10.6.1 Monitor Service Capacity
 - 10.6.2 Perform Predictive Analysis
 - 10.6.3 Report Measurements
- 10.7 Tuning and Maintaining Performance
 - 10.7.1 Tuning Performance
 - 10.7.2 Maintaining Performance
- 10.8 Measuring, Monitoring, and Reporting
 - 10.8.1 Measure Capacity
 - 10.8.2 Monitor Capacity
 - 10.8.3 Report Capacity
- 10.9 Key Performance Indicators (KPIs)
- 11 Configuration Management
 - 11.1 Objectives and Scope
 - 11.2 Configuration Management Process Overview
 - 11.3 Roles and Responsibilities
 - 11.4 Configuration Items (CIs)
 - 11.4.1 Configuration Management Database (CMDB)
 - 11.4.2 CI to CI Relationships
 - 11.4.3 CMDB Data
 - 11.5 Adding, Updating, and Auditing CIs
 - 11.6 ServiceCenter and AssetCenter
 - 11.7 CI Tracking Services
 - 11.7.1 Inventory
 - 11.7.2 Audits
 - 11.7.3 Software CI Management
- 12 Availability Management
 - 12.1 Objectives and Scope
 - 12.2 Availability Management Overview
 - 12.2.1 Planning
 - 12.2.2 Improving
 - 12.2.3 Reporting
 - 12.2.4 Process Illustration
 - 12.3 Roles and Responsibilities
 - 12.4 Availability Management Process
 - 12.5 Availability Planning
 - 12.5.1 Identifying Requirements
 - 12.5.2 Designing for Availability

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- 12.6 Improving Availability
 - 12.6.1 Maintaining and Reviewing Availability Requirements
 - 12.6.2 Developing Availability Plans
- 12.7 Availability Reporting
- 13 IT Service Continuity Management
 - 13.1 Objectives and Scope
 - 13.2 ITSCM Process Overview
 - 13.3 Touch Points
 - 13.3.1 ITIL Touch Points
 - 13.3.2 ACS/PHHS Touch Points
 - 13.4 Roles and Responsibilities
 - 13.5 Disaster Recovery Plan
 - 13.5.1 PHHS Recovery
 - 13.5.2 Data Center Recovery
 - 13.5.3 Support Recovery
 - 13.6 Disaster Recovery Exercise
- 14 Information Security Management
 - 14.1 Objectives and Scope
 - 14.2 Information Security Management Overview
 - 14.3 Roles and Responsibilities
 - 14.4 Logical Security
 - 14.4.1 User IDs
 - 14.4.2 Password Policies
 - 14.4.3 Access Standards
 - 14.4.4 Authority Levels
 - 14.5 Automated Monitoring and Detection
 - 14.5.1 Monitoring Access and Use
 - 14.5.2 ACS Intrusion Detection Systems
 - 14.6 Data/Information Policies
 - 14.6.1 Dual Control/Segregation of Duties
 - 14.6.2 Internal/External Audit Support
 - 14.7 Change Control and Security
 - 14.8 Security Incident Policies
 - 14.8.1 Reportable Security Incident Definition
 - 14.8.2 Incident Notification
 - 14.8.3 Incident Mitigation and Investigation
 - 14.8.4 General Investigation
 - 14.8.5 HIPAA Considerations
 - 14.8.6 Other Security Incidents
 - 14.9 Policies Governing Business Unit Security Plans
 - 14.9.1 Virus Incidents
 - 14.9.2 Information Technology Security
 - 14.9.3 Malicious Denial of Service Attacks
 - 14.10 Physical Security

- 14.11 Exceptions
- 14.12 Violations
- 14.13 References
- 15 Service Desk
 - 15.1 Objectives and Scope
 - 15.2 Working Incidents from First Contact to Resolution
 - 15.2.1 Managing Call Routing
 - 15.2.2 Preparing to Handle Incidents
 - 15.2.3 Receiving a Call and Opening a Call Record
 - 15.2.4 Identifying Authorized Users
 - 15.2.5 Defining Incident or Specifying Request
 - 15.2.6 Resolving Incident on First Contact
 - 15.2.7 Assigning Incident Record to Level 2 Resolution Services
 - 15.2.8 Determining Incident Severity and Priority
 - 15.2.9 Handling Critical/SEV 1 and High/SEV 2 Incidents
 - 15.3 Functional Support Group Assignment
 - 15.4 Monitoring Queues
 - 15.5 Monitoring the Outlook Public Folder
 - 15.6 Working an Incident Reported by Email
 - 15.6.1 Email Incident Process
 - 15.6.2 Documenting Incidents Worked
 - 15.7 Service Desk Relationship Management
 - 15.8 Customer Satisfaction
 - 15.9 Third Parties
 - 15.10 Voicemails
 - 15.11 Web Portal Incident/Requests
 - 15.12 Request Validation
 - 15.13 Instant Messaging Chat with Functional Support Groups
- 16 Service Reporting
 - 16.1 Objectives and Scope
 - 16.2 Roles and Responsibilities
 - 16.3 Service Reports
 - 16.4 Service Reporting Overview
 - 16.4.1 Report Content and Production
 - 16.4.2 Report Frequency
 - 16.4.3 Report Distribution
 - 16.5 Key Performance Indicators
- 17 Supplier Management
 - 17.1 Objective and Scope
 - 17.2 Supplier Management Overview
 - 17.3 Roles and Responsibilities
 - 17.4 Contract/Subcontract Management
 - 17.4.1 Third-Party Contract Development

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- 17.4.2 Coordination
- 17.4.3 Maintenance
- 17.4.4 Change Control
- 17.4.5 End of Service
- 17.5 Multiple Suppliers
- 17.6 CLIENT Third-Party Suppliers

OPTIONAL/ALTERNATE STANDARD CHAPTERS

- 16 Training Services
 - 16.1 Desktop Training
 - 16.1.1 New User Setup Training
 - 16.1.2 Additional Training Support
 - 16.1.3 Changes to Desktop Tools or Versions
 - 16.2 iStar and ServiceCenter Application Enhancements
 - 16.2.1 Notifications
 - 16.2.2 Training Materials and Delivery
 - 16.2.3 Training Lead Time

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ATTACHMENT S
BACKGROUND CHECKS

ACS Personnel in the United States

Criminal background check: seven (7)-year check for felonies and misdemeanors for all places of residence during the seven (7)-year period preceding the date of the check.

ACS Personnel in Malaysia

Identity check (full name, address, date of birth, ID); verification of employment history, education, references, PTPTN (higher education), criminal background, driving record; character assessment, credit and bankruptcy search.

Criminal background check: 7 to 10 years for felonies and misdemeanors for all places of residence during the seven (7)-year period preceding the date of the check.

ACS Personnel in India

Education (highest qualification obtained) and employment background (last three (3) employers for director level and above; last two (2) employers for positions below director). At Symetra's request, ACS will check the candidate's criminal history at the local police station.

ACS Personnel in Mexico

Criminal histories provided by candidate, certified by and obtained directly from the police department; professional references.

ATTACHMENT S

SYMETRA.

FINANCIAL

2009 Incentive Compensation Plan

Senior Vice President, Sales & Distribution

Patrick McCormick

Effective: January 1, 2009

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

INTRODUCTION: This material describes the 2009 Symetra Life Insurance Company Incentive Compensation Plan for the Participant(s) identified on page 1 of this Plan. The information is divided into three sections:

1.

General Administration

Plan guidelines for eligibility, payout provisions, prorated awards, and other administrative practices that are uniform across the Symetra organization regardless of business unit.
2.

Business Unit Administration

Business unit specific administrative practices.
3.

Plan Description

Specific plan provisions, including incentive rates and tiers.

Symetra Financial’s Human Resources Department can help you with questions about this material or your eligibility for or participation in the Symetra Incentive Compensation Plan.

1. GENERAL ADMINISTRATION

Compensation Structure:	A Participant is compensated through a base salary and incentive compensation, based on production within the Participant’s Distribution Channel
Base Salary:	Base salary is defined as annualized base pay excluding any bonuses, cash incentives, or other compensation.
Plan Year:	The Plan will run on a calendar year basis.
Eligibility:	A Participant becomes eligible to participate in the incentive compensation program on the first of the month following date of employment in a qualifying position.
Partial Plan Year Eligibility:	The information described in this Plan assumes a Participant’s full year participation. A Participant in the position for a partial Plan year will be eligible to earn incentive compensation on a prorated basis.
Termination of Employment:	If a Participant leaves his/her position during the Plan year for any reason, including voluntary resignation, job elimination, or involuntary termination, he/she will be paid for production earned through the end of the last full month of employment.
Internal Transfer:	<div>If an employee transfers into an Incentive Compensation eligible position during the Plan year, the IC plan will become effective the first of the month following his/her transfer into the eligible position.</div> <div>If a Participant transfers out of an Incentive Compensation eligible plan during the Plan year, every attempt will be made to make the transfer coincide with the end of the month so that the Participant will be eligible for that month’s earned production. The employee will then be eligible for an AIB (Annual Incentive Bonus) on a pro-rated basis at his/her new award target.</div> <div>Any base pay changes will need to be effective with the start of a payroll period.</div>

Symetra Life Insurance Company reserves the right to manage the transfer process and effective date of eligibility on a case-by-case basis.

Calculations:

The percentage rate at which incentive compensation will be paid is set forth in the Plan Description. The referenced rate will be paid for credited sales during the month.

Time Away From Work due to Sick Leave/Short-Term Disability and/or FMLA:

Plan participants will be eligible for sick leave, short-term disability and/or FMLA as defined by the sick leave, short-term disability and/or FMLA benefit policies and procedures as outlined on Connections. The plans will be administered in the same manner as for all other salaried Symetra Financial employees.

In the event of time away from work when the duration of leave is less than 7 consecutive calendar days, there will be no interruption to a participant's incentive compensation.

In the event of time away from work when the duration of leave is 7 consecutive calendar days or greater, a plan participant will continue to receive incentive compensation per the plan, as long as the time away is certified as FMLA time.

Once a plan participant's FMLA entitlement has been exhausted, his/her incentive compensation eligibility will be suspended until he/she returns to work. The incentive compensation payment will be pro-rated if the FMLA leave ends at a time other than the end of the month. If a plan participant is not eligible for FMLA, then he/she will not be eligible to continue to receive incentive compensation for the period of time that he/she is away from work. (The FMLA eligibility requirement of 50 or more employees within a 75 mile radius will not disqualify one from continued incentive compensation under this policy.)

Please refer to the Leave policy on Connections for additional details. Incentive compensation will not be adjusted unless as stated under Product, Commissions and Production Credits.

Realignment of Territory:

A realignment is the reassignment of agent(s) or registered representative(s) from one channel and/or territory to another, as approved by the distribution channel(s) involved. The effective date of the realignment is the date that production stops flowing from the old territory and begins flowing to the new one. Incentive compensation will be adjusted upon the realignment and could result in a retroactive increase or decrease in production and incentive compensation.

Agency/Producer Assignment:

Assignment of agencies/producers will be established on a geographic territory and authorized by the manager responsible for the Distribution Channel. Each Participant will be accountable for those agencies and producers for the assigned products and product lines.

Product, Commissions and

Symetra Life Insurance Company reserves the right to withdraw

Production Credits:	products from distribution, to reassign distribution of specific products, to realign sales territories and restructure distribution channel responsibilities as it deems necessary or appropriate to its overall business needs. In appropriate circumstances, the Company may modify credits on a case. (For example, in a situation involving significant Symetra Life Insurance Company assistance on a case, a Participant may be granted only partial sales credit for the case.) Any such modification of production credit for a case requires notification in writing within a reasonable time after the sale with the approval of the Company's Senior Vice President of Sales and Distribution, and the Vice President of Human Resources.
Plan Modification/Reservation of Rights:	Symetra Life Insurance Company reserves the right to modify, amend or repeal this Plan, or to discontinue (either temporarily or permanently) the distribution of incentive compensation under the Plan. However, unless as stated under Product, Commissions and Production Credits, no such modification, amendment, suspension or termination may adversely affect incentive compensation awards earned prior to the date the modification, amendment, suspension or termination takes effect. Any Plan modification requires written documentation to Plan Participants with approval of the Senior Vice President of Sales and Distribution and the Vice President of Human Resources.
Situations Not Covered:	Symetra Life Insurance Company reserves the right to determine or resolve all situations not expressly covered in this Plan description. Final determinations regarding these situations will be made jointly by the Manager of the Distribution Channel, the Senior Vice President of Sales and Distribution and the Vice President of Human Resources.
Continuation of Employment:	The existence of this Plan does not create any employment contracts, nor does it confer any right of continuing employment upon any Plan Participant or any other employee. Employment at Symetra is "at will", meaning that both the employee and Symetra are at liberty to end the employment relationship at any time, with or without cause, with or without notice.

2. BUSINESS UNIT ADMINISTRATION

Timing of Incentive Payments:	Incentive Compensation earned will be paid quarterly. These payments will be made within three pay periods after the end of the quarter in which the incentive compensation was earned, unless the necessary data to calculate the incentive amount is not available. In that case, payments will be made within two pay periods following the date the data becomes available.
Sales Effectiveness Payment:	The sales effectiveness payment (SEP) is based on a participant's year-to-date score for each of the components of the payment as outlined in the attached SEP agreement.
Guaranteed Payment(s):	In certain circumstances management may provide a participant guaranteed quarterly minimum incentive payment(s). In that situation, the Participant will be paid the higher of (1) the guaranteed quarterly minimum, or 2) the quarterly incentive compensation amount the Participant otherwise earned under the terms of the Plan, based on qualifying production. Cumulative YTD earned incentive compensation will be calculated and a reconciliation will be performed. This guarantee will come under the same guidelines as noted in the Eligibility and Calculations sections above and will be carried over to subsequent quarters until completely offset by any incentive compensation earned through the end of the guarantee.

2009 INCENTIVE PLAN DESCRIPTION

3. PLAN DESCRIPTION — SENIOR VICE PRESIDENT, SALES & DISTRIBUTION

PRODUCT	INCENTIVE COMPENSATION RATE	PRODUCTION OVER	NEW INCENTIVE COMPENSATION RATE
INDIVIDUAL			
Term Life (Term and Worksite Term)	***	***	***
Annual Permanent Life (Annual Perm and Worksite Perm)	***	***	***
Single Premium Life	***	***	***
Symetra Complete	***	***	***
RETIREMENT SERVICES			
Fixed Total (Other Fixed Annuities, TSA Fixed and SEPP/SIMPLE Fixed) Jan Only	***	***	***
Fixed Total (Other Fixed Annuities, TSA Fixed and SEPP/SIMPLE Fixed) Feb thru Dec	***	***	***
Group Fixed Annuities (Daily Value)	***	***	***
Individual Variable Total (Other .. Variable Annuities, TSA Variable and SEPP/SIMPLE Variable)	***	***	***
Group Variable Total (Other Group Variable Annuities and TSA Group Variable)	***	***	***
Bundled Products Total (MF TSA, MF 401 (k), MF 457, MF 403b and MF Other)	***	***	***
Bundled A Share Products Total (A Share MF TSA, A Share MF 401 (k), A Share MF 457, A Share MF 403b and A Share MF Other)	***	***	***
INCOME ANNUITIES			
SPIA	***	***	***
Annuityizations	***	***	***
WELL PLAN	***	***	***

Incentive for Individual: Based on net Annualized First Year Premium (AFYP)

Incentive for Retirement Services: Based on net bundled mutual fund deposits, single sum annuity premiums and net first year continuing annuity premiums and increases.

Incentive for Income Annuities: Based on net single sum annuity premiums, net first year continuing annuity premiums, net first year continuing premiums and increases, single sum deposit resulting from the annuitization of eligible fixed or variable products that result in commission to the agent.

Incentive for WELL Plans: Based on quarterly asset growth for new plans first four quarters. Payment will be made within the subsequent incentive compensation cycle following quarter end.

**Symetra Life Insurance Company reserves the right to modify, amend or repeal this Plan, or to discontinue (either temporarily or permanently) the distribution of incentive compensation under the Plan.

Portions marked [***] have been omitted pursuant to a Confidential Treatment Request by Symetra Financial Corporation, this information has been filed separately with the Securities and Exchange Commission.

Acknowledgement Form:

I acknowledge receipt of this 2009 Incentive Compensation Plan and acknowledge that I am familiar with its terms and conditions.

Patrick McCormick
Participant's Printed Name

/s/ Patrick McCormick 3/20/09
Participant's Signature/Date

Christine A. Katzmar
HR Vice President's Printed Name

/s/ Christine A. Katzmar 3-20-09
HR Vice President's Signature/Date

Randall H. Talbot
Manager's Printed Name

/s/ Randall H. Talbot
Manager's Signature/Date

March 18th, 2009
Patrick McCormick
Dear Pat:

This letter will serve as notification of your Sales Effectiveness Payment component of your incentive compensation. Your maximum per quarter is:

Q1	\$10,507
Q2	\$12,203
Q3	\$13,288
Q4	\$14,002

The quarterly payment is based on your year to date score for each of the components of the payment. The criteria components of the payment are as follows:

76%	Sales goal attainment
24%	Expense management

The score rating for the sales goal' component and corresponding payment will be:

Component Score	Payment Percentage
3	100%
2	75%
1	0%

The score rating for the expense management component and corresponding payment will be:

Component Score	Payment Percentage
4	100%
3	75%
2	37.5%
1	0%

The sales effectiveness payment will use Point in Time Cognos as its book of record. From time to time the production numbers when compared to the incentive compensation production reports from D3 may vary due to a timing difference. Note also that the assigned goals against which you will be measured are subject to change based on market conditions and management discretion. Any changes will be documented and communicated to you in writing.

Symetra Life Insurance Company - 777 108th Avenue NE, Suite 1200 - Bellevue, WA 98004-5135 - www.symetra.com
Mailing Address: PO Box 34690 - Seattle, WA 98124-1690 - Phone 1-800-796-3872 - TTY/TDD 1-800-833-6388

This sales effectiveness payment component will commence on January 1st, 2009 and expire on December 31st, 2009. Please refer to your 2009 Sales Effectiveness Payment report and your 2009 Incentive Compensation plan document for more detail.

There is no intent in this letter to establish or imply a contract of employment. Symetra Financial’s policy is that no representative of the company or employee has the authority to make any pre-employment agreements or employment contracts which would imply guarantees of minimum length of employment.

Please sign and return the original copy to me by April 3rd , 2009.

Sincerely,

/s/ LaDonna Modlin
LaDonna Modlin
Payroll Incentive Compensation Manager Symetra Life Insurance Company

/s/ Patrick McCormick
Patrick McCormick

THIS DIRECTOR AND OFFICER INDEMNIFICATION AGREEMENT, dated as of [•] (this “Agreement”), is made by and between Symetra Financial Corporation, a Delaware corporation (the “Company”), and [insert name of D&O] (“Indemnitee”).

RECITALS

- A. It is important to the Company to attract (and retain) the most talented and experienced persons reasonably available to serve as directors and officers.
- B. Indemnitee is a director and/or officer of the Company and/or of a subsidiary of the Company.
- C. Both the Company and Indemnitee recognize the increased risk of litigation and other claims being asserted against directors and officers of companies in today’s environment.
- D. The Company’s Amended and Restated Certificate of Incorporation and By-laws (the “Constituent Documents”) provide that the Company will indemnify its directors and officers to the fullest extent permitted by law and will advance expenses in connection therewith, and Indemnitee’s willingness to serve as a director and/or officer of the Company is based in part on Indemnitee’s reliance on such provisions.
- E. In recognition of Indemnitee’s need for substantial protection against personal liability in order to enhance Indemnitee’s continued service to the Company in an effective manner, in recognition of Indemnitee’s reliance on the aforesaid provisions of the Constituent Documents and to provide Indemnitee with express contractual indemnification (regardless of, among other things, any amendment to or revocation of such provisions or any change in the composition of the Company’s Board of Directors (the “Board”) or any acquisition or business combination transaction relating to the Company), the Company wishes to provide in this Agreement for the indemnification of and the advancement of Expenses (as defined in Section 1(b)) to Indemnitee as set forth in this Agreement and, to the extent insurance is maintained, for the continued coverage of Indemnitee under the Company’s directors’ and officers’ liability insurance policies so long as Indemnitee continues to serve in a director and/or officer capacity.

NOW, THEREFORE, the parties hereby agree as follows:

1. Certain Definitions. In addition to terms defined elsewhere herein, the following terms shall have the meanings ascribed to them below when used in this Agreement with initial capital letters:

(a) “Claim” means any threatened, pending or completed action, suit or proceeding, or any inquiry or investigation, whether instituted, made or conducted by the Company or any other party, including without limitation any governmental entity, that Indemnitee determines might lead to the institution of any

such action, suit or proceeding, whether civil, criminal, administrative, arbitrative, investigative or other.

(b) “Expenses” includes all direct and indirect costs and expenses of any type whatsoever (including without limitation all attorneys’ and experts’ fees, expenses and charges) and all other costs, expenses and obligations actually and reasonably paid or incurred in connection with investigating, defending, being a witness in or participating in (including on appeal), or preparing to investigate, defend, be a witness in or participate in, any Claim.

(c) “Indemnifiable Losses” means any and all Expenses, damages, losses, liabilities, judgments, fines, penalties and amounts paid in settlement (including without limitation all interest, assessments and other charges paid or payable in connection with or in respect of any of the foregoing) (collectively, “Losses”) relating to, resulting from or arising out of any Claim by reason of the fact that (i) Indemnitee is or was a director, officer, employee or agent of the Company and/or of a subsidiary of the Company, or (ii) Indemnitee is or was serving at the request of the Company as a director, officer, employee or agent of another corporation, partnership, non-profit organization, joint venture, trust or other enterprise. Inclusion of the Indemnitee’s role with such an enterprise (including, for example, service on the board of directors of a non-profit organization) on a list approved from time to time by the Chief Executive Officer or Chief Financial Officer of the Company shall constitute service “at the request of the Company” for purposes of clause (ii) in the preceding sentence.

2. Service by Indemnitee. Indemnitee will serve and/or continue to serve as a director and/or officer of the Company and/or of a subsidiary of the Company, and/or in such other capacity with respect to the Company as the Company may request, as the case may be, faithfully and to the best of Indemnitee’s ability so long as Indemnitee is duly elected or appointed and until such time as Indemnitee is removed as permitted by law or tenders a resignation in writing (and provided that the Company shall have no obligation under this Agreement to continue to indemnify the Indemnitee for any actions taken or not taken by him or her after the date of resignation or termination of such position).

3. Basic Indemnification Arrangement. The Company will indemnify and hold harmless Indemnitee, to the fullest extent permitted by the laws of the State of Delaware in effect on the date hereof or as such laws may from time to time hereafter be amended to increase the scope of such permitted indemnification, against all Indemnifiable Losses relating to, resulting from or arising out of any Claim, subject to Section 7 of this Agreement. The failure by Indemnitee to notify the Company of such Claim will not relieve the Company from any liability hereunder unless, and only to the extent that, the Company did not otherwise learn of the Claim and such failure results in forfeiture by the Company of substantial defenses, rights or insurance coverage. If so requested by Indemnitee, the Company will advance within twenty business days of such request any and all Expenses to Indemnitee which Indemnitee determines reasonably likely to be payable; *provided, however*, that Indemnitee will return, without interest, any

such advance which remains unspent at the final conclusion of the Claim to which the advance related.

4. Indemnification for Additional Expenses. Without limiting the generality or effect of the foregoing, the Company will indemnify Indemnitee against and, if requested by Indemnitee, will within twenty business days of such request advance to Indemnitee, any additional Expenses paid or incurred by Indemnitee in connection with any Claim asserted or brought by Indemnitee for (i) indemnification or advance payment of Expenses by the Company under this Agreement or any other agreement or under any provision of the Company's Constituent Documents now or hereafter in effect relating to Claims for Indemnifiable Losses and/or (ii) recovery under any directors' and officers' liability insurance policies maintained by the Company, regardless of whether Indemnitee ultimately is determined to be entitled to such indemnification, advance expense payment or insurance recovery, as the case may be.

5. Partial Indemnity, Etc. If Indemnitee is entitled under any provision of this Agreement to indemnification by the Company for some or a portion of any Indemnifiable Loss but not for all of the total amount thereof, the Company will nevertheless indemnify Indemnitee for the portion thereof to which Indemnitee is entitled. Moreover, notwithstanding any other provision of this Agreement, to the extent that Indemnitee has been successful on the merits or otherwise in defense of any or all Claims relating in whole or in part to an Indemnifiable Loss or in defense of any issue or matter therein, including without limitation dismissal without prejudice, Indemnitee will be indemnified against all Expenses incurred in connection therewith.

6. Contribution. If the Indemnitee is not entitled to indemnification under this Agreement for any reason other than pursuant to Section 7, then in respect of any threatened, pending or completed proceeding in which the Company is jointly liable with the Indemnitee (or would be if joined in such proceeding), the Company shall contribute to the amount of damages, losses, Expenses, liabilities, judgments, fines, penalties and amounts paid in settlement actually and reasonably incurred and paid or payable by the Indemnitee in such proportion as is appropriate to reflect (i) the relative benefits received by the Company on the one hand and the Indemnitee on the other hand from the transaction from which such proceeding arose and (ii) the relative fault of the Company on the one hand and of the Indemnitee on the other hand in connection with the events which resulted in such expenses, judgments, fines or settlement amounts, as well as any other relevant equitable considerations. The relative fault of the Company on the one hand and of the Indemnitee on the other hand shall be determined by reference to, among other things, the parties' relative intent, knowledge, access to information and opportunity to correct or prevent the circumstances resulting in such expenses, judgments, fines or settlement amounts. The Company agrees that it would not be just and equitable if contribution pursuant to this Section 6 were determined by pro rata allocation or any other method of allocation that does not take account of the foregoing equitable considerations.

7. Exceptions. Any other provision herein to the contrary notwithstanding, the Company shall not be obligated pursuant to the terms of this Agreement:

(a) Claims Initiated by Indemnitee. To indemnify or advance expenses to the Indemnitee with respect to proceedings or claims initiated or brought voluntarily by the Indemnitee and not by way of defense, except with respect to proceedings specifically authorized by the Board or brought to establish or enforce a right to indemnification and/or advancement of expenses arising under this Agreement, the charter documents of the Company or any subsidiary or any statute or law or otherwise (but such indemnification or advancement of expenses may be provided by the Company in specific cases if the Board finds it to be appropriate); or

(b) Unauthorized Settlements. To indemnify or provide contribution to the Indemnitee hereunder for any amounts paid in settlement of a proceeding unless the Company consents in advance in writing to such settlement, which consent shall not be unreasonably withheld; or

(c) Section 16. To indemnify or provide contribution to the Indemnitee on account of any suit in which judgment is rendered against the Indemnitee for an accounting of profits made from the purchase or sale by the Indemnitee of securities of the Company pursuant to the provisions of Section 16(b) of the Securities Exchange Act of 1934 and amendments thereto or similar provisions of any federal, state or local statutory law; or

(d) Unlawful Indemnification. To indemnify or provide contribution to the Indemnitee if a final decision by a court having jurisdiction in the matter shall determine that such indemnification is not lawful. In this respect, the Company and the Indemnitee have been advised that the Securities and Exchange Commission takes the position that indemnification for liabilities arising under the federal securities laws is against public policy and is, therefore, unenforceable and that claims for indemnification should be submitted to appropriate courts for adjudication; or

(e) No Duplication of Payments. To indemnify, provide contribution to or advance expenses to the Indemnitee under this Agreement to the extent Indemnitee has otherwise actually received payment (net of Expenses incurred in connection therewith) under any insurance policy, the Constituent Documents and Other Indemnity Provisions or otherwise of the amounts otherwise indemnifiable hereunder.

8. No Other Presumption. For purposes of this Agreement, the termination of any Claim by judgment, order, settlement (whether with or without court approval) or conviction, or upon a plea of *nolo contendere* or its equivalent, will not create a presumption that Indemnitee did not meet any particular standard of conduct or have any particular belief or that a court has determined that indemnification is not permitted by applicable law.

9. Non-Exclusivity, Etc. The rights of Indemnitee hereunder will be in addition to any other rights Indemnitee may have under the Constituent Documents, or the substantive laws of the Company's jurisdiction of incorporation, any other contract or otherwise (collectively, "Other Indemnity Provisions"); *provided, however*, that (i) to the extent that Indemnitee otherwise would have any greater right to indemnification under any Other Indemnity Provision, Indemnitee will be deemed to have such greater right hereunder and (ii) to the extent that any change is made to any Other Indemnity Provision which permits any greater right to indemnification than that provided under this Agreement as of the date hereof, Indemnitee will be deemed to have such greater right hereunder. The Company will not adopt any amendment to any of the Constituent Documents the effect of which would be to deny, diminish or encumber Indemnitee's right to indemnification under this Agreement or any Other Indemnity Provision.

10. Liability Insurance and Funding. The Company shall, to the extent that the Board determines it to be economically reasonable, maintain a policy or policies of directors' and officers' liability insurance. Indemnitee will be covered by such policy or policies, in accordance with its or their terms, to the maximum extent of the coverage available for any director or officer of the Company. The Company may, but will not be required to, create a trust fund, grant a security interest or use other means, including without limitation a letter of credit, to ensure the payment of such amounts as may be necessary to satisfy its obligations to indemnify and advance expenses pursuant to this Agreement.

11. Subrogation. In the event of payment under this Agreement, the Company will be subrogated to the extent of such payment to all of the related rights of recovery of Indemnitee against other persons or entities (other than Indemnitee's successors). The Indemnitee will execute all papers reasonably required to evidence such rights of recovery (all of Indemnitee's reasonable Expenses, including attorneys' fees and charges, related thereto to be reimbursed by or, at the option of Indemnitee, advanced by the Company).

12. Defense of Claims. The Company will be entitled to participate in the defense of any Claim or to assume the defense thereof, with counsel reasonably satisfactory to the Indemnitee; *provided, however*, that in the event that (i) the use of counsel chosen by the Company to represent Indemnitee would present such counsel with an actual or potential conflict, (ii) the named parties in any such Claim (including any impleaded parties) include both the Company and Indemnitee and Indemnitee shall conclude that there may be one or more legal defenses available to him or her that are different from or in addition to those available to the Company, or (iii) any such representation by the Company would be precluded under the applicable standards of professional conduct then prevailing, then Indemnitee will be entitled to retain separate counsel (but not more than one law firm plus, if applicable, local counsel in respect of any particular Claim) at the Company's expense. The Company will not, without the prior written consent of the Indemnitee, effect any settlement of any threatened or pending Claim which the Indemnitee is or could have been a party unless such settlement solely involves the payment of money and includes an unconditional release of the Indemnitee from all liability on any claims that are the subject matter of such Claim.

13. Successors and Binding Agreement.

(a) The Company will require any successor (whether direct or indirect, by purchase, merger, consolidation, reorganization or otherwise) to all or substantially all of the business or assets of the Company, by agreement in form and substance satisfactory to Indemnitee and his or her counsel, expressly to assume and agree to perform this Agreement in the same manner and to the same extent the Company would be required to perform if no such succession had taken place. This Agreement will be binding upon and inure to the benefit of the Company and any successor to the Company, including without limitation any person acquiring directly or indirectly all or substantially all of the business or assets of the Company whether by purchase, merger, consolidation, reorganization or otherwise (and such successor will thereafter be deemed the "Company" for purposes of this Agreement), but will not otherwise be assignable or delegatable by the Company.

(b) This Agreement will inure to the benefit of and be enforceable by the Indemnitee's personal or legal representatives, executors, administrators, successors, heirs, distributees, legatees and other successors.

(c) This Agreement is personal in nature and neither of the parties hereto will, without the consent of the other, assign or delegate this Agreement or any rights or obligations hereunder except as expressly provided in Sections 12(a) and 12(b). Without limiting the generality or effect of the foregoing, Indemnitee's right to receive payments hereunder will not be assignable, whether by pledge, creation of a security interest or otherwise, other than by a transfer by the Indemnitee's will or by the laws of descent and distribution, and, in the event of any attempted assignment or transfer contrary to this Section 12(c), the Company will have no liability to pay any amount so attempted to be assigned or transferred.

14. Continuation of Indemnity. All agreements and obligations of the Company contained herein shall continue during the period Indemnitee is a director and/or officer of the Company or is serving at the request of the Company as a director, officer, employee or agent or fiduciary of any other entity (including, but not limited to, another corporation, partnership, joint venture or trust) of the Company and shall also continue after the period of such service with respect to any possible claims based on the fact that Indemnitee was or had been a director and/or officer of the Company or was or had been serving at the request of the Company as a director, officer, employee or agent or fiduciary of any other entity (including, but not limited to, another corporation, partnership, joint venture or trust).

15. Notices. For all purposes of this Agreement, all communications, including without limitation notices, consents, requests or approvals, required or permitted to be given hereunder will be in writing and will be deemed to have been duly given when hand delivered or dispatched by electronic facsimile transmission (with receipt thereof orally confirmed), or five business days after having been mailed by United States registered or certified mail, return receipt requested, postage prepaid or one business day after having been sent for next-day delivery by a nationally recognized

overnight courier service, addressed to the Company (to the attention of the Secretary of the Company) and to the Indemnitee at the addresses shown on the signature page hereto, or to such other address as any party may have furnished to the other in writing and in accordance herewith, except that notices of changes of address will be effective only upon receipt.

16. Governing Law. The validity, interpretation, construction and performance of this Agreement will be governed by and construed in accordance with the substantive laws of the State of Delaware, without giving effect to the principles of conflict of laws of such State. Each party consents to non-exclusive jurisdiction of any Delaware state or federal court or any court in any other jurisdiction in which a Claim is commenced by a third person for purposes of any action, suit or proceeding hereunder, waives any objection to venue therein or any defense based on forum non conveniens or similar theories and agrees that service of process may be effected in any such action, suit or proceeding by notice given in accordance with Section 14.

17. Validity. If any provision of this Agreement or the application of any provision hereof to any person or circumstance is held invalid, unenforceable or otherwise illegal, the remainder of this Agreement and the application of such provision to any other person or circumstance will not be affected, and the provision so held to be invalid, unenforceable or otherwise illegal will be reformed to the extent, and only to the extent, necessary to make it enforceable, valid or legal.

18. Miscellaneous. No provision of this Agreement may be waived, modified or discharged unless such waiver, modification or discharge is agreed to in writing signed by Indemnitee and the Company. No waiver by either party hereto at any time of any breach by the other party hereto or compliance with any condition or provision of this Agreement to be performed by such other party will be deemed a waiver of similar or dissimilar provisions or conditions at the same or at any prior or subsequent time. No agreements or representations, oral or otherwise, expressed or implied with respect to the subject matter hereof have been made by either party that are not set forth expressly in this Agreement. References to Sections are to references to Sections of this Agreement.

19. Counterparts. This Agreement may be executed in one or more counterparts, each of which will be deemed to be an original but all of which together will constitute one and the same agreement.

20. Legal Fees and Expenses. It is the intent of the Company that the Indemnitee not be required to incur legal fees and or other Expenses associated with the interpretation, enforcement or defense of Indemnitee's rights under this Agreement by litigation or otherwise because the cost and expense thereof would substantially detract from the benefits intended to be extended to the Indemnitee hereunder. Accordingly, without limiting the generality or effect of any other provision hereof, if it should appear to the Indemnitee that the Company has failed to comply with any of its obligations under this Agreement or in the event that the Company or any other person takes or threatens to take any action to declare this Agreement void or unenforceable, or institutes any

litigation or other action or proceeding designed to deny, or to recover from, the Indemnatee the benefits provided or intended to be provided to the Indemnatee hereunder, the Company irrevocably authorizes the Indemnatee from time to time to retain counsel of Indemnatee's choice, at the expense of the Company as hereafter provided, to advise and represent the Indemnatee in connection with any such interpretation, enforcement or defense, including without limitation the initiation or defense of any litigation or other legal action, whether by or against the Company or any director, officer, stockholder or other person affiliated with the Company, in any jurisdiction. Notwithstanding any existing or prior attorney-client relationship between the Company and such counsel, the Company irrevocably consents to the Indemnatee's entering into an attorney-client relationship with such counsel, and in that connection the Company and the Indemnatee agree that a confidential relationship shall exist between the Indemnatee and such counsel. Without respect to whether the Indemnatee prevails, in whole or in part, in connection with any of the foregoing, the Company will pay and be solely financially responsible for any and all attorneys' and related fees and expenses incurred by the Indemnatee in connection with any of the foregoing.

21. Certain Interpretive Matters. No provision of this Agreement will be interpreted in favor of, or against, either of the parties hereto by reason of the extent to which any such party or its counsel participated in the drafting thereof or by reason of the extent to which any such provision is inconsistent with any prior draft hereof or thereof.

IN WITNESS WHEREOF, Indemnatee has executed and the Company has caused its duly authorized representative to execute this Agreement as of the date first above written.

SYMETRA FINANCIAL CORPORATION
777 108th Avenue NE, Suite 1200
Bellevue, WA 98004

by _____
Name:
Title:

INDEMNITEE

by _____
Name:
Title:

Consent of Independent Registered Public Accounting Firm

We consent to the reference to our firm under the caption “Experts” and to the use of our reports dated March 6, 2009, in Amendment No. 3 to the Registration Statement (Form S-1 No. 333-162344) and related Prospectus of Symetra Financial Corporation dated December 28, 2009.

/s/ Ernst & Young LLP

Seattle, Washington
December 28, 2009

[Letterhead of]
CRAVATH, SWAIN & MOORE LLP
[New York Office]

212-474-1644

Symetra Financial Corporation
Registration Statement on Form S-1
File No. 333-162344

December 28, 2009

Dear Mr. Riedler:

Symetra Financial Corporation (the “Company”) has filed today with the Securities and Exchange Commission (the “Commission”), via EDGAR, Amendment No. 3 (“Amendment No. 3”) to its Registration Statement on Form S-1 (File No. 333-162344) (the “Registration Statement”). This letter, together with Amendment No. 3, sets forth the Company’s responses to the comments contained in your letter dated November 25, 2009 (the “Comment Letter”) relating to the Registration Statement.

Set forth below in bold font are the comments of the staff of the Commission (the “Staff”) contained in the Comment Letter and immediately below each comment is the response of the Company with respect thereto or a statement identifying the location in Amendment No. 3 of the requested disclosure or revised disclosure. Where requested, supplemental information is provided.

Four clean copies of Amendment No. 3, and four copies that are marked to show changes from Amendment No. 2 to the Registration Statement, are enclosed for your convenience with three copies of this letter. Page references in the Company’s responses are to pages in the marked copy of Amendment No. 3.

Management’s Discussion and Analysis of Financial Condition and Results of Operations, page 44

Use of non-GAAP Financial Measures, page 53

1. **Please refer to your response to our prior comment number 28. You state “financial impact of the recurring items can fluctuate from period to period”. It does not appear that you reasonably believe that it is probable that the financial impact of these items will disappear or become immaterial within a near-term finite period. Please revise the filing to remove all references to these non-GAAP measures. Refer to Question 8 of the Frequently Asked Questions Regarding the Use of Non-GAAP Financial Measures on our website at <http://sec.gov/divisions/corpfin/faqs/nongaapfaq.htm#item10e> that we issued on June 13, 2003.**

The Company has revised its disclosure on pages 53 through 58 of Amendment No. 3 in response to this Comment No. 1. The revised disclosure also reflects the additional discussions and correspondence related to this Comment No. 1 that have occurred since receipt of the Comment Letter.

[Investments](#), page 77

[Fixed Maturity Securities Credit Quality](#), page 82

2. **Please provide additional disclosure clarifying why you believe no impairment is required for those securities with a NAIC 5 designation.**

The Company has expanded its disclosure on page 86 of Amendment No. 3 to clarify why it believes no further impairment is required for those securities with a NAIC 5 designation.

[Business](#), page 102

[Reinsurance](#), page 123

3. **We have reviewed your Group Short Term Disability Reinsurance Agreement and Group Long Term Disability Reinsurance Agreement with Reliance Standard Life Insurance Company filed as Exhibits 10.3 and 10.4, respectively. In your disclosure on pages 123 and 124, however, it appears that you state that UNUM Life Insurance Company of America reinsures the majority of this business. Please revise or advise us accordingly.**

Reliance Standard Life Insurance Company is the administrator of the reinsurance pool and the counterparty to the Company's Group Long Term Disability and Short Term Disability Reinsurance Agreements as Managing Agent for each participating reinsurer in the pool and as a participating reinsurer in its own right. While Reliance has been the sole pool participant for new policies in policy years 2006 and later, UNUM maintained the highest level of participation for policy years prior to 2006. On an aggregate basis, UNUM currently reinsures the substantial majority of existing Group Long-Term-Disability and Short-Term-Disability claims liability. The Company has revised its disclosure on page 127 of Amendment No. 3 to clarify the reinsurance arrangements for its group short term disability and group long term disability business.

[Compensation Discussion and Analysis, page 138](#)

[Elements of Compensation, page 139](#)

[Annual incentive compensation, page 139](#)

4. **We have reviewed your response to prior comment 40. Please expand your disclosure on page 140 to disclose the 2008 plan level expenses and your actual expenses for 2008.**

The Company has expanded its disclosure on page 143 of Amendment No. 3 to disclose the 2008 plan level expenses and its actual expenses for 2008.

5. **We have reviewed your response to prior comment 41. Please expand your disclosure on pages 140 and 142 to clarify what was included in the “review of the Company’s operating results in relation to competitors.” For example, please disclose your specific operating results included in the review, name your competitors that were reviewed and disclose your competitors’ results that were compared. Please also clarify how your board of directors used this information in arriving at the determination of the discretionary award level and discretionary payout level.**

The Company has expanded its disclosure on page 143 of Amendment No. 3 to clarify what was included in the “review of the Company’s operating results in relation to competitors” and how its board of directors used this information in arriving at the determination of the discretionary award level and discretionary payout level.

[Sales incentive compensation, page 141](#)

6. **We have reviewed your response to prior comment 43. Please expand your disclosure to disclose the 2008 minimum threshold regarding your pre-tax GAAP profit and your actual achievement of 2008 pre-tax GAAP profit.**

The Company has expanded its disclosure on page 144 of Amendment No. 3 to disclose the 2008 minimum threshold regarding its pre-tax GAAP profit and its actual achievement of 2008 pre-tax GAAP profit.

[Certain Relationships and Related Transactions, page 152](#)

7. **We have reviewed your response to prior comment 48. Please file copies of the following agreements as exhibits to this registration statement. Alternatively, please revise your disclosure to confirm that the following agreements were on substantially the same terms as those provided to other third parties.**

- **Accident and health reinsurance agreement with White Mountains Re America;**
- **Coinurance reinsurance agreement with Wilton Reinsurance Company; and**

- **Coinsurance reinsurance agreements with General Re Life Corporation.**

The Company has revised its disclosure on pages 157 through 158 of Amendment No. 3 to disclose that the above agreements were on substantially the same terms as those provided to other third parties.

Principal and Selling Stockholders, page 157

8. **We are re-issuing prior comment 50. Please revise the respective footnotes to identify the natural persons who are the beneficial owners of the shares held by each of your beneficial owners of five percent or more of your common stock. Please also identify any director of the registrant that such beneficial owner is affiliated and the affiliation.**

The Company has revised its footnote disclosure on pages 162 through 163 of Amendment No. 3 to identify the natural persons who are the beneficial owners of the shares held by each of its beneficial owners of five percent or more of its common stock and, where applicable, to identify any director of the Company with which such beneficial owner is affiliated and the affiliation.

Please contact the undersigned at (212) 474-1644, or, in my absence, D. Scott Bennett at (212) 474-1132, with any questions or comments you may have regarding the Registration Statement.

Very truly yours,

/s/ William J. Whelan, III

William J. Whelan, III

Mr. Jeffrey Riedler
Assistant Director
U.S. Securities and Exchange Commission
Division of Corporation Finance
100 F Street, N.E.
Washington, D.C. 20549

BY FED EX

Copy with enclosures to:

Ms. Jennifer Riegel
Staff Attorney
U.S. Securities and Exchange Commission
Division of Corporation Finance
100 F Street, N.E., Mail Stop 4720
Washington, D.C. 20549

BY FED EX

George C. Pagos
Symetra Financial Corporation
777 108th Avenue NE, Suite 1200
Bellevue, WA 98004

BY FED EX