



LIFE, AND ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2024
OF THE CONDITION AND AFFAIRS OF THE

Symetra National Life Insurance Company

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

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

Country of Domicile United States of America

Licensed as business type: Life, Accident and Health [X] Fraternal Benefit Societies []

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

Statutory Home Office 4350 Westtown Parkway, Suite 180, West Des Moines, IA, US 50266
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 777 108th Avenue NE, Suite 1200
(Street and Number)

Bellevue, WA, US 98004, 425-256-8000
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

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

Primary Location of Books and Records 777 108th Avenue NE, Suite 1200
(Street and Number)

Bellevue, WA, US 98004, 425-256-8000
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.symetra.com

Statutory Statement Contact Erika Lee Witt, 425-256-8796
(Name) (Area Code) (Telephone Number)

erika.witt@symetra.com, 425-256-5818
(E-mail Address) (FAX Number)

OFFICERS

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

OTHER

Chantel Lee Balkovetz, Executive Vice President Anne-Marie Diouf, Senior Vice President Trinity Elizabeth Parker, Senior Vice President
Wesley Warren Severin, Executive Vice President Mindi Elaine Work, Executive Vice President

DIRECTORS OR TRUSTEES

Tommie David Brooks Mark Edward Hunt Margaret Alice Meister
Jacqueline Marie Veneziani Mindi Elaine Work

State of Washington SS
County of King

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

DocuSigned by:
Margaret Meister
13537035E52941E...

Signed by:
Tommie Brooks
A948F09ECB048D...

Signed by:
Colleen Murphy
EE68BA2F5D943E...

Margaret Alice Meister
President

Tommie David Brooks
Chief Financial Officer

Colleen Mary Murphy
Treasurer

Subscribed and sworn to before me this 25th day of February, 2025

Sophie Hellman
Sophie Hellman

- a. Is this an original filing? Yes [X] No []
- b. If no,
 - 1. State the amendment number.....
 - 2. Date filed
 - 3. Number of pages attached.....

This notarial act involved the use of electronic technology.



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Symetra National Life Insurance Company

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	26,358,085		26,358,085	25,007,670
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks				
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)				
4.2 Properties held for the production of income (less \$ encumbrances)				
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$ 2,098,158 , Schedule E - Part 1), cash equivalents (\$ 11,372 , Schedule E - Part 2) and short-term investments (\$, Schedule DA)	2,109,530		2,109,530	882,725
6. Contract loans (including \$ premium notes)	124,226		124,226	135,047
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)				
9. Receivables for securities	6,549		6,549	3,220
10. Securities lending reinvested collateral assets (Schedule DL)				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	28,598,390		28,598,390	26,028,662
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued	246,772		246,772	215,033
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	538,076		538,076	539,047
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	12,890		12,890	15,911
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers				
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts				
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon				116,698
18.2 Net deferred tax asset	2,804,870	2,727,778	77,092	72,443
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software				
21. Furniture and equipment, including health care delivery assets (\$)				
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates				
24. Health care (\$) and other amounts receivable				
25. Aggregate write-ins for other-than-invested assets	709,595	703,590	6,005	3,998
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	32,910,593	3,431,368	29,479,225	26,991,792
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	32,910,593	3,431,368	29,479,225	26,991,792
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)				
2501. Interest maintenance reserve	703,590	703,590		
2502. Premium tax recoverable	3,927		3,927	2,385
2503. Accounts and note receivable	2,078		2,078	1,613
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	709,595	703,590	6,005	3,998

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Symetra National Life Insurance Company

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ 16,485,915 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ Modco Reserve)	16,485,915	15,743,941
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)		
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	3,357	
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less Col. 6)	12,000	10,000
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, Col. 6)		
5. Policyholders' dividends/refunds to members \$ and coupons \$ due and unpaid (Exhibit 4, Line 10)		
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:		
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$ Modco)		
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ Modco)		
6.3 Coupons and similar benefits (including \$ Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ 2,834 discount; including \$ accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	2,834	2,553
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including the liability of \$ accident and health experience rating refunds of which \$ is for medical loss ratio rebate per the Public Health Service Act		
9.3 Other amounts payable on reinsurance, including \$ assumed and \$ ceded		
9.4 Interest maintenance reserve (IMR, Line 6)		
10. Commissions to agents due or accrued-life and annuity contracts \$ 501 accident and health \$ and deposit-type contract funds \$	501	38
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7)	117	203
13. Transfers to Separate Accounts due or accrued (net) (including \$ accrued for expense allowances recognized in reserves, net of reinsured allowances)		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6)		
15.1 Current federal and foreign income taxes, including \$ 1,168 on realized capital gains (losses)	119,015	
15.2 Net deferred tax liability		
16. Unearned investment income	4,157	4,683
17. Amounts withheld or retained by reporting entity as agent or trustee	1,985	5
18. Amounts held for agents' account, including \$ agents' credit balances		
19. Remittances and items not allocated	4,643	
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above		
22. Borrowed money \$ and interest thereon \$		
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	95,412	59,863
24.02 Reinsurance in unauthorized and certified (\$) companies		
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers		
24.04 Payable to parent, subsidiaries and affiliates	41,431	15,271
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance		
24.08 Derivatives		
24.09 Payable for securities		6,429
24.10 Payable for securities lending		
24.11 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	59	54
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	16,771,426	15,843,040
27. From Separate Accounts Statement		
28. Total liabilities (Lines 26 and 27)	16,771,426	15,843,040
29. Common capital stock	2,500,000	2,500,000
30. Preferred capital stock		
31. Aggregate write-ins for other-than-special surplus funds		
32. Surplus notes		
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	4,500,000	4,500,000
34. Aggregate write-ins for special surplus funds		
35. Unassigned funds (surplus)	5,707,799	4,148,752
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$)		
36.2 shares preferred (value included in Line 30 \$)		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ in Separate Accounts Statement)	10,207,799	8,648,752
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	12,707,799	11,148,752
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	29,479,225	26,991,792
DETAILS OF WRITE-INS		
2501. Accrued interest on policy claims	59	54
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	59	54
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 through 3103 plus 3198)(Line 31 above)		
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page		
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)		

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Symetra National Life Insurance Company

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts	2,263,733	2,283,020
2. Considerations for supplementary contracts with life contingencies		
3. Net investment income (Exhibit of Net Investment Income, Line 17)	1,284,263	950,036
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	(256,948)	(222,516)
5. Separate Accounts net gain from operations excluding unrealized gains or losses		
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)		
7. Reserve adjustments on reinsurance ceded		
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts		
8.2 Charges and fees for deposit-type contracts		
8.3 Aggregate write-ins for miscellaneous income	56	46
9. Total (Lines 1 to 8.3)	3,291,104	3,010,586
10. Death benefits	148,574	159,497
11. Matured endowments (excluding guaranteed annual pure endowments)	8,338	
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 5 minus Analysis of Operations Summary, Line 18, Col. 1)		
13. Disability benefits and benefits under accident and health contracts		471
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts	57,938	86,164
16. Group conversions		
17. Interest and adjustments on contract or deposit-type contract funds	676	673
18. Payments on supplementary contracts with life contingencies		
19. Increase in aggregate reserves for life and accident and health contracts	741,974	1,860,108
20. Totals (Lines 10 to 19)	957,500	2,106,913
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	501	458
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)		
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Columns 1, 2, 3, 4 and 6)	322,226	263,536
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	84,252	74,112
25. Increase in loading on deferred and uncollected premiums	(883)	355
26. Net transfers to or (from) Separate Accounts net of reinsurance		
27. Aggregate write-ins for deductions		
28. Totals (Lines 20 to 27)	1,363,596	2,445,374
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	1,927,508	565,212
30. Dividends to policyholders and refunds to members		
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	1,927,508	565,212
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	598,061	539,874
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	1,329,447	25,338
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ 1,168 (excluding taxes of \$ 1,255 transferred to the IMR)	(1,168)	176,794
35. Net income (Line 33 plus Line 34)	1,328,279	202,132
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	11,148,752	11,065,370
37. Net income (Line 35)	1,328,279	202,132
38. Change in net unrealized capital gains (losses) less capital gains tax of \$		
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax	140,411	451,229
41. Change in nonadmitted assets	125,906	(533,916)
42. Change in liability for reinsurance in unauthorized and certified companies		
43. Change in reserve on account of change in valuation basis (increase) or decrease		
44. Change in asset valuation reserve	(35,549)	(36,063)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)		
46. Surplus (contributed to) withdrawn from Separate Accounts during period		
47. Other changes in surplus in Separate Accounts Statement		
48. Change in surplus notes		
49. Cumulative effect of changes in accounting principles		
50. Capital changes:		
50.1 Paid in		
50.2 Transferred from surplus (Stock Dividend)		
50.3 Transferred to surplus		
51. Surplus adjustment:		
51.1 Paid in		
51.2 Transferred to capital (Stock Dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance		
52. Dividends to stockholders		
53. Aggregate write-ins for gains and losses in surplus		
54. Net change in capital and surplus for the year (Lines 37 through 53)	1,559,047	83,382
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	12,707,799	11,148,752
DETAILS OF WRITE-INS		
08.301. Surrender, set-up and administration fees	56	46
08.302.		
08.303.		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page		
08.399. Totals (Lines 08.301 through 08.303 plus 08.398)(Line 8.3 above)	56	46
2701.		
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 through 2703 plus 2798)(Line 27 above)		
5301.		
5302.		
5303.		
5398. Summary of remaining write-ins for Line 53 from overflow page		
5399. Totals (Lines 5301 through 5303 plus 5398)(Line 53 above)		

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Symetra National Life Insurance Company

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	2,268,889	2,291,724
2. Net investment income	1,031,286	560,150
3. Miscellaneous income	56	46
4. Total (Lines 1 through 3)	3,300,231	2,851,920
5. Benefit and loss related payments	213,526	246,804
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	406,602	337,995
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$ (259,743) tax on capital gains (losses)	364,771	538,507
10. Total (Lines 5 through 9)	984,899	1,123,306
11. Net cash from operations (Line 4 minus Line 10)	2,315,332	1,728,614
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	2,883,198	16,193,000
12.2 Stocks		
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments		
12.7 Miscellaneous proceeds		6,814
12.8 Total investment proceeds (Lines 12.1 to 12.7)	2,883,198	16,199,814
13. Cost of investments acquired (long-term only):		
13.1 Bonds	4,006,925	18,309,981
13.2 Stocks		
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets		
13.6 Miscellaneous applications	9,759	
13.7 Total investments acquired (Lines 13.1 to 13.6)	4,016,684	18,309,981
14. Net increase/(decrease) in contract loans and premium notes	(10,821)	2,898
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(1,122,665)	(2,113,065)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		
16.2 Capital and paid in surplus, less treasury stock		
16.3 Borrowed funds		
16.4 Net deposits on deposit-type contracts and other insurance liabilities	3,357	
16.5 Dividends to stockholders		
16.6 Other cash provided (applied)	30,781	(6,640)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	34,138	(6,640)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	1,226,805	(391,091)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	882,725	1,273,816
19.2 End of year (Line 18 plus Line 19.1)	2,109,530	882,725

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

20.0001. Bonds and stocks exchanges	614,566	
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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Symetra National Life Insurance Company

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY

	1	2	3	4	5	6	7	8	9
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Fraternal	Other Lines of Business	YRT Mortality Risk Only
1. Premiums and annuity considerations for life and accident and health contracts	2,263,733	2,263,733							
2. Considerations for supplementary contracts with life contingencies		XXX	XXX			XXX	XXX		XXX
3. Net investment income	1,284,263	1,284,263							
4. Amortization of Interest Maintenance Reserve (IMR)	(256,948)	(256,948)							
5. Separate Accounts net gain from operations excluding unrealized gains or losses							XXX		
6. Commissions and expense allowances on reinsurance ceded							XXX		
7. Reserve adjustments on reinsurance ceded							XXX		
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts							XXX		
8.2 Charges and fees for deposit-type contracts						XXX	XXX		
8.3 Aggregate write-ins for miscellaneous income	56	56							
9. Totals (Lines 1 to 8.3)	3,291,104	3,291,104							
10. Death benefits	148,574	148,574				XXX	XXX		
11. Matured endowments (excluding guaranteed annual pure endowments)	8,338	8,338				XXX	XXX		
12. Annuity benefits		XXX	XXX			XXX	XXX		XXX
13. Disability benefits and benefits under accident and health contracts							XXX		
14. Coupons, guaranteed annual pure endowments and similar benefits							XXX		
15. Surrender benefits and withdrawals for life contracts	57,938	57,938				XXX	XXX		
16. Group conversions							XXX		
17. Interest and adjustments on contract or deposit-type contract funds	676	676					XXX		
18. Payments on supplementary contracts with life contingencies						XXX	XXX		
19. Increase in aggregate reserves for life and accident and health contracts	741,974	741,974					XXX		
20. Totals (Lines 10 to 19)	957,500	957,500					XXX		
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	501	501							XXX
22. Commissions and expense allowances on reinsurance assumed							XXX		
23. General insurance expenses and fraternal expenses	322,226	322,226							
24. Insurance taxes, licenses and fees, excluding federal income taxes	84,252	84,252							
25. Increase in loading on deferred and uncollected premiums	(883)	(883)					XXX		
26. Net transfers to or (from) Separate Accounts net of reinsurance							XXX		
27. Aggregate write-ins for deductions									
28. Totals (Lines 20 to 27)	1,363,596	1,363,596							
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	1,927,508	1,927,508							
30. Dividends to policyholders and refunds to members							XXX		
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	1,927,508	1,927,508							
32. Federal income taxes incurred (excluding tax on capital gains)	598,061	598,061							
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	1,329,447	1,329,447							
34. Policies/certificates in force end of year	1,121	1,121					XXX		
DETAILS OF WRITE-INS									
08.301. Surrender, set-up, and administration fees	56	56							
08.302.									
08.303.									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page									
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	56	56							
2701.									
2702.									
2703.									
2798. Summary of remaining write-ins for Line 27 from overflow page									
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)									

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Symetra National Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL LIFE INSURANCE (b)

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (c)	Other Individual Life	YRT Mortality Risk Only
1. Premiums for life contracts (a)	2,263,733		43,122	40,430		29,438					2,150,743	
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	1,284,263		276,162	2,330		111,748					894,023	
4. Amortization of Interest Maintenance Reserve (IMR)	(256,948)		(55,253)	(466)		(22,358)					(178,871)	
5. Separate Accounts net gain from operations excluding unrealized gains or losses												
6. Commissions and expense allowances on reinsurance ceded												
7. Reserve adjustments on reinsurance ceded												
8. Miscellaneous Income:												
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts												
8.2 Charges and fees for deposit-type contracts												
8.3 Aggregate write-ins for miscellaneous income	56		56									
9. Totals (Lines 1 to 8.3)	3,291,104		264,087	42,294		118,828					2,865,895	
10. Death benefits	148,574		96,000	40,000		12,574						
11. Matured endowments (excluding guaranteed annual pure endowments)	8,338					8,338						
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts												
14. Coupons, guaranteed annual pure endowments and similar benefits												
15. Surrender benefits and withdrawals for life contracts	57,938		46,681			11,257						
16. Group conversions												
17. Interest and adjustments on contract or deposit-type contract funds	676		381	277		18						
18. Payments on supplementary contracts with life contingencies												
19. Increase in aggregate reserves for life and accident and health contracts	741,974		(1,278,494)	(7,267)		3,414					2,024,321	
20. Totals (Lines 10 to 19)	957,500		(1,135,432)	33,010		35,601					2,024,321	
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	501		34	467								XXX
22. Commissions and expense allowances on reinsurance assumed												
23. General insurance expenses	322,226		167,930	125,336		28,960						
24. Insurance taxes, licenses and fees, excluding federal income taxes	84,252		32,856	30,818		20,578						
25. Increase in loading on deferred and uncollected premiums	(883)		(110)	(773)								
26. Net transfers to or (from) Separate Accounts net of reinsurance												
27. Aggregate write-ins for deductions												
28. Totals (Lines 20 to 27)	1,363,596		(934,722)	188,858		85,139					2,024,321	
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	1,927,508		1,198,809	(146,564)		33,689					841,574	
30. Dividends to policyholders and refunds to members												
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	1,927,508		1,198,809	(146,564)		33,689					841,574	
32. Federal income taxes incurred (excluding tax on capital gains)	598,061		(9,850)	(30,772)		7,440					631,243	
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	1,329,447		1,208,659	(115,792)		26,249					210,331	
34. Policies/certificates in force end of year	1,121		574	445		102						
DETAILS OF WRITE-INS												
08.301. Surrender, set-up, and administration fees	56		56									
08.302.												
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page												
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	56		56									
2701.												
2702.												
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page												
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)												

(a) Include premium amounts for preneed plans included in Line 1
(b) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.
(c) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

Analysis of Operations by Lines of Business - Group Life Insurance

N O N E

Analysis of Operations by Lines of Business - Individual Annuities

N O N E

Analysis of Operations by Lines of Business - Group Annuities

N O N E

Analysis of Operations by Lines of Business - Accident and Health

N O N E

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Symetra National Life Insurance Company
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL LIFE INSURANCE (a)

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life ^(b) (N/A Fraternal)	Other Individual Life	YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)												
1. Reserve December 31 of prior year	15,743,941		4,100,071	27,887		1,401,109					10,214,874	
2. Tabular net premiums or considerations	93,217		37,853	29,250		26,114						
3. Present value of disability claims incurred												
4. Tabular interest	234,763		151,377	1,506		81,880						
5. Tabular less actual reserve released												
6. Increase in reserve on account of change in valuation basis												
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve		XXX								XXX		
7. Other increases (net)	2,024,321										2,024,321	
8. Totals (Lines 1 to 7)	18,096,242		4,289,301	58,643		1,509,103					12,239,195	
9. Tabular cost	1,488,081		1,391,969	34,163		61,949						
10. Reserves released by death	43,277		37,276	383		5,618						
11. Reserves released by other terminations (net)	78,969		38,479	3,477		37,013						
12. Annuity, supplementary contract and disability payments involving life contingencies												
13. Net transfers to or (from) Separate Accounts												
14. Total Deductions (Lines 9 to 13)	1,610,327		1,467,724	38,023		104,580						
15. Reserve December 31 of current year	16,485,915		2,821,577	20,620		1,404,523					12,239,195	
Cash Surrender Value and Policy Loans												
16. CSV Ending balance December 31, current year	2,589,440		2,340,175			249,265						
17. Amount Available for Policy Loans Based upon Line 16 CSV	2,589,440		2,340,175			249,265						

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.
(b) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

Analysis of Increase in Reserves During the Year - Group Life Insurance

N O N E

Analysis of Increase in Reserves During the Year - Individual Annuities

N O N E

Analysis of Increase in Reserves During the Year - Group Annuities

N O N E

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Symetra National Life Insurance Company

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 65,603	65,619
1.1 Bonds exempt from U.S. tax	(a)	
1.2 Other bonds (unaffiliated)	(a) 1,157,026	1,188,749
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)		
2.21 Common stocks of affiliates		
3. Mortgage loans	(c)	
4. Real estate	(d)	
5. Contract loans	6,178	6,704
6. Cash, cash equivalents and short-term investments	(e) 44,275	44,310
7. Derivative instruments	(f)	
8. Other invested assets		
9. Aggregate write-ins for investment income		
10. Total gross investment income	1,273,082	1,305,382
11. Investment expenses		(g) 21,119
12. Investment taxes, licenses and fees, excluding federal income taxes		(g)
13. Interest expense		(h)
14. Depreciation on real estate and other invested assets		(i)
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		21,119
17. Net investment income (Line 10 minus Line 16)		1,284,263
DETAILS OF WRITE-INS		
0901.		
0902.		
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page		
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)		
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15, above)		

- (a) Includes \$ 234,326 accrual of discount less \$ 13,613 amortization of premium and less \$ 23,523 paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds					
1.1 Bonds exempt from U.S. tax					
1.2 Other bonds (unaffiliated)	5,975		5,975		
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)					
2.21 Common stocks of affiliates					
3. Mortgage loans					
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments					
7. Derivative instruments					
8. Other invested assets					
9. Aggregate write-ins for capital gains (losses)					
10. Total capital gains (losses)	5,975		5,975		
DETAILS OF WRITE-INS					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page					
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)					

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Symetra National Life Insurance Company

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

	1	2	3	4	5	6	7	8
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
FIRST YEAR (other than single)								
1. Uncollected								
2. Deferred and accrued								
3. Deferred, accrued and uncollected:								
3.1 Direct								
3.2 Reinsurance assumed								
3.3 Reinsurance ceded								
3.4 Net (Line 1 + Line 2)								
4. Advance								
5. Line 3.4 - Line 4								
6. Collected during year:								
6.1 Direct								
6.2 Reinsurance assumed								
6.3 Reinsurance ceded								
6.4 Net								
7. Line 5 + Line 6.4								
8. Prior year (uncollected + deferred and accrued - advance)								
9. First year premiums and considerations:								
9.1 Direct								
9.2 Reinsurance assumed								
9.3 Reinsurance ceded								
9.4 Net (Line 7 - Line 8)								
SINGLE								
10. Single premiums and considerations:								
10.1 Direct								
10.2 Reinsurance assumed								
10.3 Reinsurance ceded								
10.4 Net								
RENEWAL								
11. Uncollected	538,110	538,110						
12. Deferred and accrued	17,490	17,490						
13. Deferred, accrued and uncollected:								
13.1 Direct	18,085	18,085						
13.2 Reinsurance assumed	537,515	537,515						
13.3 Reinsurance ceded								
13.4 Net (Line 11 + Line 12)	555,600	555,600						
14. Advance	2,834	2,834						
15. Line 13.4 - Line 14	552,766	552,766						
16. Collected during year:								
16.1 Direct	117,795	117,795						
16.2 Reinsurance assumed	2,151,094	2,151,094						
16.3 Reinsurance ceded								
16.4 Net	2,268,889	2,268,889						
17. Line 15 + Line 16.4	2,821,655	2,821,655						
18. Prior year (uncollected + deferred and accrued - advance)	557,922	557,922						
19. Renewal premiums and considerations:								
19.1 Direct	112,990	112,990						
19.2 Reinsurance assumed	2,150,743	2,150,743						
19.3 Reinsurance ceded								
19.4 Net (Line 17 - Line 18)	2,263,733	2,263,733						
TOTAL								
20. Total premiums and annuity considerations:								
20.1 Direct	112,990	112,990						
20.2 Reinsurance assumed	2,150,743	2,150,743						
20.3 Reinsurance ceded								
20.4 Net (Lines 9.4 + 10.4 + 19.4)	2,263,733	2,263,733						

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Symetra National Life Insurance Company

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

	1	2	3	4	5	6	7	8
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)								
21. To pay renewal premiums								
22. All other								
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED								
23. First year (other than single):								
23.1 Reinsurance ceded								
23.2 Reinsurance assumed								
23.3 Net ceded less assumed								
24. Single:								
24.1 Reinsurance ceded								
24.2 Reinsurance assumed								
24.3 Net ceded less assumed								
25. Renewal:								
25.1 Reinsurance ceded								
25.2 Reinsurance assumed								
25.3 Net ceded less assumed								
26. Totals:								
26.1 Reinsurance ceded (Page 6, Line 6)								
26.2 Reinsurance assumed (Page 6, Line 22)								
26.3 Net ceded less assumed								
COMMISSIONS INCURRED (direct business only)								
27. First year (other than single)								
28. Single								
29. Renewal	501	501						
30. Deposit-type contract funds								
31. Totals (to agree with Page 6, Line 21)	501	501						

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Symetra National Life Insurance Company

EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5 Investment	6 Fraternal	7 Total
	1 Life	2 Accident and Health		4 All Other Lines of Business			
		2 Cost Containment	3 All Other				
1. Rent	2,081						2,081
2. Salaries and wages	152,142						152,142
3.11 Contributions for benefit plans for employees	22,712						22,712
3.12 Contributions for benefit plans for agents							
3.21 Payments to employees under non-funded benefit plans							
3.22 Payments to agents under non-funded benefit plans							
3.31 Other employee welfare	2,256						2,256
3.32 Other agent welfare							
4.1 Legal fees and expenses							
4.2 Medical examination fees							
4.3 Inspection report fees							
4.4 Fees of public accountants and consulting actuaries	77,000						77,000
4.5 Expense of investigation and settlement of policy claims							
5.1 Traveling expenses	3,443						3,443
5.2 Advertising							
5.3 Postage, express, telegraph and telephone	145						145
5.4 Printing and stationery	1,430						1,430
5.5 Cost or depreciation of furniture and equipment	5,833						5,833
5.6 Rental of equipment							
5.7 Cost or depreciation of EDP equipment and software	17,777						17,777
6.1 Books and periodicals	8,249						8,249
6.2 Bureau and association fees	9,590						9,590
6.3 Insurance, except on real estate							
6.4 Miscellaneous losses							
6.5 Collection and bank service charges							
6.6 Sundry general expenses							
6.7 Group service and administration fees							
6.8 Reimbursements by uninsured plans							
7.1 Agency expense allowance							
7.2 Agents' balances charged off (less \$ recovered)							
7.3 Agency conferences other than local meetings							
8.1 Official publication (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		
8.2 Expense of supreme lodge meetings (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		
9.1 Real estate expenses							
9.2 Investment expenses not included elsewhere					21,119		21,119
9.3 Aggregate write-ins for expenses	19,568						19,568
10. General expenses incurred	322,226				21,119	(b)	(a) 343,345
11. General expenses unpaid Dec. 31, prior year					203		203
12. General expenses unpaid Dec. 31, current year					117		117
13. Amounts receivable relating to uninsured plans, prior year							
14. Amounts receivable relating to uninsured plans, current year							
15. General expenses paid during year (Lines 10+11-12-13+14)	322,226				21,205		343,431
DETAILS OF WRITE-INS							
09.301. Consulting fees	19,554						19,554
09.302. Miscellaneous	14						14
09.303.							
09.398. Summary of remaining write-ins for Line 9.3 from overflow page							
09.399. Totals (Lines 09.301 through 09.303 plus 09.398) (Line 9.3 above)	19,568						19,568

(a) Includes management fees of \$ to affiliates and \$ to non-affiliates.

(b) Show the distribution of this amount in the following categories (Fraternal Benefit Societies Only):

1. Charitable \$; 2. Institutional \$; 3. Recreational and Health \$; 4. Educational \$; 5. Religious \$; 6. Membership \$; 7. Other \$; 8. Total \$

EXHIBIT 3 - TAXES, LICENSES AND FEES (EXCLUDING FEDERAL INCOME TAXES)

	Insurance			4 Investment	5 Fraternal	6 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business			
1. Real estate taxes						
2. State insurance department licenses and fees	64,853					64,853
3. State taxes on premiums	4,103					4,103
4. Other state taxes, including \$ for employee benefits	4,383					4,383
5. U.S. Social Security taxes	10,849					10,849
6. All other taxes	64					64
7. Taxes, licenses and fees incurred	84,252					84,252
8. Taxes, licenses and fees unpaid Dec. 31, prior year						
9. Taxes, licenses and fees unpaid Dec. 31, current year						
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	84,252					84,252

EXHIBIT 4 - DIVIDENDS OR REFUNDS

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

NONE

EXHIBIT 5 - INTERROGATORIES

- 1.1 Has the reporting entity ever issued both participating and non-participating contracts?..... Yes [] No [X]
- 1.2 If not, state which kind is issued.
 Non-participating
 2.1 Does the reporting entity at present issue both participating and non-participating contracts?..... Yes [] No [X]
- 2.2 If not, state which kind is issued.

 3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?..... Yes [X] No []
 If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.
- 4. Has the reporting entity any assessment or stipulated premium contracts in force? Yes [] No [X]
 If so, state:
 4.1 Amount of insurance? \$
 4.2 Amount of reserve? \$
 4.3 Basis of reserve:

 4.4 Basis of regular assessments:

 4.5 Basis of special assessments:

 4.6 Assessments collected during the year \$
- 5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.
 N/A
- 6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis? Yes [] No [X]
 6.1 If so, state the amount of reserve on such contracts on the basis actually held:..... \$
 6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits: \$
 Attach statement of methods employed in their valuation.
- 7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? Yes [] No [X]
 7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements \$
 7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:

 7.3 State the amount of reserves established for this business: \$
 7.4 Identify where the reserves are reported in the blank:

- 8. Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year? Yes [] No [X]
 8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements: \$
 8.2 State the amount of reserves established for this business: \$
 8.3 Identify where the reserves are reported in the blank:

- 9. Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year? Yes [] No [X]
 9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders: \$
 9.2 State the amount of reserves established for this business: \$
 9.3 Identify where the reserves are reported in the blank:

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

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

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS ^(a)

	1 Total	Comprehensive		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
ACTIVE LIFE RESERVE													
1. Unearned premium reserves													
2. Additional contract reserves (b)													
3. Additional actuarial reserves-Asset/Liability analysis													
4. Reserve for future contingent benefits													
5. Reserve for rate credits													
6. Aggregate write-ins for reserves													
7. Totals (Gross)													
8. Reinsurance ceded													
9. Totals (Net)													
CLAIM RESERVE													
10. Present value of amounts not yet due on claims													
11. Additional actuarial reserves-Asset/Liability analysis													
12. Reserve for future contingent benefits													
13. Aggregate write-ins for reserves													
14. Totals (Gross)													
15. Reinsurance ceded													
16. Totals (Net)													
17. TOTAL (Net)													
18. TABULAR FUND INTEREST													
DETAILS OF WRITE-INS													
0601.													
0602.													
0603.													
0698. Summary of remaining write-ins for Line 6 from overflow page													
0699. TOTALS (Lines 0601 through 0603 plus 0698) (Line 6 above)													
1301.													
1302.													
1303.													
1398. Summary of remaining write-ins for Line 13 from overflow page													
1399. TOTALS (Lines 1301 through 1303 plus 1398) (Line 13 above)													

NONE

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.
 (b) Attach statement as to valuation standard used in calculating this reserve, specifying reserve bases, interest rates and methods.

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance						
2. Deposits received during the year	3,335					3,335
3. Investment earnings credited to the account	22					22
4. Other net change in reserves						
5. Fees and other charges assessed						
6. Surrender charges						
7. Net surrender or withdrawal payments						
8. Other net transfers to or (from) Separate Accounts						
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8) (a)	3,357					3,357
10. Reinsurance balance at the beginning of the year						
11. Net change in reinsurance assumed						
12. Net change in reinsurance ceded						
13. Reinsurance balance at the end of the year (Lines 10+11-12)						
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	3,357					3,357

(a) FHLB Funding Agreements:

- 1. Reported as GICs (captured in column 2) \$
- 2. Reported as Annuities Certain (captured in column 3) \$
- 3. Reported as Supplemental Contracts (captured in column 4) \$
- 4. Reported as Dividend Accumulations or Refunds (captured in column 5) \$
- 5. Reported as Premium or Other Deposit Funds (captured in column 6) \$
- 6. Total Reported as Deposit-Type Contracts (captured in column 1): (Sum of Lines 1 through 5) . \$

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Symetra National Life Insurance Company
EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1	2	3	4	5	6	7	8
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
1. Due and unpaid:								
1.1 Direct								
1.2 Reinsurance assumed								
1.3 Reinsurance ceded								
1.4 Net								
2. In course of settlement:								
2.1 Resisted								
2.11 Direct								
2.12 Reinsurance assumed								
2.13 Reinsurance ceded								
2.14 Net		(b)	(b)	(b)				
2.2 Other								
2.21 Direct								
2.22 Reinsurance assumed								
2.23 Reinsurance ceded								
2.24 Net		(b)	(b)	(b)		(b)		
3. Incurred but unreported:								
3.1 Direct	12,000	12,000						
3.2 Reinsurance assumed								
3.3 Reinsurance ceded								
3.4 Net	12,000	(b) 12,000	(b)	(b)		(b)		
4. TOTALS								
4.1 Direct	12,000	12,000						
4.2 Reinsurance assumed								
4.3 Reinsurance ceded								
4.4 Net	12,000	(a) 12,000	(a)					

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

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Symetra National Life Insurance Company
EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1	2	3	4	5	6	7	8
	Total	Individual Life (a)	Group Life (b)	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
1. Settlements During the Year:								
1.1 Direct	154,912	154,912						
1.2 Reinsurance assumed								
1.3 Reinsurance ceded								
1.4 Net	(c) 154,912	154,912						
2. Liability December 31, current year from Part 1:								
2.1 Direct	12,000	12,000						
2.2 Reinsurance assumed								
2.3 Reinsurance ceded								
2.4 Net	12,000	12,000						
3. Amounts recoverable from reinsurers December 31, current year								
4. Liability December 31, prior year:								
4.1 Direct	10,000	10,000						
4.2 Reinsurance assumed								
4.3 Reinsurance ceded								
4.4 Net	10,000	10,000						
5. Amounts recoverable from reinsurers December 31, prior year								
6. Incurred Benefits								
6.1 Direct	156,912	156,912						
6.2 Reinsurance assumed								
6.3 Reinsurance ceded								
6.4 Net	156,912	156,912						

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ 8,338 in Line 1.1, \$ 8,338 in Line 1.4.

\$ 8,338 in Line 6.1, and \$ 8,338 in Line 6.4.

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.

\$ in Line 6.1, and \$ in Line 6.4.

(c) Includes \$ premiums waived under total and permanent disability benefits.

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Symetra National Life Insurance Company

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens.....			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income.....			
4.3 Properties held for sale			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Derivatives (Schedule DB)			
8. Other invested assets (Schedule BA)			
9. Receivables for securities			
10. Securities lending reinvested collateral assets (Schedule DL)			
11. Aggregate write-ins for invested assets			
12. Subtotals, cash and invested assets (Lines 1 to 11)			
13. Title plants (for Title insurers only)			
14. Investment income due and accrued			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection			
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due .			
15.3 Accrued retrospective premiums and contracts subject to redetermination			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			
16.2 Funds held by or deposited with reinsured companies			
16.3 Other amounts receivable under reinsurance contracts			
17. Amounts receivable relating to uninsured plans			
18.1 Current federal and foreign income tax recoverable and interest thereon			
18.2 Net deferred tax asset	2,727,778	2,592,016	(135,762)
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software			
21. Furniture and equipment, including health care delivery assets			
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates			
24. Health care and other amounts receivable			
25. Aggregate write-ins for other-than-invested assets	703,590	965,258	261,668
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	3,431,368	3,557,274	125,906
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	3,431,368	3,557,274	125,906
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)			
2501. Interest maintenance reserve	703,590	965,258	261,668
2502.			
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	703,590	965,258	261,668

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

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

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

	SSAP #	F/S Page	F/S Line #	For the Year Ended December 31,	
				2024	2023
Net Income - Iowa Basis (Page 4, Line 35, Columns 1 & 2)				\$ 1,328,279	\$ 202,132
State Prescribed Practices that increase/ (decrease) NAIC SAP:	N/A	N/A	N/A	—	—
State Permitted Practices that increase/ (decrease) NAIC SAP:	N/A	N/A	N/A	—	—
Net Income - NAIC SAP				<u>\$ 1,328,279</u>	<u>\$ 202,132</u>

	SSAP #	F/S Page	F/S Line #	As of December 31,	
				2024	2023
Statutory Surplus - Iowa Basis (Page 3, Line 38, Columns 1 & 2)				\$ 12,707,799	\$ 11,148,752
State Prescribed Practices that increase/ (decrease) NAIC SAP:	N/A	N/A	N/A	—	—
State Permitted Practices that increase/ (decrease) NAIC SAP:	N/A	N/A	N/A	—	—
Statutory Surplus - NAIC SAP				<u>\$ 12,707,799</u>	<u>\$ 11,148,752</u>

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

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

C. Accounting Policy

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

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

- (1) The Company does not currently invest in short-term investments.
- (2) Bonds, excluding loan-backed and structured securities, are stated at amortized cost using the constant yield method, except for those with an NAIC designation of 6, which are reported at lower of amortized cost or fair value.
- (3) The Company does not currently invest in common stocks.
- (4) The Company does not currently invest in preferred stocks.
- (5) The Company does not currently invest in mortgage loans.
- (6) Loan-backed securities, including mortgage backed securities are stated at amortized cost, except for those with an NAIC designation of 6, which are reported at lower of amortized cost or fair value. Income is recognized using a constant effective yield based on anticipated prepayments and the estimated economic life of the securities. Prepayment assumptions are based on current interest rates and the economic environment. When actual prepayments differ significantly from anticipated prepayments, the effective yield is recalculated to reflect actual payments to date and estimated future payments. The net investment in the security is adjusted to the amount that would have existed had the new effective yield been applied since the acquisition of the security (i.e. the retrospective method). For commercial mortgage-backed interest-only securities, the effective yield is adjusted prospectively for any changes in estimated cash flows. The Company includes any resulting adjustment in net investment income in the current period.
- (7) The Company has no investments in subsidiaries, controlled or affiliated companies.
- (8) The Company has no ownership interests in joint ventures, partnerships or limited liability companies.

NOTES TO FINANCIAL STATEMENTS

(9) The Company does not currently invest in derivatives.

(10) The Company does not use anticipated investment income as a factor in the premium deficiency calculation.

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

(12) The Company has not modified the capitalization policy from the prior year.

(13) The Company has no pharmaceutical rebate receivables.

D. Going Concern

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

2. Accounting Changes and Correction of Errors

Accounting Changes

There were no accounting changes for the years ended December 31, 2024 or 2023.

Correction of Errors

There were no errors discovered for the years ended December 31, 2024 or 2023.

3. Business Combinations and Goodwill

Not applicable

4. Discontinued Operations

Not applicable

5. Investments

A. Mortgage Loans

Not applicable

B. Debt Restructuring

Not applicable

C. Reverse Mortgages

Not applicable

D. Loan-Backed Securities

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

(2) The Company did not recognize other-than-temporary impairments (OTTI) for loan backed and structured securities due to the intent to sell or inability to hold for the year ended December 31, 2024.

(3) As of December 31, 2024 the Company did not hold any investments in loan-backed and structured securities for which OTTI has been recognized where the present value of cash flows expected to be collected is less than the amortized cost of the security.

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

NOTES TO FINANCIAL STATEMENTS

- | | | | |
|----|--|----|-----------|
| a. | The aggregate related amount of unrealized losses: | | |
| | 1. Less than 12 months | \$ | — |
| | 2. 12 months or longer | | 98,561 |
| | | | |
| b. | The aggregate related fair value of securities with unrealized losses: | | |
| | 1. Less than 12 months | \$ | — |
| | 2. 12 months or longer | | 3,661,276 |
- (5) The Company reviewed its investments with unrealized losses in accordance with its impairment policy. The Company's evaluation determined, after the recognition of OTTI, that the remaining declines in fair value were temporary and the Company did not intend to sell these securities at an amount below the carrying value prior to maturity (or recovery). For loan-backed bonds and structured securities, the Company expects to recover the entire amortized cost basis.

The Company uses both quantitative and qualitative criteria to review all securities in its holdings. Based on the Company's experience, investments with amortized cost exceeding estimated fair value by less than 20% do not typically represent a significant risk of impairment under normal market conditions. For those with amortized cost exceeding estimated fair value by over 20% and those that were downgraded by a rating agency, the Company compares the security's implied credit spread to the benchmark spread for bonds with significant credit risk. If the security's spread exceeds the defined tolerance compared to this benchmark, the Company further analyzes the decrease in fair value to determine whether it is an other-than-temporarily impaired by considering, among other factors, the following:

- Extent of downgrades of the security by a rating agency;
- Extent and duration of the decline in fair value below cost or amortized cost;
- Financial condition and near-term prospects of the issuer of the security, including any specific events that may affect its operations, earnings potential, or compliance with terms and covenants of the security;
- Changes in the financial condition of the security's underlying collateral;
- Nonpayment of scheduled interest, or the reduction or elimination of dividends; and
- Other indications that a credit loss has occurred.

For bonds, the Company concludes an OTTI has occurred if a security is underwater and there is an intent to sell the security, or it is more likely than not that the Company will be required to sell the security prior to recovery of its amortized cost, considering any regulatory developments, prepayment or call notifications, and the Company's liquidity needs.

Loan-backed and structured securities are considered other-than-temporarily impaired when the Company has concluded it does not have the intent and ability to retain the security for sufficient time to recover the amortized cost basis, it intends to sell the security prior to maturity at an amount below the carrying value, or it does not expect to recover the entire amortized cost basis even if it has the intent and ability to hold.

E. - K. Not applicable

NOTES TO FINANCIAL STATEMENTS

L. Restricted Assets

(1) Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted and Nonadmitted) Restricted							Current Year			
	Current Year					6	7	Current Year			
	1	2	3	4	5			8	9	Percentage	
	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Nonadmitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Nonadmitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	— %	— %
b. Collateral held under security lending agreements	—	—	—	—	—	—	—	—	—	—	—
c. Subject to repurchase agreements	—	—	—	—	—	—	—	—	—	—	—
d. Subject to reverse repurchase agreements	—	—	—	—	—	—	—	—	—	—	—
e. Subject to dollar repurchase agreements	—	—	—	—	—	—	—	—	—	—	—
f. Subject to dollar reverse repurchase agreements	—	—	—	—	—	—	—	—	—	—	—
g. Placed under option contract	—	—	—	—	—	—	—	—	—	—	—
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	—	—	—	—	—	—	—	—	—	—	—
i. FHLB capital stock	—	—	—	—	—	—	—	—	—	—	—
j. On deposit with states	2,513,342	—	—	—	2,513,342	2,503,452	9,890	—	2,513,342	7.64 %	8.53 %
k. On deposit with other regulatory bodies	—	—	—	—	—	—	—	—	—	—	—
l. Pledged collateral to FHLB (including assets backing funding agreements)	—	—	—	—	—	—	—	—	—	—	—
m. Pledged as collateral not captured in other categories	—	—	—	—	—	—	—	—	—	—	—
n. Other restricted assets	—	—	—	—	—	—	—	—	—	—	—
o. Total Restricted Assets	\$2,513,342	\$ —	\$ —	\$ —	\$2,513,342	\$2,503,452	\$ 9,890	\$ —	\$2,513,342	7.64 %	8.53 %

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

(3) Detail of Other Restricted Assets - None

(4) Collateral Received and Reflected as Assets - None

M. - S. Not applicable

6. Joint Ventures, Partnerships and Limited Liability Companies

Not applicable

NOTES TO FINANCIAL STATEMENTS

7. Investment Income

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

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

B. There was no investment income due and accrued excluded from surplus as of December 31, 2024 and 2023.

C. The gross, nonadmitted and admitted amounts for interest income due and accrued.

Interest Income Due and Accrued	Amount
1. Gross	\$ 246,772
2. Nonadmitted	—
3. Admitted	246,772

D. The aggregate deferred interest.

Not applicable

E. The Company does not have any cumulative amounts of paid-in-kind (PIK) interest included in the current principal balance.

8. Derivative Instruments

Not applicable

NOTES TO FINANCIAL STATEMENTS

9. Income Taxes

A. The components of the net deferred tax asset (DTA)/deferred tax liability (DTL) as of December 31 are as follows:

	12/31/2024		
	(1) Ordinary	(2) Capital	(3) (Col 1 + 2) Total
1. (a) Gross DTAs	\$ 2,871,997	\$ —	\$ 2,871,997
(b) Statutory valuation allowance adjustments	—	—	—
(c) Adjusted gross DTA (1a - 1b)	2,871,997	—	2,871,997
(d) DTAs nonadmitted	2,727,778	—	2,727,778
(e) Subtotal net admitted DTAs (1c – 1d)	144,219	—	144,219
(f) DTLs	67,127	—	67,127
(g) Net admitted DTA (1e - 1f)	<u>\$ 77,092</u>	<u>\$ —</u>	<u>\$ 77,092</u>

	12/31/2023		
	(4) Ordinary	(5) Capital	(6) (Col 4 + 5) Total
(a) Gross DTAs	\$ 2,688,944	\$ —	\$ 2,688,944
(b) Statutory valuation allowance adjustments	—	—	—
(c) Adjusted gross DTA (1a - 1b)	2,688,944	—	2,688,944
(d) DTAs nonadmitted	2,592,016	—	2,592,016
(e) Subtotal net admitted DTAs (1c – 1d)	96,928	—	96,928
(f) DTLs	24,485	—	24,485
(g) Net admitted DTA (1e - 1f)	<u>\$ 72,443</u>	<u>\$ —</u>	<u>\$ 72,443</u>

	Change		
	(7) (Col 1 - 4) Ordinary	(8) (Col 2 - 5) Capital	(9) (Col 7 + 8) Total
(a) Gross DTAs	\$ 183,053	\$ —	\$ 183,053
(b) Statutory valuation allowance adjustments	—	—	—
(c) Adjusted gross DTA (1a - 1b)	183,053	—	183,053
(d) DTAs nonadmitted	135,762	—	135,762
(e) Subtotal net admitted DTAs (1c – 1d)	47,291	—	47,291
(f) DTLs	42,642	—	42,642
(g) Net admitted DTA (1e - 1f)	<u>\$ 4,649</u>	<u>\$ —</u>	<u>\$ 4,649</u>

NOTES TO FINANCIAL STATEMENTS

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

12/31/2024		
(1) Ordinary	(2) Capital	(3) (Col 1 + 2) Total
Federal income taxes paid in prior years recoverable through loss carrybacks	\$ —	\$ —
Adjusted gross DTAs expected to be realized after application of the threshold limitation (lesser of 2(b)1 and 2(b)2 below)	77,092	77,092
1. Adjusted gross DTAs expected to be realized following the balance sheet date	77,092	77,092
2. Adjusted gross DTAs allowed per limitation threshold	XXXXX	1,908,918
(c) Adjusted gross DTAs offset by gross DTLs	67,127	67,127
(d) DTAs admitted as the result of applications of SSAP No. 101 (2(a) + 2(b)+ 2(c))	\$ 144,219	\$ 144,219

12/31/2023		
(4) Ordinary	(5) Capital	(6) (Col 4 + 5) Total
Federal income taxes paid in prior years recoverable through loss carrybacks	\$ —	\$ —
Adjusted gross DTAs expected to be realized after application of the threshold limitation (lesser of 2(b)1 and 2(b)2 below)	72,443	72,443
1. Adjusted gross DTAs expected to be realized following the balance sheet date	72,443	72,443
2. Adjusted gross DTAs allowed per limitation threshold	XXXXX	1,670,426
(c) Adjusted gross DTAs offset by gross DTLs	24,485	24,485
(d) DTAs admitted as the result of applications of SSAP No. 101 (2(a) + 2(b)+ 2(c))	\$ 96,928	\$ 96,928

Change		
(7) (Col 1-4) Ordinary	(8) (Col 2-5) Capital	(9) (Col 7 + 8) Total
Federal income taxes paid in prior years recoverable through loss carrybacks	\$ —	\$ —
Adjusted gross DTAs expected to be realized after application of the threshold limitation (lesser of 2(b)1 and 2(b)2 below)	4,649	4,649
1. Adjusted gross DTAs expected to be realized following the balance sheet date	4,649	4,649
2. Adjusted gross DTAs allowed per limitation threshold	XXXXX	238,492
(c) Adjusted gross DTAs offset by gross DTLs	42,642	42,642
(d) DTAs admitted as the result of applications of SSAP No. 101 (2(a) + 2(b)+2(c))	\$ 47,291	\$ 47,291

	12/31/2024	12/31/2023
(a) Ratio percentage used to determine recovery period and threshold limitation amount	4,199%	4,146%
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	\$ 12,726,119	\$ 11,136,172

NOTES TO FINANCIAL STATEMENTS

4. Impact of Tax Planning Strategies

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

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

12/31/2024	
(1) Ordinary	(2) Capital
\$ 2,871,997	\$ —
0.00%	0.00%
\$ 144,219	\$ —
0.00%	0.00%

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

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

12/31/2023	
(3) Ordinary	(4) Capital
\$ 2,688,944	\$ —
0.00%	0.00%
\$ 96,928	\$ —
0.00%	0.00%

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

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

Change	
(5) (Col 1-3) Ordinary	(6) (Col 2-4) Capital
\$ 183,053	\$ —
0.00%	0.00%
\$ 47,291	\$ —
0.00%	0.00%

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

B. Deferred tax liabilities that are not recognized:

The Company has no DTLs which have not been recognized

NOTES TO FINANCIAL STATEMENTS

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

	(1)	(2)	(3)
	12/31/2024	12/31/2023	(Col 1 - 2) Change
1. Current Income Tax			
(a) Federal	\$ 598,061	\$ 539,874	\$ 58,187
(b) Foreign	—	—	—
(c) Subtotal	598,061	539,874	58,187
(d) Federal income tax on net capital gains	2,423	(260,998)	263,421
(e) Utilization of capital loss carryforwards	—	—	—
(f) Other	—	—	—
(g) Federal and foreign income taxes incurred	<u>\$ 600,484</u>	<u>\$ 278,876</u>	<u>\$ 321,608</u>
2. DTAs			
(a) Ordinary			
(1) Discounting of unpaid losses	\$ —	\$ —	\$ —
(2) Unearned premium reserve	—	—	—
(3) Policyholder reserves	2,630,863	2,471,126	159,737
(4) Investments	873	983	(110)
(5) Deferred acquisition costs	238,692	215,141	23,551
(6) Policyholder dividends accrual	—	—	—
(7) Fixed assets	—	—	—
(8) Compensation and benefits accrual	—	—	—
(9) Pension accrual	—	—	—
(10) Receivables - nonadmitted	—	—	—
(11) Net operating loss carryforward	—	—	—
(12) Tax credit carryforward	—	—	—
(13) Other	1,569	1,694	(125)
(99) Subtotal	<u>2,871,997</u>	<u>2,688,944</u>	<u>183,053</u>
(b) Statutory valuation allowance adjustment	—	—	—
(c) Nonadmitted	2,727,778	2,592,016	135,762
(d) Admitted ordinary DTAs (2a99 – 2b – 2c)	144,219	96,928	47,291
(e) Capital			
(1) Investments	—	—	—
(2) Net capital loss carryforward	—	—	—
(3) Real estate	—	—	—
(4) Other	—	—	—
(99) Subtotal	<u>—</u>	<u>—</u>	<u>—</u>
(f) Statutory valuation allowance adjustment	—	—	—
(g) Nonadmitted	—	—	—
(h) Admitted capital DTAs (2e99 - 2f - 2g)	<u>—</u>	<u>—</u>	<u>—</u>
(i) Admitted DTAs (2d + 2h)	<u>\$ 144,219</u>	<u>\$ 96,928</u>	<u>\$ 47,291</u>
3. DTLs			
(a) Ordinary			
(1) Investments	\$ 62,734	\$ 19,201	\$ 43,533
(2) Fixed assets	—	—	—
(3) Deferred and uncollected premium	3,798	4,748	(950)
(4) Policyholder reserves	595	536	59
(5) Other	—	—	—
(99) Subtotal	<u>67,127</u>	<u>24,485</u>	<u>42,642</u>
(b) Capital			
(1) Investments	—	—	—
(2) Real estate	—	—	—
(3) Other	—	—	—
(99) Subtotal	<u>—</u>	<u>—</u>	<u>—</u>
(c) DTLs (3a99 + 3b99)	<u>\$ 67,127</u>	<u>\$ 24,485</u>	<u>\$ 42,642</u>
4. Net DTA/DTL (2i - 3c)	<u>\$ 77,092</u>	<u>\$ 72,443</u>	<u>\$ 4,649</u>
Net change in DTA/(DTL) (2a99+2e99-3c)			<u>\$ 140,411</u>

NOTES TO FINANCIAL STATEMENTS

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

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

	12/31/2024	12/31/2023
Significant statutory to tax adjustments on current taxes:		
Ordinary income tax at federal statutory rate (21%)	\$ 404,777	\$ 118,694
Capital income tax at federal statutory rate (21%)	1,255	(84,204)
Total income tax	406,032	34,490
Other permanent items	82	96
Change in IMR	53,959	46,728
Change in valuation allowance	—	(253,667)
Federal income tax expense (benefit)	\$ 460,073	\$ (172,353)
Federal and foreign income taxes including capital gains tax	\$ 600,484	\$ 278,876
Change in net deferred income taxes	(140,411)	(451,229)
Total statutory income taxes	\$ 460,073	\$ (172,353)

The Inflation Reduction Act (Act) was enacted on August 16, 2022. The Act included a corporate alternative minimum tax (CAMT), which is effective for tax years beginning after 2022 and applies to corporations with average adjusted financial statement income in excess of certain thresholds as defined in the Act. The tax-controlled group of corporations of which the Company is a member has determined that it does not expect to be an applicable corporation that is subject to the CAMT in 2024.

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

- The Company had no net operating loss, capital loss or tax credit carryforwards available for the years ended December 31, 2024 or 2023, respectively.
- The amount of federal income taxes incurred that are available for recovery in the event of a carryback of future net capital losses is as follows:

	2024	2023	2022
Capital gain	\$ 2,423	\$ —	\$ —

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

F. Consolidated Federal Income Tax Return

- The Company's federal income tax return is consolidated with the following entities:

Symetra Financial Corporation
Symetra Life Insurance Company
First Symetra National Life Insurance Company of New York
Symetra Reinsurance Corporation
Symetra Assigned Benefits Service Company
Symetra Securities, Inc
Clearscape Funding Corporation
Symetra Investment Management Company
Symetra Bermuda Re Ltd.

- The method of allocation between the companies is subject to written agreement, approved by each respective company's board of directors. Allocation is based upon separate return calculations, except that current credit for tax credits and net operating loss carryforwards are determined on the basis of the consolidated group. Intercompany tax balances are settled quarterly.

G. Federal or Foreign Income Tax Loss Contingencies

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

H. Repatriation Transition Tax (RTT)

Not applicable

I. Alternative Minimum Tax (AMT) Credit

Not applicable

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

- The following transactions were entered into by the Company with affiliates. Non-insurance transactions involving less than 0.5% of the Company's admitted assets are omitted, with the exception of cost allocation transactions which are discussed separately.

There were no material related party transactions for the years ended December 31, 2024 or 2023, other than those reflected on Schedule Y - Part 2 of this statement.

NOTES TO FINANCIAL STATEMENTS

D. As of December 31, 2024 and 2023, the Company reported payables in the amounts of \$41,431 and \$15,271, respectively, due to the Parent Company, Symetra Life Insurance Company, which are generally settled within 30 days.

E. The Company has a Services and Shared Expenses Agreement with its affiliates under common ownership with Symetra Financial Corporation (Symetra), whereby the parties each agree to provide and receive from each other certain general services (related to sharing common management, personnel and facilities) and to share expenses thereof. These expenses include charges for rent, corporate overhead, data processing systems, payroll, benefits, and other miscellaneous charges and are included in investment and general insurance expenses in the summary of operations.

The Company has an Investment Management Agreement with its affiliate, Symetra Investment Management Company, a subsidiary of Symetra Financial Corporation. The agreement provides for investment advisory services related to the Company's invested assets.

F. The Company has not agreed to any guarantees for affiliates.

G. All outstanding shares of the Company are owned by Symetra Life Insurance Company. All outstanding shares of Symetra Life Insurance Company are owned by Symetra Financial Corporation, an insurance holding company domiciled in the state of Delaware. This control does not significantly change the operating results or financial position of the Company compared to results that would have been obtained without the control. Symetra Financial Corporation is a wholly owned subsidiary of Sumitomo Life Insurance Company, a mutual company (sougo kaisha) organized under the laws of Japan (Sumitomo Life).

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

I. - O. Not applicable

11. Debt

Not applicable

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

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

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

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

G. Consolidated Holding Company Plans

Retirement Plans

The Company participates in a defined contribution 401(k) plan sponsored by Symetra Life Insurance Company, its parent, for all eligible employees that includes matching a participant's contributions up to 6% of eligible compensation. The Company's share of expenses for the plan was not material for the years ended December 31, 2024 or 2023.

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

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

13. Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations

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

B. The Company has no preferred stock

C. Under Iowa law, the Company may pay dividends only from the earned surplus arising from its business and must receive the prior approval of the Insurance Commissioner of the State of Iowa ("the Commissioner") to pay stockholder dividends or make any other distribution if such distributions would exceed certain statutory limitations. Iowa law gives the Commissioner discretion to disapprove requests for distributions in excess of these limits. Extraordinary dividends include those made within the preceding twelve months that exceed the greater of (i) 10% of statutory policyholder surplus as of the previous year-end or (ii) the statutory net gain from operations from the previous calendar year. Based on December 31, 2024 statutory results, the maximum dividend payout that may be made without prior approval in 2025 is \$1,329,447.

D. The Company paid no dividends during the years ending December 31, 2024 or 2023.

NOTES TO FINANCIAL STATEMENTS

- E. Within the limitations of (3) above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to shareholders.
- F. The Company has no restrictions on surplus.
- G. The Company has no advances to surplus that have not been repaid.
- H. The Company holds no stock for special purposes.
- I. There was no change in aggregate write-ins for special surplus funds as of December 31, 2024.
- J. There was no change of unassigned funds (surplus) due to cumulative unrealized gains or losses as of December 31, 2024 or 2023.
- K. The Company has no surplus notes.
- L. Impact of any restatement due to quasi-reorganizations
Not applicable
- M. Effective date of quasi-reorganizations
Not applicable

14. Liabilities, Contingencies, and Assessments

- A. (1) The Company has made no commitments or contingent commitments to an SCA entity.
(2) The Company has made no guarantees as of December 31, 2024 or 2023.
(3) Not applicable.
- B. (1) The Company has no liability established under SSAP No. 35R, *Guaranty Fund and Other Assessments* relating to estimated retrospective premium based guaranty fund assessments for the years December 31, 2024 and 2023.
(2) Under SSAP No. 35R, the Company has no related premium tax offsets.
(3) The Company has no guaranty fund liabilities or assets related to long-term care.
- C. The Company has no gain contingencies to report.
- D. The Company does not expect that any claims related to extra contractual obligations and bad faith losses stemming from lawsuits, as of December 31, 2024, will have a material adverse effect on its financial condition, future operating results or liquidity.
- E. Because of the nature of its business, the Company is subject to legal actions filed or threatened in the ordinary course of its business operations. The Company does not expect that any such litigation, pending or threatened, as of December 31, 2024, will have a material adverse effect on its financial condition, future operating results or liquidity.
- F. The Company has no other contingencies to report.

15. Leases

Not applicable

16. Information About Financial Instruments With Off-Balance-Sheet Risk And Financial Instruments With Concentrations of Credit Risk

Not applicable

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

Not applicable

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

Not applicable

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

Not applicable

NOTES TO FINANCIAL STATEMENTS

20. Fair Value Measurements

A. Assets Measured at Fair Value

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

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

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

(1) The Company had no significant financial assets or financial liabilities recorded at fair value as of December 31, 2024 or 2023.

(2) – (5) Not applicable

B. Other Fair Value Disclosures

Not applicable

NOTES TO FINANCIAL STATEMENTS

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

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

As of December 31, 2024

Type of Financial Instrument	Aggregate Fair Value	Admitted Values	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Financial instruments-assets							
Bonds	\$ 26,444,534	\$ 26,358,085	\$ —	\$ 26,444,534	\$ —	\$ —	\$ —
Cash and cash equivalents	2,109,530	2,109,530	2,109,530	—	—	—	—
Contract loans	—	124,226	—	—	—	—	124,226
Total assets	\$ 28,554,064	\$ 28,591,841	\$ 2,109,530	\$ 26,444,534	\$ —	\$ —	\$ 124,226

As of December 31, 2023

Type of Financial Instrument	Aggregate Fair Value	Admitted Values	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Financial instruments-assets							
Bonds	\$ 25,260,555	\$ 25,007,670	\$ —	\$ 25,260,555	\$ —	\$ —	\$ —
Cash and cash equivalents	882,725	882,725	882,725	—	—	—	—
Contract loans	—	135,047	—	—	—	—	135,047
Total assets	\$ 26,143,280	\$ 26,025,442	\$ 882,725	\$ 25,260,555	\$ —	\$ —	\$ 135,047

D. Not Practical to Estimate Fair Value:

Type of Financial Instrument	Carrying Value	Effective Interest Rate	Maturity Date	Explanation
Contract loans:				
December 31, 2024	\$ 124,226	5.2% to 7.4%	N/A	See below
December 31, 2023	\$ 135,047	5.2% to 7.4%	N/A	See below

The Company's contract loans have varying interest rates ranging from 5.2% to 7.4% and do not have stated maturity dates or payment terms. Cash flow projections are not available and would require significant amounts of judgment and estimation and would not be practical given the immateriality of these assets.

E. Asset Measured Using the NAV Practical Expedient:

Not applicable

21. Other Items

Not applicable

22. Events Subsequent

Type I: Recognized Subsequent Events:

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

Type II: Nonrecognized Subsequent Events:

The Company has not experienced any events or transactions that provide additional evidence with respect to conditions that did not exist at the date of the balance sheet but arose subsequent to that date.

Subsequent events have been considered through February 25, 2025, the date the statutory statement was issued.

23. Reinsurance

Not applicable

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

Not applicable

NOTES TO FINANCIAL STATEMENTS

25. Change in Incurred Losses and Loss Adjustment Expenses

Not applicable

26. Intercompany Pooling Arrangements

Not applicable

27. Structured Settlements

Not applicable

28. Health Care Receivables

Not applicable

29. Participating Policies

Not applicable

30. Premium Deficiency reserves

Not applicable

31. Reserves for Life Contracts and Annuity Contracts

- (1) The Company waives deduction of deferred fractional premium upon death of life policy insureds and returns any premium beyond the date of death. Surrender values on policies do not exceed the corresponding benefit reserves.
- (2) For substandard lives, either extra premium is charged, or the gross premium for a rated age is charged. Mean reserves are determined by computing the regular mean reserve for the plan at any rated age and, in addition, holding one-half of any extra premium charge for the year.
- (3) As of December 31, 2024 and 2023, the Company had \$307,464 and \$352,464, respectively, of insurance in force for which the gross premiums are less than the net premiums according to the standard valuation set by the Department. Reserves to cover the difference as reported in Exhibit 5, miscellaneous reserves section, were \$1,101 and \$1,367 as of December 31, 2024 and 2023, respectively, and were included in aggregate reserves.
- (4) The tabular interest has been determined by formula as described in the instructions.
- (5) Tabular interest on funds not involving life contingencies – not applicable.
- (6) Other reserve changes for the year ended December 31, 2024:

Item	Total	Indust. Life	Ordinary			Credit Life Group and Individual	Group	
			Life Ins.	Individual Annuities	Suppl. Contracts		Life Ins.	Annuities
Cash Flow Testing Reserve	\$(1,250,000)	\$ —	\$(1,250,000)	\$ —	\$ —	\$ —	\$ —	\$ —
Mortality Reinsurance Assumed from Symetra Life for Joint Life GUL	\$ 2,024,321	\$ —	\$ 2,024,321	\$ —	\$ —	\$ —	\$ —	\$ —
Total	\$ 774,321	\$ —	\$ 774,321	\$ —	\$ —	\$ —	\$ —	\$ —

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

The Company's annuity reserves and deposit-fund liabilities, including those held in separate account liabilities as of December 31, 2024, are summarized as follows:

A. INDIVIDUAL ANNUITIES

Not applicable

B. GROUP ANNUITIES

Not applicable

NOTES TO FINANCIAL STATEMENTS

C. DEPOSIT-TYPE CONTRACTS

	General Account	Separate Account with Guarantees	Separate Account NonGuaranteed	Total	Percent of Total
(1) Subject to discretionary withdrawal :					
a. With fair value adjustment	\$ —	\$ —	\$ —	\$ —	— %
b. At book value less surrender charge of 5% or more	—	—	—	—	— %
c. At fair value	—	—	—	—	— %
d. Total with market value adjustment or at fair value (total of a through c)	—	—	—	—	— %
e. At book value without adjustment (minimal or no charge or adjustment)	—	—	—	—	— %
(2) Not subject to discretionary withdrawal	3,357	—	—	3,357	100.00 %
(3) Total (gross: direct + assumed)	3,357	—	—	3,357	100.00 %
(4) Reinsurance ceded	—	—	—	—	
(5) Total (net) (3) - (4)	\$ 3,357	\$ —	\$ —	\$ 3,357	
(6) Amount included in A(1)b above that will move to A(1)e in the year after the statement date:	\$ —	\$ —	\$ —	\$ —	

D. Life & accident & health annual statement:

(1) Exhibit 5, annuities section, total (net)	\$ —
(2) Exhibit 5, supplementary contracts with life contingencies section, total (net)	—
(3) Exhibit 7 deposit-type contracts, line 14, Column 1	3,357
(4) Subtotal (1+2+3)	\$ 3,357

Separate accounts annual statement:

(5) Exhibit 3 line 0299999, Column 2	\$ —
(6) Exhibit 3, line 0399999, Column 2	—
(7) Policyholder dividend and coupon accumulation	—
(8) Policyholder premiums	—
(9) Guaranteed interest contracts	—
(10) Other contract deposit funds	—
(11) Subtotal (5+6+7+8+9+10)	—
(12) Combined total (4+11)	\$ 3,357

33. Analysis of Life Actuarial Reserves by Withdrawal Characteristics

The Company's life reserves by withdrawal characteristics, including those held in separate account liabilities as of December 31, 2024, are summarized as follows:

A. General Account

	Account Value	Cash Value	Reserve
(1) Subject to discretionary withdrawal, surrender values, or policy loans			
a. Term policies with cash value	\$ —	\$ —	\$ —
b. Universal life	322,479	345,221	1,375,566
c. Universal life with secondary guarantees	—	—	—
d. Indexed universal life	—	—	—
e. Indexed universal life with secondary guarantees	—	—	—
f. Indexed life	—	—	—
g. Other permanent cash value life insurance	—	2,402,212	2,786,926
h. Variable life	—	—	—
i. Variable universal life	—	—	—
j. Misc. reserves	—	—	—
(2) Not subject to discretionary withdrawal or no cash value			
a. Term policies without cash value	XXX	XXX	43,619
b. Accidental death benefits	XXX	XXX	—
c. Disability - active lives	XXX	XXX	120
d. Disability - disabled lives	XXX	XXX	—
e. Misc. reserves	XXX	XXX	12,279,684
(3) Total (gross direct + assumed)	\$ 322,479	\$ 2,747,433	\$ 16,485,915
(4) Reinsurance ceded	—	—	—
(5) Total (net) (3) - (4)	\$ 322,479	\$ 2,747,433	\$ 16,485,915

NOTES TO FINANCIAL STATEMENTS

B. Separate Account with Guarantees

Not applicable

C. Separate Account Nonguaranteed

Not applicable

D. Life & Accident & Health Annual Statement:

(1) Exhibit 5 Life Insurance Section Total (net)	\$	4,206,109
(2) Exhibit 5 Accidental Death Benefits Section, Total (net)		—
(3) Exhibit 5 Disability - Active Lives Section, Total (net)		120
(4) Exhibit 5 Disability - Disabled Lives Section, Total (net)		—
(5) Exhibit 5 Misc Reserves, Total (net)		12,279,686
(6) Subtotal (1+2+3+4+5)	\$	16,485,915

Separate Account Annual Statement:

(7) Exhibit 3 line 0199999, Column 2	\$	—
(8) Exhibit 3, line 0499999, Column 2		—
(9) Exhibit 3, line 0599999, Column 2		—
(10) Subtotal (7+8+9)		—
(11) Combined Total (6+10)	\$	16,485,915

34. Premium and Annuity Considerations Deferred and Uncollected

The deferred and uncollected life insurance premiums as of December 31, 2024 were as follows:

Type	Gross	Net of Loading
(1) Industrial	\$ —	\$ —
(2) Ordinary – new business	—	—
(3) Ordinary – renewal	555,600	550,966
(4) Credit Life	—	—
(5) Group Life	—	—
(6) Group annuity	—	—
(7) Totals (1+2+3+4+5+6)	\$ 555,600	\$ 550,966

NOTES TO FINANCIAL STATEMENTS

The deferred and uncollected life insurance premiums as of December 31, 2023 were as follows:

Type	Gross	Net of Loading
(1) Industrial	\$ —	\$ —
(2) Ordinary – new business	—	—
(3) Ordinary – renewal	560,475	554,958
(4) Credit Life	—	—
(5) Group Life	—	—
(6) Group annuity	—	—
(7) Totals (1+2+3+4+5+6)	\$ 560,475	\$ 554,958

35. Separate Accounts

Not applicable

36. Loss/Claim Adjustment Expenses

Not applicable

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []
If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [] N/A []
- 1.3 State Regulating? Iowa
- 1.4 Is the reporting entity publicly traded or a member of a publicly traded group? Yes [] No [X]
- 1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]
- 2.2 If yes, date of change:
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2020
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2020
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 06/09/2022
- 3.4 By what department or departments?
Iowa
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [] No [] N/A [X]
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [X] No [] N/A []
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business? Yes [] No [X]
4.12 renewals? Yes [] No [X]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business? Yes [] No [X]
4.22 renewals? Yes [] No [X]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
If yes, complete and file the merger history data file with the NAIC.
- 5.2 If yes, provide the name of the entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [] No [X]
- 6.2 If yes, give full information
.....
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [X] No []
- 7.2 If yes,
7.21 State the percentage of foreign control 100.0 %
7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Symetra National Life Insurance Company

GENERAL INTERROGATORIES

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

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
Symetra Securities, Inc.	Bellevue, WA	NO	NO	NO	YES
Symetra Investment Management Company	Farmington, CT	NO	NO	NO	YES

- 8.5 Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the depository institution holding company? Yes [] No [X]
- 8.6 If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? Yes [] No [] N/A [X]
- 9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
KPMG LLP
Suite 2900
401 Union Street
Seattle, WA 98101
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:
.....
- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]
- 10.4 If the response to 10.3 is yes, provide information related to this exemption:
.....
- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []
- 10.6 If the response to 10.5 is no or n/a, please explain.
.....
- 11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Jacob Anderson, FSA, CERA, MAAA
SVP and Corporate Actuary
Symetra National Life Insurance Company
777 108th Ave NE, Suite 1200
Bellevue, WA 98004
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]
 - 12.11 Name of real estate holding company ...
 - 12.12 Number of parcels involved
 - 12.13 Total book/adjusted carrying value \$
- 12.2 If yes, provide explanation
.....
- 13. **FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
.....
- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No [X]
- 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No [X]
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A [X]
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
 - a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
 - b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
 - c. Compliance with applicable governmental laws, rules and regulations;
 - d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
 - e. Accountability for adherence to the code.
- 14.11 If the response to 14.1 is No, please explain:
.....
- 14.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).
.....
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).
.....

GENERAL INTERROGATORIES

- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [] No [X]
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount

BOARD OF DIRECTORS

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

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers.....\$0
 - 20.12 To stockholders not officers.....\$0
 - 20.13 Trustees, supreme or grand (Fraternal Only)\$0
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21 To directors or other officers.....\$0
 - 20.22 To stockholders not officers.....\$0
 - 20.23 Trustees, supreme or grand (Fraternal Only)\$0
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others.....\$0
 - 21.22 Borrowed from others.....\$0
 - 21.23 Leased from others\$0
 - 21.24 Other\$0
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [X] No []
- 22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment \$0
 - 22.22 Amount paid as expenses\$2,265
 - 22.23 Other amounts paid\$0
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [] No [X]
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:\$0
- 24.1 Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? Yes [] No [X]
- 24.2 If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

Name of Third-Party	Is the Third-Party Agent a Related Party (Yes/No)

INVESTMENT

- 25.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 25.03)..... Yes [X] No []

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Symetra National Life Insurance Company

GENERAL INTERROGATORIES

- 25.02 If no, give full and complete information, relating thereto
.....
- 25.03 For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
.....
- 25.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. \$
- 25.05 For the reporting entity's securities lending program, report amount of collateral for other programs. \$
- 25.06 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A [X]
- 25.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]
- 25.08 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [] No [] N/A [X]
- 25.09 For the reporting entity's securities lending program state the amount of the following as of December 31 of the current year:
- 25.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$
- 25.092 Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$
- 25.093 Total payable for securities lending reported on the liability page \$

- 26.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03). Yes [X] No []
- 26.2 If yes, state the amount thereof at December 31 of the current year:
- 26.21 Subject to repurchase agreements \$ 0
- 26.22 Subject to reverse repurchase agreements \$ 0
- 26.23 Subject to dollar repurchase agreements \$ 0
- 26.24 Subject to reverse dollar repurchase agreements \$ 0
- 26.25 Placed under option agreements \$ 0
- 26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock \$ 0
- 26.27 FHLB Capital Stock \$ 0
- 26.28 On deposit with states \$ 2,513,342
- 26.29 On deposit with other regulatory bodies \$ 0
- 26.30 Pledged as collateral - excluding collateral pledged to an FHLB \$ 0
- 26.31 Pledged as collateral to FHLB - including assets backing funding agreements \$ 0
- 26.32 Other \$ 0

26.3 For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount
.....

- 27.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]
- 27.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A [X]
If no, attach a description with this statement.

LINES 27.3 through 27.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

- 27.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? Yes [] No [X]
- 27.4 If the response to 27.3 is YES, does the reporting entity utilize:
- 27.41 Special accounting provision of SSAP No. 108 Yes [] No []
- 27.42 Permitted accounting practice Yes [] No []
- 27.43 Other accounting guidance Yes [] No []
- 27.5 By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following: Yes [] No []
- The reporting entity has obtained explicit approval from the domiciliary state.
 - Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
 - Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
 - Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.
- 28.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]
- 28.2 If yes, state the amount thereof at December 31 of the current year. \$
29. Excluding items in Schedule E, Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [X] No []

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

1 Name of Custodian(s)	2 Custodian's Address
JP Morgan Chase	1111 Polaris Parkway Columbus, OH 43240

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Symetra National Life Insurance Company
GENERAL INTERROGATORIES

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

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

29.03 Have there been any changes, including name changes, in the custodian(s) identified in 29.01 during the current year?..... Yes [] No [X]

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

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

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

1 Name of Firm or Individual	2 Affiliation
Symetra Investment Management Company	A.....

29.0597 For those firms/individuals listed in the table for Question 29.05, do any firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") manage more than 10% of the reporting entity's invested assets?..... Yes [] No [X]

29.0598 For firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") listed in the table for Question 29.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [] No [X]

29.06 For those firms or individuals listed in the table for 29.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
312176	Symetra Investment Management Company	549300GPUSUTJ741PG93	SEC	DS.....

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

30.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
30.2999 - Total		

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

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Symetra National Life Insurance Company
GENERAL INTERROGATORIES

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds	26,358,085	26,444,534	86,449
31.2 Preferred stocks	0	0	0
31.3 Totals	26,358,085	26,444,534	86,449

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

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

32.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [] No [X]

32.2 If the answer to 32.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [] No []

32.3 If the answer to 32.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:

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

33.2 If no, list exceptions:

34. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:

- a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
- b. Issuer or obligor is current on all contracted interest and principal payments.
- c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

Has the reporting entity self-designated 5GI securities? Yes [] No [X]

35. By self-designating PLGI securities, the reporting entity is certifying its compliance with the requirements as specified in the Purposes and Procedures Manual of the NAIC Investment Analysis Office (P&P Manual) for private letter rating (PLR) securities and the following elements of each self-designated PLGI security:

- a. The security was either:
 - i. issued prior to January 1, 2018 (which is exempt from PLR filing requirements pursuant to the P&P Manual), or
 - ii. issued from January 1, 2018 to December 31, 2021 and subject to a confidentiality agreement executed prior to January 1, 2022 which confidentiality agreement remains in force, for which an insurance company cannot provide a copy of a private letter rating rationale report to the SVO due to confidentiality or other contractual reasons ("waived submission PLR securities").
- b. The reporting entity is holding capital commensurate with the NAIC Designation and NAIC Designation Category reported for the security.
- c. The NAIC Designation and NAIC Designation Category were derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating, dated during the financial statement year, held by the insurer and available for examination by state insurance regulators.
- d. Other than for waived submission PLR securities, defined above, on or after January 1, 2024 for any PLR securities issued on or after January 1, 2022, if the reporting entity is not permitted to share this private credit rating or the private rating letter rationale report of the PL security with the SVO, it certifies that it is reporting it as an NAIC 5.B GI and may not assign any other self-designation.

Has the reporting entity self-designated PLGI to securities, all of which meet the above requirement and as specified in the P&P Manual? Yes [] No [X]

36. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:

- a. The shares were purchased prior to January 1, 2019.
- b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
- d. The fund only or predominantly holds bonds in its portfolio.
- e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
- f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.

Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? Yes [] No [X]

37. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:

- a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
- b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
- c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
- d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a - 37.c are reported as long-term investments.

Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? Yes [X] No [] N/A []

GENERAL INTERROGATORIES

38.1 Does the reporting entity directly hold cryptocurrencies? Yes [] No [X]

38.2 If the response to 38.1 is yes, on what schedule are they reported?

39.1 Does the reporting entity directly or indirectly accept cryptocurrencies as payments for premiums on policies? Yes [] No [X]

39.2 If the response to 39.1 is yes, are the cryptocurrencies held directly or are they immediately converted to U.S. dollars?
 39.21 Held directly Yes [] No []
 39.22 Immediately converted to U.S. dollars Yes [] No []

39.3 If the response to 38.1 or 39.1 is yes, list all cryptocurrencies accepted for payments of premiums or that are held directly.

1 Name of Cryptocurrency	2 Immediately Converted to USD, Directly Held, or Both	3 Accepted for Payment of Premiums

OTHER

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

40.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations, and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid

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

41.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid

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

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

1 Name	2 Amount Paid

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Symetra National Life Insurance Company
GENERAL INTERROGATORIES

PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

Life, Accident and Health Companies/Fraternal Benefit Societies:

- 1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [] No [X]
- 1.2 If yes, indicate premium earned on U.S. business only.\$
- 1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?\$
- 1.31 Reason for excluding:

- 1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.\$
- 1.5 Indicate total incurred claims on all Medicare Supplement insurance.\$
- 1.6 Individual policies:
- Most current three years:
- 1.61 Total premium earned\$
- 1.62 Total incurred claims\$
- 1.63 Number of covered lives
- All years prior to most current three years:
- 1.64 Total premium earned\$
- 1.65 Total incurred claims\$
- 1.66 Number of covered lives
- 1.7 Group policies:
- Most current three years:
- 1.71 Total premium earned\$
- 1.72 Total incurred claims\$
- 1.73 Number of covered lives
- All years prior to most current three years:
- 1.74 Total premium earned\$
- 1.75 Total incurred claims\$
- 1.76 Number of covered lives

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator	0	0
2.2 Premium Denominator	2,263,733	2,283,020
2.3 Premium Ratio (2.1/2.2)	0.000	0.000
2.4 Reserve Numerator	0	0
2.5 Reserve Denominator	16,497,915	15,753,941
2.6 Reserve Ratio (2.4/2.5)	0.000	0.000

- 3.1 Does this reporting entity have Separate Accounts? Yes [] No [X]
- 3.2 If yes, has a Separate Accounts statement been filed with this Department? Yes [] No [] N/A [X]
- 3.3 What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account?\$
- 3.4 State the authority under which Separate Accounts are maintained:

- 3.5 Was any of the reporting entity's Separate Accounts business reinsured as of December 31? Yes [] No []
- 3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? Yes [] No []
- 3.7 If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)"?\$
4. For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:
- 4.1 Amount of loss reserves established by these annuities during the current year:\$
- 4.2 List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.

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

GENERAL INTERROGATORIES

PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

- 5.1 Do you act as a custodian for health savings accounts? Yes [] No [X]
- 5.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$
- 5.3 Do you act as an administrator for health savings accounts? Yes [] No [X]
- 5.4 If yes, please provide the balance of funds administered as of the reporting date. \$
- 6.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? Yes [] No [] N/A [X]
- 6.2 If the answer to 6.1 is yes, please provide the following:

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

7. Provide the following for individual ordinary life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded).
- 7.1 Direct Premium Written \$ 117,795
- 7.2 Total Incurred Claims \$ 154,912
- 7.3 Number of Covered Lives 1,121

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

8. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? Yes [X] No []
- 8.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? Yes [] No []
9. Reporting entities admitting net negative (disallowed) interest maintenance reserve (IMR) attest to the following:
- a. Fixed income investments generating IMR losses comply with the reporting entity's documented investment or liability management policies.
- b. IMR losses for fixed income related derivatives are all in accordance with prudent and documented risk management procedures, in accordance with a reporting entity's derivative use plans and reflect symmetry with historical treatment in which unrealized derivative gains were reversed to IMR and amortized in lieu of being recognized as realized gains upon derivative termination.
- c. Any deviation to (a) was either because of a temporary and transitory timing issue or related to a specific event, such as a reinsurance transaction, that mechanically made the cause of IMR losses not reflective of reinvestment activities.
- d. Asset sales that were generating admitted negative IMR were not compelled by liquidity pressures (e.g., to fund significant cash outflows including, but not limited to excess withdrawals and collateral calls).
- Is the reporting entity admitting net negative (disallowed) IMR in accordance with these criteria? Yes [] No [X] N/A []

10. Provide the current-year amounts at risk for the following categories.
- Individual and Industrial Life Amount at Risk
- 10.01 Modified Coinsurance Assumed Reserves \$ 0
- 10.02 Modified Coinsurance Ceded Reserves \$ 0
- Individual and Industrial Life Policies With Pricing Flexibility Amount at Risk
- 10.03 Net Amount (Direct + Assumed - Ceded) in Force \$ 0
- 10.04 Exhibit 5 Life Reserves (Direct + Assumed - Ceded) \$ 0
- 10.05 Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded) \$ 0
- 10.06 Net Modified Coinsurance Reserves (Assumed - Ceded) \$ 0
- 10.07 Life Reserves (10.04 + 10.05 + 10.06) \$ 0
- 10.08 Life Net Amount at Risk (10.03 - 10.07) \$ 0
- Individual and Industrial Term Life Policies Without Pricing Flexibility Amount at Risk
- 10.09 Net Amount (Direct + Assumed - Ceded) in Force \$ 4,209,076
- 10.10 Exhibit 5 Life Reserves (Direct + Assumed - Ceded) \$ 0
- 10.11 Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded) \$ 0
- 10.12 Net Modified Coinsurance Reserves (Assumed - Ceded) \$ 0
- 10.13 Life Reserves (10.10 + 10.11 + 10.12) \$ 0
- 10.14 Life Net Amount at Risk (10.09 - 10.13) \$ 4,209,076

GENERAL INTERROGATORIES

PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

<u>Group and Credit Life (Excluding FEGLI/SGLI)</u>		Amount at Risk
10.15	Modified Coinsurance Assumed Reserves	\$0
10.16	Modified Coinsurance Ceded Reserves	\$0
 <u>Group and Credit Term Life (Excluding FEGLI/SGLI) with Remaining Rate Terms 36 Months and Under</u>		 Amount of Risk
10.17	Net Amount (Direct + Assumed - Ceded) in Force	\$0
10.18	Exhibit 5 Life Reserves (Direct + Assumed - Ceded)	\$0
10.19	Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded)	\$0
10.20	Net Modified Coinsurance Reserves (Assumed - Ceded)	\$0
10.21	Life Reserves (10.18 + 10.19 + 10.20)	\$0
10.22	Life Net Amount at Risk (10.17 - 10.21)	\$0
 <u>Group and Credit Term Life (Excluding FEGLI/SGLI) with Remaining Rate Terms Over 36 Months</u>		 Amount of Risk
10.23	Net Amount (Direct + Assumed - Ceded) in Force	\$0
10.24	Exhibit 5 Life Reserves (Direct + Assumed - Ceded)	\$0
10.25	Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded)	\$0
10.26	Net Modified Coinsurance Reserves (Assumed - Ceded)	\$0
10.27	Life Reserves (10.24 + 10.25 + 10.26)	\$0
10.28	Life Net Amount at Risk (10.23 - 10.27)	\$0
 <u>Group and Credit Permanent Life (Excluding FEGLI/SGLI) with Pricing Flexibility</u>		 Amount of Risk
10.29	Net Amount (Direct + Assumed - Ceded) in Force	\$0
10.30	Exhibit 5 Life Reserves (Direct + Assumed - Ceded)	\$0
10.31	Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded)	\$0
10.32	Net Modified Coinsurance Reserves (Assumed - Ceded)	\$0
10.33	Life Reserves (10.30 + 10.31 + 10.32)	\$0
10.34	Life Net Amount at Risk (10.29 - 10.33)	\$0

Life, Accident and Health Companies Only:

- 11.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)? Yes [X] No []
- 11.2 Net reimbursement of such expenses between reporting entities:
- | | |
|----------------------|------------------|
| 11.21 Paid | \$ 202,801 |
| 11.22 Received | \$ 0 |
- 12.1 Does the reporting entity write any guaranteed interest contracts? Yes [] No [X]
- 12.2 If yes, what amount pertaining to these lines is included in:
- | | |
|----------------------------|----------|
| 12.21 Page 3, Line 1 | \$ |
| 12.22 Page 4, Line 1 | \$ |
13. For stock reporting entities only:
- 13.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: \$ 4,500,000
14. Total dividends paid stockholders since organization of the reporting entity:
- | | |
|-------------------|---------------------|
| 14.11 Cash | \$ 19,585,835 |
| 14.12 Stock | \$ 0 |
- 15.1 Does the reporting entity reinsure any Workers' Compensation Carve-Out business defined as: Yes [] No [X]
 Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.
- 15.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? Yes [] No []
- 15.3 If 15.1 is yes, the amounts of earned premiums and claims incurred in this statement are:
- | | 1 | 2 | 3 |
|---|------------------------|----------------------|-----------------|
| | Reinsurance
Assumed | Reinsurance
Ceded | Net
Retained |
| 15.31 Earned premium | | | |
| 15.32 Paid claims | | | |
| 15.33 Claim liability and reserve (beginning of year) | | | |
| 15.34 Claim liability and reserve (end of year) | | | |
| 15.35 Incurred claims | | | |

GENERAL INTERROGATORIES

PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

15.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 15.31 and 15.34 for Column (1) are:

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
15.41	<\$25,000	.....	.....
15.42	\$25,000 - 99,999	.....	.....
15.43	\$100,000 - 249,999	.....	.....
15.44	\$250,000 - 999,999	.....	.....
15.45	\$1,000,000 or more	.....	.....

15.5 What portion of earned premium reported in 15.31, Column 1 was assumed from pools? \$

Fraternal Benefit Societies Only:

- 16. Is the reporting entity organized and conducted on the lodge system, with ritualistic form of work and representative form of government? Yes [] No []
- 17. How often are meetings of the subordinate branches required to be held?
.....
- 18. How are the subordinate branches represented in the supreme or governing body?
.....
- 19. What is the basis of representation in the governing body?
.....
- 20.1 How often are regular meetings of the governing body held?
.....
- 20.2 When was the last regular meeting of the governing body held?
- 20.3 When and where will the next regular or special meeting of the governing body be held?
.....
- 20.4 How many members of the governing body attended the last regular meeting?
- 20.5 How many of the same were delegates of the subordinate branches?
- 21. How are the expenses of the governing body defrayed?
.....
- 22. When and by whom are the officers and directors elected?
.....
- 23. What are the qualifications for membership?
.....
- 24. What are the limiting ages for admission?
.....
- 25. What is the minimum and maximum insurance that may be issued on any one life?
.....
- 26. Is a medical examination required before issuing a benefit certificate to applicants? Yes [] No []
- 27. Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation? Yes [] No []
- 28.1 Are notices of the payments required sent to the members? Yes [] No [] N/A []
- 28.2 If yes, do the notices state the purpose for which the money is to be used? Yes [] No []
- 29. What proportion of first and subsequent year's payments may be used for management expenses?
29.11 First Year %
29.12 Subsequent Years %
- 30.1 Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or payments for the same, used for expenses? Yes [] No []
- 30.2 If so, what amount and for what purpose? \$
- 31.1 Does the reporting entity pay an old age disability benefit? Yes [] No []
- 31.2 If yes, at what age does the benefit commence?
- 32.1 Has the constitution or have the laws of the reporting entity been amended during the year? Yes [] No []
- 32.2 If yes, when?
.....
- 33. Have you filed with this Department all forms of benefit certificates issued, a copy of the constitution and all of the laws, rules and regulations in force at the present time? Yes [] No []
- 34.1 State whether all or a portion of the regular insurance contributions were waived during the current year under premium-paying certificates on account of meeting attained age or membership requirements? Yes [] No []
- 34.2 If so, was an additional reserve included in Exhibit 5? Yes [] No [] N/A []
- 34.3 If yes, explain
.....
- 35.1 Has the reporting entity reinsured, amalgamated with, or absorbed any company, order, society, or association during the year? Yes [] No []
- 35.2 If yes, was there any contract agreement, or understanding, written or oral, expressed or implied, by means of which any officer, director, trustee, or any other person, or firm, corporation, society or association, received or is to receive any fee, commission, emolument, or compensation of any nature whatsoever in connection with, on an account of such reinsurance, amalgamation, absorption, or transfer of membership or funds? Yes [] No [] N/A []
- 36. Has any present or former officer, director, trustee, incorporator, or any other persons, or any firm, corporation, society or association, any claims of any nature whatsoever against this reporting entity, which is not included in the liabilities on Page 3 of this statement? Yes [] No []
- 37.1 Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus? Yes [] No []
- 37.2 If yes, what is the date of the original lien and the total outstanding balance of liens that remain in surplus?

Date	Outstanding Lien Amount
.....

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Symetra National Life Insurance Company

FIVE-YEAR HISTORICAL DATA

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

\$000 omitted for amounts of life insurance

	1 2024	2 2023	3 2022	4 2021	5 2020
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	8,950	9,461	9,914	10,419	10,930
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	5,302	5,502	5,834	6,225	6,800
3. Credit life (Line 21, Col. 6)					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)					
5. Industrial (Line 21, Col. 2)					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)					
7. Total (Line 21, Col. 10)	14,252	14,963	15,748	16,644	17,730
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated					
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)					
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)					
10. Credit life (Line 2, Col. 6)					
11. Group (Line 2, Col. 9)					
12. Industrial (Line 2, Col. 2)					
13. Total (Line 2, Col. 10)					
Premium Income - Lines of Business (Exhibit 1 - Part 1)					
14. Individual life (Line 20.4, Col. 2)	2,263,733	2,283,020	2,312,931	2,334,457	2,388,249
15. Group life (Line 20.4, Col. 3)					
16. Individual annuities (Line 20.4, Col. 4)					
17. Group annuities (Line 20.4, Col. 5)					
18. Accident & Health (Line 20.4, Col. 6)					
19. Other lines of business (Line 20.4, Col. 8)					
20. Total	2,263,733	2,283,020	2,312,931	2,334,457	2,388,249
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	29,479,225	26,991,792	25,152,385	24,432,494	22,676,985
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	16,771,426	15,843,040	14,087,015	12,261,622	10,593,669
23. Aggregate life reserves (Page 3, Line 1)	16,485,915	15,743,941	13,883,833	12,080,469	10,383,339
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1					
24. Aggregate A & H reserves (Page 3, Line 2)					
25. Deposit-type contract funds (Page 3, Line 3)	3,357				
26. Asset valuation reserve (Page 3, Line 24.01)	95,412	59,863	23,800	24,194	26,090
27. Capital (Page 3, Lines 29 and 30)	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000
28. Surplus (Page 3, Line 37)	10,207,799	8,648,752	8,565,370	9,670,872	9,583,316
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	2,315,332	1,728,614	1,763,209	1,755,494	1,826,248
Risk-Based Capital Analysis					
30. Total adjusted capital	12,803,211	11,208,615	11,089,170	12,195,066	12,109,406
31. Authorized control level risk - based capital	303,055	268,598	66,748	53,062	64,682
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1)	92.2	96.1	94.2	97.3	71.1
33. Stocks (Lines 2.1 and 2.2)					
34. Mortgage loans on real estate(Lines 3.1 and 3.2)					
35. Real estate (Lines 4.1, 4.2 and 4.3)					
36. Cash, cash equivalents and short-term investments (Line 5)	7.4	3.4	5.2	2.1	28.1
37. Contract loans (Line 6)	0.4	0.5	0.5	0.6	0.8
38. Derivatives (Page 2, Line 7)					
39. Other invested assets (Line 8)					
40. Receivables for securities (Line 9)	0.0	0.0	0.0		0.0
41. Securities lending reinvested collateral assets (Line 10)					
42. Aggregate write-ins for invested assets (Line 11)					
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1)					
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1)					
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1),					
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)					
48. Affiliated mortgage loans on real estate					
49. All other affiliated					
50. Total of above Lines 44 to 49					
51. Total Investment in Parent included in Lines 44 to 49 above					

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Symetra National Life Insurance Company

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2024	2 2023	3 2022	4 2021	5 2020
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2).....	3,431,368	3,557,274	3,023,358	1,768,189	1,373,267
53. Total admitted assets (Page 2, Line 28, Col. 3)	29,479,225	26,991,792	25,152,385	24,432,494	22,676,985
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	1,284,263	950,036	644,584	475,417	522,248
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	(1,168)	176,794	(253,667)		
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)					
57. Total of above Lines 54, 55 and 56	1,283,095	1,126,830	390,917	475,417	522,248
Benefits and Reserve Increases (Page 6)					
58. Total contract/certificate benefits - life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11, 12, 13, 14 and 15, Cols. 6, 7 and 8)	214,850	246,132	237,494	311,464	333,078
59. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6)					
60. Increase in life reserves - other than group and annuities (Line 19, Col. 2)	741,974	1,860,108	1,803,364	1,697,130	1,671,141
61. Increase in A & H reserves (Line 19, Col. 6)					
62. Dividends to policyholders and refunds to members (Line 30, Col. 1)					
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0	14.3	11.6	10.1	5.8	6.8
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0	1.6	2.1	2.3	2.8	2.9
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)					
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)					
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)					
A & H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 3)				XXX	XXX
69. Prior years' claim liability and reserve - comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 3)				XXX	XXX
70. Incurred losses on prior years' claims-health other than comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 1 less Col. 3)				XXX	XXX
71. Prior years' claim liability and reserve-health other than comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 1 less Col. 3)				XXX	XXX
Net Gains From Operations After Dividends to Policyholders, Refunds to Members, Federal Income Taxes and Before Realized Capital Gains or (Losses) by Lines of Business (Page 6.x, Line 33)					
72. Individual industrial life (Page 6.1, Col. 2)					
73. Individual whole life (Page 6.1, Col. 3)	1,208,659	(19,241)	(21,307)	37,187	41,445
74. Individual term life (Page 6.1, Col. 4)	(115,792)	(68,063)	(53,450)	(26,255)	(102,415)
75. Individual indexed life (Page 6.1, Col. 5)					
76. Individual universal life (Page 6.1, Col. 6)	26,249	(4,166)	(15,311)	(58,052)	59,461
77. Individual universal life with secondary guarantees (Page 6.1, Col. 7)					
78. Individual variable life (Page 6.1, Col. 8)					
79. Individual variable universal life (Page 6.1, Col. 9)					
80. Individual credit life (Page 6.1, Col. 10)					
81. Individual other life (Page 6.1, Col. 11)	210,331	116,808	100,377	125,246	146,289
82. Individual YRT mortality risk only (Page 6.1, Col. 12)					
83. Group whole life (Page 6.2, Col. 2)					
84. Group term life (Page 6.2, Col. 3)					
85. Group universal life (Page 6.2, Col. 4)					
86. Group variable life (Page 6.2, Col. 5)					
87. Group variable universal life (Page 6.2, Col. 6)					
88. Group credit life (Page 6.2, Col. 7)					
89. Group other life (Page 6.2, Col. 8)					
90. Group YRT mortality risk only (Page 6.2, Col. 9)					
91. Individual deferred fixed annuities (Page 6.3, Col. 2)					
92. Individual deferred indexed annuities (Page 6.3, Col. 3)					
93. Individual deferred variable annuities with guarantees (Page 6.3, Col. 4)					
94. Individual deferred variable annuities without guarantees (Page 6.3, Col. 5)					
95. Individual life contingent payout (immediate and annuitization) (Page 6.3, Col. 6)					
96. Individual other annuities (Page 6.3, Col. 7)					
97. Group deferred fixed annuities (Page 6.4, Col. 2)					
98. Group deferred indexed annuities (Page 6.4, Col. 3)					
99. Group deferred variable annuities with guarantees (Page 6.4, Col. 4)					
100. Group deferred variable annuities without guarantees (Page 6.4, Col. 5)					
101. Group life contingent payout (immediate and annuitization) (Page 6.4, Col. 6)					
102. Group other annuities (Page 6.4, Col. 7)					
103. A & H-comprehensive individual (Page 6.5, Col. 2)					
104. A & H-comprehensive group (Page 6.5, Col. 3)					
105. A & H-Medicare supplement (Page 6.5, Col. 4)					
106. A & H-vision only (Page 6.5, Col. 5)					
107. A & H-dental only (Page 6.5, Col. 6)					
108. A & H-Federal employees health benefits plan (Page 6.5, Col. 7)					
109. A & H-Title XVIII Medicare (Page 6.5, Col. 8)					
110. A & H-Title XIX Medicaid (Page 6.5, Col. 9)					
111. A & H-credit (Page 6.5, Col. 10)					
112. A & H-disability income (Page 6.5, Col. 11)					
113. A & H-long-term care (Page 6.5, Col. 12)					
114. A & H-other (Page 6.5, Col. 13)					
115. Aggregate of all other lines of business (Page 6, Col. 8)					
116. Fraternal (Page 6, Col. 7)					
117. Total (Page 6, Col. 1)	1,329,447	25,338	10,309	78,126	144,780

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors?

Yes [] No []

If no, please explain:



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Symetra National Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1129

BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2024

NAIC Company Code 90581

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole	43,741							85,000		46,681		131,681
3. Term	44,616							50,000				50,000
4. Indexed												
5. Universal	29,438							11,574	8,338	11,257		31,169
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other												
11. Total Individual Life	117,795							146,574	8,338	57,938		212,850
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other												
19. Total Group Life												
Individual Annuities												
20. Fixed												
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other												
26. Total Individual Annuities												
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual	(d)							XXX	XXX	XXX		
35. Comprehensive group	(d)							XXX	XXX	XXX		
36. Medicare Supplement	(d)							XXX	XXX	XXX		
37. Vision only	(d)							XXX	XXX	XXX		
38. Dental only	(d)							XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan	(d)							XXX	XXX	XXX		
40. Title XVIII Medicare	(d)	(e)						XXX	XXX	XXX		
41. Title XIX Medicaid	(d)							XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income	(d)							XXX	XXX	XXX		
44. Long-term care	(d)							XXX	XXX	XXX		
45. Other health	(d)							XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total	117,795 (c)							146,574	8,338	57,938		212,850

24.GT

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Symetra National Life Insurance Company

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance
	1	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Individual Policies and Group Certificates	Amount of Insurance	7 Policies	8 Certificates	Amount of Insurance	
1. In force end of prior year			1,168	14,963						14,963
2. Issued during year										
3. Reinsurance assumed										
4. Revived during year										
5. Increased during year (net)										
6. Subtotals, Lines 2 to 5										
7. Additions by dividends during year	XXX		XXX		XXX		XXX	XXX		
8. Aggregate write-ins for increases										
9. Totals (Lines 1 and 6 to 8)			1,168	14,963						14,963
Deductions during year:										
10. Death			8	137			XXX			137
11. Maturity			1	11			XXX			11
12. Disability							XXX			
13. Expiry			18	250						250
14. Surrender			15	175						175
15. Lapse			2	60						60
16. Conversion			3	78			XXX	XXX	XXX	78
17. Decreased (net)										
18. Reinsurance										
19. Aggregate write-ins for decreases										
20. Totals (Lines 10 to 19)			47	711						711
21. In force end of year (b) (Line 9 minus Line 20)			1,121	14,252						14,252
22. Reinsurance ceded end of year	XXX		XXX		XXX		XXX	XXX		
23. Line 21 minus Line 22	XXX		XXX	14,252	XXX	(a)	XXX	XXX		14,252
DETAILS OF WRITE-INS										
0801.										
0802.										
0803.										
0898. Summary of remaining write-ins for Line 8 from overflow page										
0899. TOTALS (Lines 0801 through 0803 plus 0898) (Line 8 above)										
1901.										
1902.										
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page										
1999. TOTALS (Lines 1901 through 1903 plus 1998) (Line 19 above)										

Life, Accident and Health Companies Only:

(a) Group \$; Individual \$

Fraternal Benefit Societies Only:

(b) Paid-up insurance included in the final totals of Line 21 (including additions to certificates) number of certificates , Amount \$

Additional accidental death benefits included in life certificates were in amount \$, Does the society collect any contributions from members for general expenses of the society under fully paid-up certificates? Yes [] No []

If not, how are such expenses met?

.....

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Symetra National Life Insurance Company

EXHIBIT OF LIFE INSURANCE

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

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
24. Additions by dividends	XXX		XXX	
25. Other paid-up insurance			424	4,435
26. Debit ordinary insurance	XXX	XXX		

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
27. Term policies - decreasing			23	866
28. Term policies - other				
29. Other term insurance - decreasing	XXX		XXX	
30. Other term insurance	XXX		XXX	4
31. Totals (Lines 27 to 30)			23	870
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX	422	4,432
34. Totals, whole life and endowment			676	8,950
35. Totals (Lines 31 to 34)			1,121	14,252

CLASSIFICATION OF AMOUNT OF INSURANCE BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial				
37. Ordinary			14,252	
38. Credit Life (Group and Individual)				
39. Group				
40. Totals (Lines 36 to 39)			14,252	

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

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

NONE

NONE

ADDITIONAL ACCIDENTAL DEATH BENEFITS

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

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

47. State basis of calculation of (47.1) decreasing term insurance contained in Family Income, Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Children, etc., policies and riders included above.
47.1 Face amount as of last policy anniversary
47.2 Child riders: \$1000 per unit

POLICIES WITH DISABILITY PROVISIONS

Disability Provisions	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certificates	8 Amount of Insurance
48. Waiver of Premium			10	165				
49. Disability Income								
50. Extended Benefits			XXX	XXX				
51. Other								
52. Total		(a)	10	(a) 165		(a)		(a)

(a) See the Annual Audited Financial Reports section of the annual statement instructions

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Symetra National Life Insurance Company
EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES, INCOME PAYABLE AND ACCOUNT VALUES IN FORCE FOR SUPPLEMENTARY CONTRACTS, ANNUITIES, ACCIDENT & HEALTH AND OTHER POLICIES

SUPPLEMENTARY CONTRACTS

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year				
2. Issued during year				
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)				
Deductions during year:				
6. Decreased (net)				
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)				
9. In force end of year (line 5 minus line 8)				
10. Amount on deposit		(a)		(a)
11. Income now payable				
12. Amount of income payable	(a)	(a)	(a)	(a)

NONE

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year				
2. Issued during year				
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)				
Deductions during year:				
6. Decreased (net)				
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)				
9. In force end of year (line 5 minus line 8)				
Income now payable:				
10. Amount of income payable	(a)	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance	XXX	(a)	XXX	(a)
Deferred not fully paid:				
12. Account balance	XXX	(a)	XXX	(a)

NONE

ACCIDENT AND HEALTH INSURANCE

	Group		Credit		Other	
	1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1. In force end of prior year						
2. Issued during year						
3. Reinsurance assumed						
4. Increased during year (net)		XXX		XXX		XXX
5. Totals (Lines 1 to 4)		XXX		XXX		XXX
Deductions during year:						
6. Conversions		XXX	XXX	XXX	XXX	XXX
7. Decreased (net)		XXX		XXX		XXX
8. Reinsurance ceded		XXX		XXX		XXX
9. Totals (Lines 6 to 8)		XXX		XXX		XXX
10. In force end of year (line 5 minus line 9)		(a)		(a)		(a)

NONE

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year		
2. Issued during year		
3. Reinsurance assumed		
4. Increased during year (net)		
5. Totals (Lines 1 to 4)		
Deductions During Year:		
6. Decreased (net)		
7. Reinsurance ceded		
8. Totals (Lines 6 and 7)		
9. In force end of year (line 5 minus line 8)		
10. Amount of account balance	(a)	(a)

NONE

(a) See the Annual Audited Financial Reports section of the annual statement instructions.

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Symetra National Life Insurance Company
FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

INTEREST MAINTENANCE RESERVE

	1 Amount
1. Reserve as of December 31, Prior Year	(965,258)
2. Current year's realized pre-tax capital gains/(losses) of \$5,975 transferred into the reserve net of taxes of \$ 1,255	4,720
3. Adjustment for current year's liability gains/(losses) released from the reserve	
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3)	(960,538)
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	(256,948)
6. Reserve as of December 31, current year (Line 4 minus Line 5)	(703,590)

AMORTIZATION

Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	4 Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2024	(257,936)	988		(256,948)
2. 2025	(214,227)	1,537		(212,690)
3. 2026	(168,499)	938		(167,561)
4. 2027	(121,530)	686		(120,844)
5. 2028	(78,503)	426		(78,077)
6. 2029	(53,624)	145		(53,479)
7. 2030	(39,101)			(39,101)
8. 2031	(24,019)			(24,019)
9. 2032	(7,819)			(7,819)
10. 2033				
11. 2034				
12. 2035				
13. 2036				
14. 2037				
15. 2038				
16. 2039				
17. 2040				
18. 2041				
19. 2042				
20. 2043				
21. 2044				
22. 2045				
23. 2046				
24. 2047				
25. 2048				
26. 2049				
27. 2050				
28. 2051				
29. 2052				
30. 2053				
31. 2054 and Later				
32. Total (Lines 1 to 31)	(965,258)	4,720		(960,538)

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Symetra National Life Insurance Company

ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year	59,863		59,863				59,863
2. Realized capital gains/(losses) net of taxes - General Account							
3. Realized capital gains/(losses) net of taxes - Separate Accounts							
4. Unrealized capital gains/(losses) net of deferred taxes - General Account							
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts							
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves							
7. Basic contribution	33,767		33,767				33,767
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	93,631		93,631				93,631
9. Maximum reserve	186,731		186,731				186,731
10. Reserve objective	102,538		102,538				102,538
11. 20% of (Line 10 - Line 8)	1,781		1,781				1,781
12. Balance before transfers (Lines 8 + 11)	95,412		95,412				95,412
13. Transfers							
14. Voluntary contribution							
15. Adjustment down to maximum/up to zero							
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	95,412		95,412				95,412

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1.		Exempt Obligations	2,545,661	XXX	XXX	2,545,661	0.0000		0.0000		0.0000	
2.1	1	NAIC Designation Category 1.A	3,780,752	XXX	XXX	3,780,752	0.0002	756	0.0007	2,647	0.0013	4,915
2.2	1	NAIC Designation Category 1.B		XXX	XXX		0.0004		0.0011		0.0023	
2.3	1	NAIC Designation Category 1.C		XXX	XXX		0.0006		0.0018		0.0035	
2.4	1	NAIC Designation Category 1.D	958,122	XXX	XXX	958,122	0.0007	671	0.0022	2,108	0.0044	4,216
2.5	1	NAIC Designation Category 1.E	2,259,584	XXX	XXX	2,259,584	0.0009	2,034	0.0027	6,101	0.0055	12,428
2.6	1	NAIC Designation Category 1.F	3,550,968	XXX	XXX	3,550,968	0.0011	3,906	0.0034	12,073	0.0068	24,147
2.7	1	NAIC Designation Category 1.G	5,472,332	XXX	XXX	5,472,332	0.0014	7,661	0.0042	22,984	0.0085	46,515
2.8		Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7)	16,021,758	XXX	XXX	16,021,758	XXX	15,028	XXX	45,912	XXX	92,220
3.1	2	NAIC Designation Category 2.A	3,221,015	XXX	XXX	3,221,015	0.0021	6,764	0.0063	20,292	0.0105	33,821
3.2	2	NAIC Designation Category 2.B	4,068,532	XXX	XXX	4,068,532	0.0025	10,171	0.0076	30,921	0.0127	51,670
3.3	2	NAIC Designation Category 2.C	501,119	XXX	XXX	501,119	0.0036	1,804	0.0108	5,412	0.0180	9,020
3.4		Subtotal NAIC 2 (3.1+3.2+3.3)	7,790,666	XXX	XXX	7,790,666	XXX	18,739	XXX	56,625	XXX	94,511
4.1	3	NAIC Designation Category 3.A		XXX	XXX		0.0069		0.0183		0.0262	
4.2	3	NAIC Designation Category 3.B		XXX	XXX		0.0099		0.0264		0.0377	
4.3	3	NAIC Designation Category 3.C		XXX	XXX		0.0131		0.0350		0.0500	
4.4		Subtotal NAIC 3 (4.1+4.2+4.3)		XXX	XXX		XXX		XXX		XXX	
5.1	4	NAIC Designation Category 4.A		XXX	XXX		0.0184		0.0430		0.0615	
5.2	4	NAIC Designation Category 4.B		XXX	XXX		0.0238		0.0555		0.0793	
5.3	4	NAIC Designation Category 4.C		XXX	XXX		0.0310		0.0724		0.1034	
5.4		Subtotal NAIC 4 (5.1+5.2+5.3)		XXX	XXX		XXX		XXX		XXX	
6.1	5	NAIC Designation Category 5.A		XXX	XXX		0.0472		0.0846		0.1410	
6.2	5	NAIC Designation Category 5.B		XXX	XXX		0.0663		0.1188		0.1980	
6.3	5	NAIC Designation Category 5.C		XXX	XXX		0.0836		0.1498		0.2496	
6.4		Subtotal NAIC 5 (6.1+6.2+6.3)		XXX	XXX		XXX		XXX		XXX	
7.	6	NAIC 6		XXX	XXX		0.0000		0.2370		0.2370	
8.		Total Unrated Multi-class Securities Acquired by Conversion		XXX	XXX		XXX		XXX		XXX	
9.		Total Long-Term Bonds (1+2.8+3.4+4.4+5.4+6.4+7+8)	26,358,085	XXX	XXX	26,358,085	XXX	33,767	XXX	102,538	XXX	186,731
PREFERRED STOCKS												
10.	1	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
11.	2	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
12.	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
13.	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
14.	5	Lower Quality		XXX	XXX		0.0630		0.1128		0.1880	
15.	6	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
16.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
17.		Total Preferred Stocks (Sum of Lines 10 through 16)		XXX	XXX		XXX		XXX		XXX	

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
SHORT-TERM BONDS												
18.		Exempt Obligations		XXX	XXX		0.0000		0.0000		0.0000	
19.1	1	NAIC Designation Category 1.A		XXX	XXX		0.0002		0.0007		0.0013	
19.2	1	NAIC Designation Category 1.B		XXX	XXX		0.0004		0.0011		0.0023	
19.3	1	NAIC Designation Category 1.C		XXX	XXX		0.0006		0.0018		0.0035	
19.4	1	NAIC Designation Category 1.D		XXX	XXX		0.0007		0.0022		0.0044	
19.5	1	NAIC Designation Category 1.E		XXX	XXX		0.0009		0.0027		0.0055	
19.6	1	NAIC Designation Category 1.F		XXX	XXX		0.0011		0.0034		0.0068	
19.7	1	NAIC Designation Category 1.G		XXX	XXX		0.0014		0.0042		0.0085	
19.8		Subtotal NAIC 1 (19.1+19.2+19.3+19.4+19.5+19.6+19.7)		XXX	XXX		XXX		XXX		XXX	
20.1	2	NAIC Designation Category 2.A		XXX	XXX		0.0021		0.0063		0.0105	
20.2	2	NAIC Designation Category 2.B		XXX	XXX		0.0025		0.0076		0.0127	
20.3	2	NAIC Designation Category 2.C		XXX	XXX		0.0036		0.0108		0.0180	
20.4		Subtotal NAIC 2 (20.1+20.2+20.3)		XXX	XXX		XXX		XXX		XXX	
21.1	3	NAIC Designation Category 3.A		XXX	XXX		0.0069		0.0183		0.0262	
21.2	3	NAIC Designation Category 3.B		XXX	XXX		0.0099		0.0264		0.0377	
21.3	3	NAIC Designation Category 3.C		XXX	XXX		0.0131		0.0350		0.0500	
21.4		Subtotal NAIC 3 (21.1+21.2+21.3)		XXX	XXX		XXX		XXX		XXX	
22.1	4	NAIC Designation Category 4.A		XXX	XXX		0.0184		0.0430		0.0615	
22.2	4	NAIC Designation Category 4.B		XXX	XXX		0.0238		0.0555		0.0793	
22.3	4	NAIC Designation Category 4.C		XXX	XXX		0.0310		0.0724		0.1034	
22.4		Subtotal NAIC 4 (22.1+22.2+22.3)		XXX	XXX		XXX		XXX		XXX	
23.1	5	NAIC Designation Category 5.A		XXX	XXX		0.0472		0.0846		0.1410	
23.2	5	NAIC Designation Category 5.B		XXX	XXX		0.0663		0.1188		0.1980	
23.3	5	NAIC Designation Category 5.C		XXX	XXX		0.0836		0.1498		0.2496	
23.4		Subtotal NAIC 5 (23.1+23.2+23.3)		XXX	XXX		XXX		XXX		XXX	
24.	6	NAIC 6		XXX	XXX		0.0000		0.2370		0.2370	
25.		Total Short-Term Bonds (18+19.8+20.4+21.4+22.4+23.4+24)		XXX	XXX		XXX		XXX		XXX	
DERIVATIVE INSTRUMENTS												
26.		Exchange Traded		XXX	XXX		0.0005		0.0016		0.0033	
27.	1	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
28.	2	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
29.	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
30.	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
31.	5	Lower Quality		XXX	XXX		0.0630		0.1128		0.1880	
32.	6	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
33.		Total Derivative Instruments		XXX	XXX		XXX		XXX		XXX	
34.		Total (Lines 9 + 17 + 25 + 33)	26,358,085	XXX	XXX	26,358,085	XXX	33,767	XXX	102,538	XXX	186,731

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
		MORTGAGE LOANS										
		In Good Standing:										
35.		Farm Mortgages - CM1 - Highest Quality			XXX		0.0011		0.0057		0.0074	
36.		Farm Mortgages - CM2 - High Quality			XXX		0.0040		0.0114		0.0149	
37.		Farm Mortgages - CM3 - Medium Quality			XXX		0.0069		0.0200		0.0257	
38.		Farm Mortgages - CM4 - Low Medium Quality			XXX		0.0120		0.0343		0.0428	
39.		Farm Mortgages - CM5 - Low Quality			XXX		0.0183		0.0486		0.0628	
40.		Residential Mortgages - Insured or Guaranteed			XXX		0.0003		0.0007		0.0011	
41.		Residential Mortgages - All Other			XXX		0.0015		0.0034		0.0046	
42.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0003		0.0007		0.0011	
43.		Commercial Mortgages - All Other - CM1 - Highest Quality			XXX		0.0011		0.0057		0.0074	
44.		Commercial Mortgages - All Other - CM2 - High Quality			XXX		0.0040		0.0114		0.0149	
45.		Commercial Mortgages - All Other - CM3 - Medium Quality			XXX		0.0069		0.0200		0.0257	
46.		Commercial Mortgages - All Other - CM4 - Low Medium Quality			XXX		0.0120		0.0343		0.0428	
47.		Commercial Mortgages - All Other - CM5 - Low Quality			XXX		0.0183		0.0486		0.0628	
		Overdue, Not in Process:										
48.		Farm Mortgages			XXX		0.0480		0.0868		0.1371	
49.		Residential Mortgages - Insured or Guaranteed			XXX		0.0006		0.0014		0.0023	
50.		Residential Mortgages - All Other			XXX		0.0029		0.0066		0.0103	
51.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0006		0.0014		0.0023	
52.		Commercial Mortgages - All Other			XXX		0.0480		0.0868		0.1371	
		In Process of Foreclosure:										
53.		Farm Mortgages			XXX		0.0000		0.1942		0.1942	
54.		Residential Mortgages - Insured or Guaranteed			XXX		0.0000		0.0046		0.0046	
55.		Residential Mortgages - All Other			XXX		0.0000		0.0149		0.0149	
56.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0000		0.0046		0.0046	
57.		Commercial Mortgages - All Other			XXX		0.0000		0.1942		0.1942	
58.		Total Schedule B Mortgages (Sum of Lines 35 through 57)			XXX		XXX		XXX		XXX	
59.		Schedule DA Mortgages			XXX		0.0034		0.0114		0.0149	
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)			XXX		XXX		XXX		XXX	

Asset Valuation Reserve - Equity Component

N O N E

Asset Valuation Reserve - Replications (Synthetic) Assets

N O N E

Schedule F - Claims

N O N E

Schedule H - Part 1 - Analysis of Underwriting Operations

N O N E

Schedule H - Part 2 - Reserves and Liabilities

N O N E

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

N O N E

Schedule H - Part 4 - Reinsurance

N O N E

Schedule H - Part 5 - Health Claims

N O N E

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Symetra National Life Insurance Company

SCHEDULE S - PART 1 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Type of Business Assumed	8 Amount of In Force at End of Year	9 Reserve	10 Premiums	11 Reinsurance Payable on Paid and Unpaid Losses	12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
68608	91-0742147	04/01/2018	Symetra Life Insurance Company	IA	OTH/I	AXXX		12,239,195	2,150,743			
0299999. General Account - U.S. Affiliates - Other								12,239,195	2,150,743			
0399999. Total General Account - U.S. Affiliates								12,239,195	2,150,743			
0699999. Total General Account - Non-U.S. Affiliates												
0799999. Total General Account - Affiliates								12,239,195	2,150,743			
1099999. Total General Account - Non-Affiliates												
1199999. Total General Account								12,239,195	2,150,743			
1499999. Total Separate Accounts - U.S. Affiliates												
1799999. Total Separate Accounts - Non-U.S. Affiliates												
1899999. Total Separate Accounts - Affiliates												
2199999. Total Separate Accounts - Non-Affiliates												
2299999. Total Separate Accounts												
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)								12,239,195	2,150,743			
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)												
9999999 - Totals								12,239,195	2,150,743			

Schedule S - Part 1 - Section 2

NONE

Schedule S - Part 2

NONE

Schedule S - Part 3 - Section 1

NONE

Schedule S - Part 3 - Section 2

NONE

Schedule S - Part 4

NONE

Schedule S - Part 4 - Bank Footnote

NONE

Schedule S - Part 5

NONE

Schedule S - Part 5 - Bank Footnote

NONE

Schedule S - Part 6

NONE

Schedule S - Part 7

NONE

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Symetra National Life Insurance Company
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)

Allocated by States and Territories

States, Etc.	1	Direct Business Only					7
		Life Contracts		4	5	6	
	Active Status (a)	2	3				Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5 (b)	Deposit-Type Contracts
		Life Insurance Premiums	Annuity Considerations				
1. Alabama	AL	L	9,494			9,494	
2. Alaska	AK	N	231			231	
3. Arizona	AZ	L	1,012			1,012	
4. Arkansas	AR	L	731			731	
5. California	CA	L	12,709			12,709	
6. Colorado	CO	L	997			997	
7. Connecticut	CT	L	2,198			2,198	
8. Delaware	DE	L	490			490	
9. District of Columbia	DC	L					
10. Florida	FL	L	7,289			7,289	
11. Georgia	GA	L	3,083			3,083	
12. Hawaii	HI	N					
13. Idaho	ID	L	1,815			1,815	
14. Illinois	IL	L	5,737			5,737	
15. Indiana	IN	L	929			929	
16. Iowa	IA	L					
17. Kansas	KS	L	1,278			1,278	
18. Kentucky	KY	L	1,062			1,062	
19. Louisiana	LA	L	548			548	
20. Maine	ME	N	51			51	
21. Maryland	MD	L	1,870			1,870	
22. Massachusetts	MA	N	153			153	
23. Michigan	MI	L	634			634	
24. Minnesota	MN	L	220			220	
25. Mississippi	MS	L	868			868	
26. Missouri	MO	L	10,087			10,087	
27. Montana	MT	L	197			197	
28. Nebraska	NE	L					
29. Nevada	NV	L	1,212			1,212	
30. New Hampshire	NH	N	59			59	
31. New Jersey	NJ	N	177			177	
32. New Mexico	NM	L	987			987	
33. New York	NY	N	357			357	
34. North Carolina	NC	L	2,711			2,711	
35. North Dakota	ND	L					
36. Ohio	OH	L	1,289			1,289	
37. Oklahoma	OK	L	111			111	
38. Oregon	OR	L	10,747			10,747	
39. Pennsylvania	PA	L	575			575	
40. Rhode Island	RI	N					
41. South Carolina	SC	L	662			662	
42. South Dakota	SD	L					
43. Tennessee	TN	L	7,172			7,172	
44. Texas	TX	L	12,774			12,774	
45. Utah	UT	L	295			295	
46. Vermont	VT	N	102			102	
47. Virginia	VA	L	2,496			2,496	
48. Washington	WA	L	10,595			10,595	
49. West Virginia	WV	L					
50. Wisconsin	WI	L	1,791			1,791	
51. Wyoming	WY	N					
52. American Samoa	AS	N					
53. Guam	GU	N					
54. Puerto Rico	PR	N					
55. U.S. Virgin Islands	VI	N					
56. Northern Mariana Islands	MP	N					
57. Canada	CAN	N					
58. Aggregate Other Alien	OT	XXX					
59. Subtotal	XXX		117,795			117,795	
90. Reporting entity contributions for employee benefits plans	XXX						
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX						
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX						
93. Premium or annuity considerations waived under disability or other contract provisions	XXX						
94. Aggregate or other amounts not allocable by State	XXX						
95. Totals (Direct Business)	XXX		117,795			117,795	
96. Plus reinsurance assumed	XXX		2,151,094			2,151,094	
97. Totals (All Business)	XXX		2,268,889			2,268,889	
98. Less reinsurance ceded	XXX						
99. Totals (All Business) less Reinsurance Ceded	XXX		2,268,889	(c)		2,268,889	
DETAILS OF WRITE-INS							
58001. ZZZ Other Alien	XXX						
58002.	XXX						
58003.	XXX						
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX						
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX						
9401.	XXX						
9402.	XXX						
9403.	XXX						
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX						
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX						

(a) Active Status Counts:

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

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

The company allocates insurance premium and annuity considerations to the state in which the policy is issued.

(c) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4 and 16.4, Col. 6, or with Schedule H, Part 1, Line 1, indicate which: Exhibit 1, Lines 6.4, 10.4, and 16.4, Col. 6.....

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Symetra National Life Insurance Company

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

Allocated by States and Territories

			Direct Business Only				6 Totals
			1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)		5 Deposit-Type Contracts
States, Etc.							
1.	Alabama	AL	9,494				9,494
2.	Alaska	AK	231				231
3.	Arizona	AZ	1,012				1,012
4.	Arkansas	AR	731				731
5.	California	CA	12,709				12,709
6.	Colorado	CO	997				997
7.	Connecticut	CT	2,198				2,198
8.	Delaware	DE	490				490
9.	District of Columbia	DC					
10.	Florida	FL	7,289				7,289
11.	Georgia	GA	3,083				3,083
12.	Hawaii	HI					
13.	Idaho	ID	1,815				1,815
14.	Illinois	IL	5,737				5,737
15.	Indiana	IN	929				929
16.	Iowa	IA					
17.	Kansas	KS	1,278				1,278
18.	Kentucky	KY	1,062				1,062
19.	Louisiana	LA	548				548
20.	Maine	ME	51				51
21.	Maryland	MD	1,870				1,870
22.	Massachusetts	MA	153				153
23.	Michigan	MI	634				634
24.	Minnesota	MN	220				220
25.	Mississippi	MS	868				868
26.	Missouri	MO	10,087				10,087
27.	Montana	MT	197				197
28.	Nebraska	NE					
29.	Nevada	NV	1,212				1,212
30.	New Hampshire	NH	59				59
31.	New Jersey	NJ	177				177
32.	New Mexico	NM	987				987
33.	New York	NY	357				357
34.	North Carolina	NC	2,711				2,711
35.	North Dakota	ND					
36.	Ohio	OH	1,289				1,289
37.	Oklahoma	OK	111				111
38.	Oregon	OR	10,747				10,747
39.	Pennsylvania	PA	575				575
40.	Rhode Island	RI					
41.	South Carolina	SC	662				662
42.	South Dakota	SD					
43.	Tennessee	TN	7,172				7,172
44.	Texas	TX	12,774				12,774
45.	Utah	UT	295				295
46.	Vermont	VT	102				102
47.	Virginia	VA	2,496				2,496
48.	Washington	WA	10,595				10,595
49.	West Virginia	WV					
50.	Wisconsin	WI	1,791				1,791
51.	Wyoming	WY					
52.	American Samoa	AS					
53.	Guam	GU					
54.	Puerto Rico	PR					
55.	U.S. Virgin Islands	VI					
56.	Northern Mariana Islands	MP					
57.	Canada	CAN					
58.	Aggregate Other Alien	OT					
59.	Total		117,795				117,795

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

PART 1 - ORGANIZATIONAL CHART

Name	FEI #	NAIC #	Domicile	Ownership
Symetra Financial Corporation	20-0978027		DE	100% Sumitomo Life Insurance Company
Symetra Life Insurance Company	91-0742147	68608	IA	100% Symetra Financial Corporation
Symetra National Life Insurance Company	91-1079693	90581	IA	100% Symetra Life Insurance Company
First Symetra National Life Insurance Company of New York	91-1367496	78417	NY	100% Symetra Life Insurance Company
Symetra Reinsurance Corporation	47-2354842		IA	100% Symetra Life Insurance Company
Symetra Assigned Benefits Service Company	91-1246870		WA	100% Symetra Financial Corporation
Clearscape Funding Corporation	20-3820455		WA	100% Symetra Financial Corporation
WSF Receivables I, LLC	26-1099574		FL	100% Clearscape Funding Corporation
Symetra Securities, Inc.	91-0824835		WA	100% Symetra Financial Corporation
Symetra Investment Management Company	84-2356467		DE	100% Symetra Financial Corporation
Symetra Investment Management Real Estate Holdings LLC	87-3534631		DE	100% Symetra Investment Management Company
Symetra Investment Management Real Estate Investors LLC	87-3591460		DE	100% Symetra Investment Management Real Estate Holdings LLC
Symetra Bermuda Re Ltd.	98-1691759		BMU	100% Symetra Financial Corporation
Greenwell Springs Road, LLC	33-2029689		DE	100% Symetra Financial Corporation

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Symetra National Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Loca-tion	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
			20-0978027				SYMETRA FINANCIAL CORPORATION	DE	UIP		Ownership	100.000	SUMITOMO LIFE INSURANCE COMPANY	NO	
4855	SUMITOMO LIFE INSURANCE GROUP	68608	91-0742147				SYMETRA LIFE INSURANCE COMPANY	IA	UDP	SYMETRA FINANCIAL CORPORATION	Ownership	100.000	SUMITOMO LIFE INSURANCE COMPANY	NO	
4855	SUMITOMO LIFE INSURANCE GROUP	90581	91-1079693				SYMETRA NATIONAL LIFE INSURANCE COMPANY	IA	RE	SYMETRA LIFE INSURANCE COMPANY	Ownership	100.000	SUMITOMO LIFE INSURANCE COMPANY	NO	
4855	SUMITOMO LIFE INSURANCE GROUP	78417	91-1367496				FIRST SYMETRA NATIONAL LIFE INS CO OF NY	NY	IA	SYMETRA LIFE INSURANCE COMPANY	Ownership	100.000	SUMITOMO LIFE INSURANCE COMPANY	NO	
4855	SUMITOMO LIFE INSURANCE GROUP		47-2354842				SYMETRA REINSURANCE CORPORATION	IA	IA	SYMETRA LIFE INSURANCE COMPANY	Ownership	100.000	SUMITOMO LIFE INSURANCE COMPANY	NO	
			91-1246870				SYMETRA ASSIGNED BENEFITS SERVICE COMPANY	WA	NIA	SYMETRA FINANCIAL CORPORATION	Ownership	100.000	SUMITOMO LIFE INSURANCE COMPANY	NO	
			20-3820455				CLEARSCAPE FUNDING CORPORATION	WA	NIA	SYMETRA FINANCIAL CORPORATION	Ownership	100.000	SUMITOMO LIFE INSURANCE COMPANY	NO	
			26-1099574				WSF RECEIVABLES I, LLC	FL	NIA	CLEARSCAPE FUNDING CORPORATION	Ownership	100.000	SUMITOMO LIFE INSURANCE COMPANY	NO	
			91-0824835				SYMETRA SECURITIES, INC.	WA	NIA	SYMETRA FINANCIAL CORPORATION	Ownership	100.000	SUMITOMO LIFE INSURANCE COMPANY	NO	
			84-2356467				SYMETRA INVESTMENT MANAGEMENT COMPANY	DE	NIA	SYMETRA FINANCIAL CORPORATION	Ownership	100.000	SUMITOMO LIFE INSURANCE COMPANY	NO	
			87-3534631				SYMETRA INVESTMENT MANAGEMENT REAL ESTATE HOLDINGS, LLC	DE	NIA	SYMETRA INVESTMENT MANAGEMENT COMPANY	Ownership	100.000	SUMITOMO LIFE INSURANCE COMPANY	NO	
			87-3591460				SYMETRA INVESTMENT MANAGEMENT REAL ESTATE INVESTORS, LLC	DE	NIA	SYMETRA INVESTMENT MANAGEMENT REAL ESTATE HOLDINGS, LLC	Ownership	100.000	SUMITOMO LIFE INSURANCE COMPANY	NO	
			98-1691759				SYMETRA BERMUDA RE LTD.	BMJ	IA	SYMETRA FINANCIAL CORPORATION	Ownership	100.000	SUMITOMO LIFE INSURANCE COMPANY	NO	
			32-2029689				GREENWELL SPRINGS ROAD, LLC	DE	NIA	SYMETRA FINANCIAL CORPORATION	Ownership	100.000	SUMITOMO LIFE INSURANCE COMPANY	NO	

Asterisk	Explanation
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SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
	20-0978027	SYMETRA FINANCIAL CORPORATION		(400,000,000)						37,000,000	(363,000,000)	
68608	91-0742147	SYMETRA LIFE INSURANCE COMPANY						78,605,453		(37,000,000)	41,605,453	311,316,129
78417	91-1367496	FIRST SYMETRA NATIONAL LIFE INS CO OF NY										
90581	91-1079693	SYMETRA NATIONAL LIFE INSURANCE COMPANY						2,151,094			2,151,094	
	47-2354842	SYMETRA REINSURANCE CORPORATION						2,693,362			2,693,362	(311,316,129)
	98-1691759	SYMETRA BERMUDA RE LTD		400,000,000				(83,449,909)			316,550,091	
9999999 Control Totals												
									XXX			

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

REQUIRED FILINGS

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

	Responses
MARCH FILING	
1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
2. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?	YES
3. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?	YES
4. Will an actuarial opinion be filed by March 1?	YES
APRIL FILING	
5. Will Management's Discussion and Analysis be filed by April 1?	YES
6. Will the Life, Health & Annuity Guaranty Association Assessable Premium Exhibit - Parts 1 and 2 be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies)	YES
7. Will the Supplemental Investment Risks Interrogatories be filed by April 1?	YES
JUNE FILING	
8. Will an audited financial report be filed by June 1?	YES
9. Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES

SUPPLEMENTAL FILINGS

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

MARCH FILING

10. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? (Not applicable to fraternal benefit societies) ..	NO
11. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	NO
12. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
13. Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	NO
14. Will the actuarial opinion on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	YES
15. Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1?	NO
16. Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1?	NO
17. Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1?	NO
18. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
19. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
20. Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC by March 1?	NO
21. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
22. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
23. Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1?	NO
24. Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1?	NO
25. Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1?	NO

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Symetra National Life Insurance Company
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

- | | | |
|-----|---|-----------------|
| 26. | Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1? | NO |
| 27. | Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1? | NO |
| 28. | Will the Worker's Compensation Carve-Out Supplement be filed by March 1? (Not applicable to fraternal benefit societies) | NO |
| 29. | Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1? | NO |
| 30. | Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1? | NO |
| 31. | Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1? | NO |
| 32. | Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1? | NO |
| 33. | Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1? | NO |
| 34. | Will the VM-20 Reserves Supplement be filed with the state of domicile and the NAIC by March 1? | NO |
| 35. | Will the Health Supplement be filed with the state of domicile and the NAIC by March 1? | NO |
| 36. | Will the Market Conduct Annual Statement (MCAS) Premium Exhibit for Year be filed with appropriate jurisdictions and with the NAIC by March 1? | SEE EXPLANATION |

APRIL FILING

- | | | |
|-----|---|-----|
| 37. | Will the confidential Regulatory Asset Adequacy Issues Summary (RAAIS) required by the Valuation Manual be filed with the state of domicile by April 1? | YES |
| 38. | Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? | NO |
| 39. | Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies) .. | NO |
| 40. | Will the Accident and Health Policy Experience Exhibit be filed by April 1? | NO |
| 41. | Will the Supplemental Health Care Exhibit (Parts 1 and 2) be filed with the state of domicile and the NAIC by April 1? | NO |
| 42. | Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30? | NO |
| 43. | Will the Supplemental Term and Universal Life Insurance Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1? | NO |
| 44. | Will the Variable Annuities Supplement be filed with the state of domicile and the NAIC by April 1? | NO |
| 45. | Will the confidential Executive Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? | NO |
| 46. | Will the confidential Life Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? | NO |
| 47. | Will the confidential Variable Annuities Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? | NO |

AUGUST FILING

- | | | |
|-----|--|----|
| 48. | Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? | NO |
|-----|--|----|

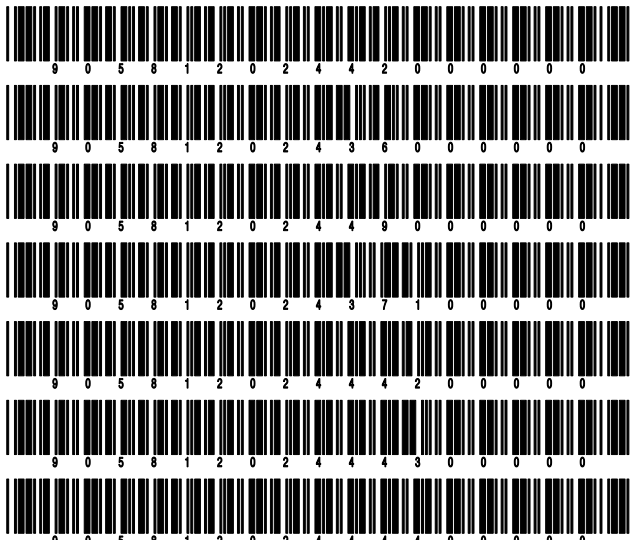
Explanations:

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36. SNL is below the MCAS filing threshold.

Bar Codes:

- | | |
|-----|---|
| 10. | SIS Stockholder Information Supplement [Document Identifier 420] |
| 11. | Medicare Supplement Insurance Experience Exhibit [Document Identifier 360] |
| 12. | Trusteed Surplus Statement [Document Identifier 490] |
| 13. | Participating Opinion for Exhibit 5 [Document Identifier 371] |
| 15. | Actuarial Opinion on X-Factors [Document Identifier 442] |
| 16. | Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443] |
| 17. | Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444] |



SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

18. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]	 9 0 5 8 1 2 0 2 4 4 4 5 0 0 0 0 0
19. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]	 9 0 5 8 1 2 0 2 4 4 4 6 0 0 0 0 0
20. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]	 9 0 5 8 1 2 0 2 4 4 4 7 0 0 0 0 0
21. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]	 9 0 5 8 1 2 0 2 4 4 4 8 0 0 0 0 0
22. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]	 9 0 5 8 1 2 0 2 4 4 4 9 0 0 0 0 0
23. C-3 RBC Certifications Required Under C-3 Phase I [Document Identifier 450]	 9 0 5 8 1 2 0 2 4 4 5 0 0 0 0 0 0
24. C-3 RBC Certifications Required Under C-3 Phase II [Document Identifier 451]	 9 0 5 8 1 2 0 2 4 4 5 1 0 0 0 0 0
25. Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]	 9 0 5 8 1 2 0 2 4 4 5 2 0 0 0 0 0
26. Modified Guaranteed Annuity Model Regulation [Document Identifier 453]	 9 0 5 8 1 2 0 2 4 4 5 3 0 0 0 0 0
27. Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities [Document Identifier 454]	 9 0 5 8 1 2 0 2 4 4 5 4 0 0 0 0 0
28. Workers' Compensation Carve-Out Supplement [Document Identifier 495]	 9 0 5 8 1 2 0 2 4 4 9 5 0 0 0 0 0
29. Supplemental Schedule O [Document Identifier 465]	 9 0 5 8 1 2 0 2 4 4 6 5 0 0 0 0 0
30. Medicare Part D Coverage Supplement [Document Identifier 365]	 9 0 5 8 1 2 0 2 4 4 3 6 5 0 0 0 0
31. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]	 9 0 5 8 1 2 0 2 4 4 2 2 4 0 0 0 0
32. Relief from the one-year cooling off period for independent CPA [Document Identifier 225]	 9 0 5 8 1 2 0 2 4 4 2 2 5 0 0 0 0
33. Relief from the Requirements for Audit Committees [Document Identifier 226]	 9 0 5 8 1 2 0 2 4 4 2 2 6 0 0 0 0
34. VM-20 Reserves Supplement [Document Identifier 456]	 9 0 5 8 1 2 0 2 4 4 5 6 0 0 0 0 0
35. Health Care Receivables Supplement [Document Identifier 475]	 9 0 5 8 1 2 0 2 4 4 7 5 0 0 0 0 0
38. Long-Term Care Experience Reporting Forms [Document Identifier 306]	 9 0 5 8 1 2 0 2 4 4 3 0 6 0 0 0 0
39. Credit Insurance Experience Exhibit [Document Identifier 230]	 9 0 5 8 1 2 0 2 4 4 2 3 0 0 0 0 0
40. Accident and Health Policy Experience Exhibit [Document Identifier 210]	 9 0 5 8 1 2 0 2 4 4 2 1 0 0 0 0 0
41. Supplemental Health Care Exhibit (Parts 1 and 2) [Document Identifier 216]	 9 0 5 8 1 2 0 2 4 4 2 1 6 0 0 0 0
42. Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D [Document Identifier 435]	 9 0 5 8 1 2 0 2 4 4 3 5 0 0 0 0 0
43. Supplemental Term and Universal Life Insurance Reinsurance Exhibit [Document Identifier 345]	 9 0 5 8 1 2 0 2 4 4 3 4 5 0 0 0 0
44. Variable Annuities Supplement [Document Identifier 286]	 9 0 5 8 1 2 0 2 4 4 2 8 6 0 0 0 0
45. Executive Summary of the PBR Actuarial Report [Document Identifier 457]	 9 0 5 8 1 2 0 2 4 4 5 7 0 0 0 0 0
46. Life Summary of the PBR Actuarial Report [Document Identifier 458]	 9 0 5 8 1 2 0 2 4 4 5 8 0 0 0 0 0
47. Variable Annuities Summary of the PBR Actuarial Report [Document Identifier 459]	 9 0 5 8 1 2 0 2 4 4 5 9 0 0 0 0 0
48. Management's Report of Internal Control Over Financial Reporting [Document Identifier 223]	 9 0 5 8 1 2 0 2 4 4 2 2 3 0 0 0 0

OVERFLOW PAGE FOR WRITE-INS

NONE

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Symetra National Life Insurance Company

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1 Amount	2 Percentage of Column 1 Line 13	3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total (Col. 3 + 4) Amount	6 Percentage of Column 5 Line 13
1. Long-Term Bonds (Schedule D, Part 1):						
1.01 U.S. governments	2,545,661	8.901	2,545,661		2,545,661	8.901
1.02 All other governments		0.000				0.000
1.03 U.S. states, territories and possessions, etc. guaranteed		0.000				0.000
1.04 U.S. political subdivisions of states, territories, and possessions, guaranteed		0.000				0.000
1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed	3,780,752	13.220	3,780,752		3,780,752	13.220
1.06 Industrial and miscellaneous	20,031,672	70.045	20,031,672		20,031,672	70.045
1.07 Hybrid securities		0.000				0.000
1.08 Parent, subsidiaries and affiliates		0.000				0.000
1.09 SVO identified funds		0.000				0.000
1.10 Unaffiliated bank loans		0.000				0.000
1.11 Unaffiliated certificates of deposit		0.000				0.000
1.12 Total long-term bonds	26,358,085	92.166	26,358,085		26,358,085	92.166
2. Preferred stocks (Schedule D, Part 2, Section 1):						
2.01 Industrial and miscellaneous (Unaffiliated)		0.000				0.000
2.02 Parent, subsidiaries and affiliates		0.000				0.000
2.03 Total preferred stocks						
3. Common stocks (Schedule D, Part 2, Section 2):						
3.01 Industrial and miscellaneous Publicly traded (Unaffiliated)		0.000				0.000
3.02 Industrial and miscellaneous Other (Unaffiliated)		0.000				0.000
3.03 Parent, subsidiaries and affiliates Publicly traded		0.000				0.000
3.04 Parent, subsidiaries and affiliates Other		0.000				0.000
3.05 Mutual funds		0.000				0.000
3.06 Unit investment trusts		0.000				0.000
3.07 Closed-end funds		0.000				0.000
3.08 Exchange traded funds		0.000				0.000
3.09 Total common stocks						
4. Mortgage loans (Schedule B):						
4.01 Farm mortgages		0.000				0.000
4.02 Residential mortgages		0.000				0.000
4.03 Commercial mortgages		0.000				0.000
4.04 Mezzanine real estate loans		0.000				0.000
4.05 Total valuation allowance		0.000				0.000
4.06 Total mortgage loans						
5. Real estate (Schedule A):						
5.01 Properties occupied by company		0.000				0.000
5.02 Properties held for production of income		0.000				0.000
5.03 Properties held for sale		0.000				0.000
5.04 Total real estate						
6. Cash, cash equivalents and short-term investments:						
6.01 Cash (Schedule E, Part 1)	2,098,158	7.337	2,098,158		2,098,158	7.337
6.02 Cash equivalents (Schedule E, Part 2)	11,372	0.040	11,372		11,372	0.040
6.03 Short-term investments (Schedule DA)		0.000				0.000
6.04 Total cash, cash equivalents and short-term investments	2,109,530	7.376	2,109,530		2,109,530	7.376
7. Contract loans	124,226	0.434	124,226		124,226	0.434
8. Derivatives (Schedule DB)		0.000				0.000
9. Other invested assets (Schedule BA)		0.000				0.000
10. Receivables for securities	6,549	0.023	6,549		6,549	0.023
11. Securities Lending (Schedule DL, Part 1).....				XXX	XXX	XXX
12. Other invested assets (Page 2, Line 11)		0.000				0.000
13. Total invested assets	28,598,390	100.000	28,598,390		28,598,390	100.000

SCHEDULE A - VERIFICATION BETWEEN YEARS

Real Estate

1. Book/adjusted carrying value, December 31 of prior year
2. Cost of acquired:
 - 2.1 Actual cost at time of acquisition (Part 2, Column 6)
 - 2.2 Additional investment made after acquisition (Part 2, Column 9)
3. Current year change in encumbrances:
 - 3.1 Totals, Part 1, Column 13
 - 3.2 Totals, Part 3, Column 11
4. Total gain (loss) on disposals, Part 3, Column 18
5. Deduct amounts received on disposals, Part 3, Column 15
6. Total foreign exchange change in book/adjusted carrying value:
 - 6.1 Totals, Part 1, Column 15
 - 6.2 Totals, Part 3, Column 13
7. Deduct current year's other-than-temporary impairment recognized:
 - 7.1 Totals, Part 1, Column 12
 - 7.2 Totals, Part 3, Column 10
8. Deduct current year's depreciation:
 - 8.1 Totals, Part 1, Column 11
 - 8.2 Totals, Part 3, Column 9
9. Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8)
10. Deduct total nonadmitted amounts
11. Statement value at end of current period (Line 9 minus Line 10)

NONE

SCHEDULE B - VERIFICATION BETWEEN YEARS

Mortgage Loans

1. Book value/recorded investment excluding accrued interest, December 31 of prior year
2. Cost of acquired:
 - 2.1 Actual cost at time of acquisition (Part 2, Column 7)
 - 2.2 Additional investment made after acquisition (Part 2, Column 8)
3. Capitalized deferred interest and other:
 - 3.1 Totals, Part 1, Column 12
 - 3.2 Totals, Part 3, Column 11
4. Accrual of discount
5. Unrealized valuation increase/(decrease):
 - 5.1 Totals, Part 1, Column 9
 - 5.2 Totals, Part 3, Column 8
6. Total gain (loss) on disposals, Part 3, Column 18
7. Deduct amounts received on disposals, Part 3, Column 15
8. Deduct amortization of premium and mortgage interest points and commitment fees
9. Total foreign exchange change in book value/recorded investment excluding accrued interest:
 - 9.1 Totals, Part 1, Column 13
 - 9.2 Totals, Part 3, Column 13
10. Deduct current year's other-than-temporary impairment recognized:
 - 10.1 Totals, Part 1, Column 11
 - 10.2 Totals, Part 3, Column 10
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)
12. Total valuation allowance
13. Subtotal (Line 11 plus Line 12)
14. Deduct total nonadmitted amounts
15. Statement value of mortgages owned at end of current period (Line 13 minus Line 14)

NONE

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Symetra National Life Insurance Company

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

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

NONE

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year	25,007,670
2.	Cost of bonds and stocks acquired, Part 3, Column 7	4,006,925
3.	Accrual of discount	234,326
4.	Unrealized valuation increase/(decrease):	
	4.1. Part 1, Column 12	
	4.2. Part 2, Section 1, Column 15	
	4.3. Part 2, Section 2, Column 13	
	4.4. Part 4, Column 11	
5.	Total gain (loss) on disposals, Part 4, Column 19	5,975
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	2,883,198
7.	Deduct amortization of premium	13,613
8.	Total foreign exchange change in book/adjusted carrying value:	
	8.1. Part 1, Column 15	
	8.2. Part 2, Section 1, Column 19	
	8.3. Part 2, Section 2, Column 16	
	8.4. Part 4, Column 15	
9.	Deduct current year's other-than-temporary impairment recognized:	
	9.1. Part 1, Column 14	
	9.2. Part 2, Section 1, Column 17	
	9.3. Part 2, Section 2, Column 14	
	9.4. Part 4, Column 13	
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2	
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	26,358,085
12.	Deduct total nonadmitted amounts	
13.	Statement value at end of current period (Line 11 minus Line 12)	26,358,085

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Symetra National Life Insurance Company

SCHEDULE D - SUMMARY BY COUNTRY

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

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States	2,545,661	2,510,922	2,484,277	2,555,624
	2. Canada				
	3. Other Countries				
	4. Totals	2,545,661	2,510,922	2,484,277	2,555,624
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals				
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals				
U.S. Special Revenue and Special Assessment Obligations and all Non- Guaranteed Obligations of Agencies and Authorities of Governments and their Political Subdivisions	7. Totals	3,780,752	3,683,529	3,824,079	3,784,323
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans, Unaffiliated Certificates of Deposit and Hybrid Securities (unaffiliated)	8. United States	17,581,556	17,793,017	17,369,796	18,049,000
	9. Canada	992,097	978,801	991,857	1,009,000
	10. Other Countries	1,458,019	1,478,265	1,435,904	1,513,000
	11. Totals	20,031,672	20,250,083	19,797,557	20,571,000
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	26,358,085	26,444,534	26,105,913	26,910,947
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States				
	15. Canada				
	16. Other Countries				
	17. Totals				
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks				
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated), Mutual Funds, Unit Investment Trusts, Closed-End Funds and Exchange Traded Funds	20. United States				
	21. Canada				
	22. Other Countries				
	23. Totals				
Parent, Subsidiaries and Affiliates	24. Totals				
	25. Total Common Stocks				
	26. Total Stocks				
	27. Total Bonds and Stocks	26,358,085	26,444,534	26,105,913	

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Symetra National Life Insurance Company

SCHEDULE D - PART 1A - SECTION 1

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
1. U.S. Governments												
1.1 NAIC 1	1,179,626	1,351,792	10,134	4,109		XXX	2,545,661	9.7	2,540,728	10.2	2,545,661	
1.2 NAIC 2						XXX						
1.3 NAIC 3						XXX						
1.4 NAIC 4						XXX						
1.5 NAIC 5						XXX						
1.6 NAIC 6						XXX						
1.7 Totals	1,179,626	1,351,792	10,134	4,109		XXX	2,545,661	9.7	2,540,728	10.2	2,545,661	
2. All Other Governments												
2.1 NAIC 1						XXX						
2.2 NAIC 2						XXX						
2.3 NAIC 3						XXX						
2.4 NAIC 4						XXX						
2.5 NAIC 5						XXX						
2.6 NAIC 6						XXX						
2.7 Totals						XXX						
3. U.S. States, Territories and Possessions etc., Guaranteed												
3.1 NAIC 1						XXX						
3.2 NAIC 2						XXX						
3.3 NAIC 3						XXX						
3.4 NAIC 4						XXX						
3.5 NAIC 5						XXX						
3.6 NAIC 6						XXX						
3.7 Totals						XXX						
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1 NAIC 1						XXX						
4.2 NAIC 2						XXX						
4.3 NAIC 3						XXX						
4.4 NAIC 4						XXX						
4.5 NAIC 5						XXX						
4.6 NAIC 6						XXX						
4.7 Totals						XXX						
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1	1,684,515	1,950,383	93,728	52,126		XXX	3,780,752	14.3	4,711,975	18.8	3,780,752	
5.2 NAIC 2						XXX						
5.3 NAIC 3						XXX						
5.4 NAIC 4						XXX						
5.5 NAIC 5						XXX						
5.6 NAIC 6						XXX						
5.7 Totals	1,684,515	1,950,383	93,728	52,126		XXX	3,780,752	14.3	4,711,975	18.8	3,780,752	

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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Symetra National Life Insurance Company

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

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
6. Industrial & Miscellaneous (Unaffiliated)												
6.1 NAIC 1	2,497,332	9,248,024	495,649			XXX	12,241,005	46.4	10,833,851	43.3	8,225,805	4,015,200
6.2 NAIC 2	1,191,867	6,098,201	500,599			XXX	7,790,667	29.6	6,921,115	27.7	6,546,584	1,244,083
6.3 NAIC 3						XXX						
6.4 NAIC 4						XXX						
6.5 NAIC 5						XXX						
6.6 NAIC 6						XXX						
6.7 Totals	3,689,199	15,346,225	996,248			XXX	20,031,672	76.0	17,754,967	71.0	14,772,388	5,259,283
7. Hybrid Securities												
7.1 NAIC 1						XXX						
7.2 NAIC 2						XXX						
7.3 NAIC 3						XXX						
7.4 NAIC 4						XXX						
7.5 NAIC 5						XXX						
7.6 NAIC 6						XXX						
7.7 Totals						XXX						
8. Parent, Subsidiaries and Affiliates												
8.1 NAIC 1						XXX						
8.2 NAIC 2						XXX						
8.3 NAIC 3						XXX						
8.4 NAIC 4						XXX						
8.5 NAIC 5						XXX						
8.6 NAIC 6						XXX						
8.7 Totals						XXX						
9. SVO Identified Funds												
9.1 NAIC 1	XXX	XXX	XXX	XXX	XXX							
9.2 NAIC 2	XXX	XXX	XXX	XXX	XXX							
9.3 NAIC 3	XXX	XXX	XXX	XXX	XXX							
9.4 NAIC 4	XXX	XXX	XXX	XXX	XXX							
9.5 NAIC 5	XXX	XXX	XXX	XXX	XXX							
9.6 NAIC 6	XXX	XXX	XXX	XXX	XXX							
9.7 Totals	XXX	XXX	XXX	XXX	XXX							
10. Unaffiliated Bank Loans												
10.1 NAIC 1						XXX						
10.2 NAIC 2						XXX						
10.3 NAIC 3						XXX						
10.4 NAIC 4						XXX						
10.5 NAIC 5						XXX						
10.6 NAIC 6						XXX						
10.7 Totals						XXX						
11. Unaffiliated Certificates of Deposit												
11.1 NAIC 1						XXX						
11.2 NAIC 2						XXX						
11.3 NAIC 3						XXX						
11.4 NAIC 4						XXX						
11.5 NAIC 5						XXX						
11.6 NAIC 6						XXX						
11.7 Totals						XXX						

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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Symetra National Life Insurance Company

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

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
12. Total Bonds Current Year												
12.1 NAIC 1	(d) 5,361,473	12,550,199	599,511	56,235			18,567,418	70.4	XXX	XXX	14,552,218	4,015,200
12.2 NAIC 2	(d) 1,191,867	6,098,201	500,599				7,790,667	29.6	XXX	XXX	6,546,584	1,244,083
12.3 NAIC 3	(d)								XXX	XXX		
12.4 NAIC 4	(d)								XXX	XXX		
12.5 NAIC 5	(d)								XXX	XXX		
12.6 NAIC 6	(d)						(c)		XXX	XXX		
12.7 Totals	6,553,340	18,648,400	1,100,110	56,235			(b) 26,358,085	100.0	XXX	XXX	21,098,802	5,259,283
12.8 Line 12.7 as a % of Col. 7	24.9	70.8	4.2	0.2			100.0	XXX	XXX	XXX	80.0	20.0
13. Total Bonds Prior Year												
13.1 NAIC 1	2,811,064	15,049,270	125,431	100,790			XXX	XXX	18,086,554	72.3	15,534,464	2,552,091
13.2 NAIC 2		5,922,940	998,176				XXX	XXX	6,921,115	27.7	4,925,284	1,995,831
13.3 NAIC 3							XXX	XXX				
13.4 NAIC 4							XXX	XXX				
13.5 NAIC 5							XXX	XXX	(c)			
13.6 NAIC 6							XXX	XXX	(c)			
13.7 Totals	2,811,064	20,972,210	1,123,606	100,790			XXX	XXX	(b) 25,007,670	100.0	20,459,748	4,547,922
13.8 Line 13.7 as a % of Col. 9	11.2	83.9	4.5	0.4			XXX	XXX	100.0	XXX	81.8	18.2
14. Total Publicly Traded Bonds												
14.1 NAIC 1	5,361,473	8,781,920	352,589	56,235			14,552,218	55.2	15,534,464	62.1	14,552,218	XXX
14.2 NAIC 2	1,191,867	4,854,118	500,599				6,546,584	24.8	4,925,284	19.7	6,546,584	XXX
14.3 NAIC 3												XXX
14.4 NAIC 4												XXX
14.5 NAIC 5												XXX
14.6 NAIC 6												XXX
14.7 Totals	6,553,340	13,636,038	853,188	56,235			21,098,802	80.0	20,459,748	81.8	21,098,802	XXX
14.8 Line 14.7 as a % of Col. 7	31.1	64.6	4.0	0.3			100.0	XXX	XXX	XXX	100.0	XXX
14.9 Line 14.7 as a % of Line 12.7, Col. 7, Section 12	24.9	51.7	3.2	0.2			80.0	XXX	XXX	XXX	80.0	XXX
15. Total Privately Placed Bonds												
15.1 NAIC 1		3,768,278	246,922				4,015,200	15.2	2,552,091	10.2	XXX	4,015,200
15.2 NAIC 2		1,244,083					1,244,083	4.7	1,995,831	8.0	XXX	1,244,083
15.3 NAIC 3											XXX	
15.4 NAIC 4											XXX	
15.5 NAIC 5											XXX	
15.6 NAIC 6											XXX	
15.7 Totals		5,012,361	246,922				5,259,283	20.0	4,547,922	18.2	XXX	5,259,283
15.8 Line 15.7 as a % of Col. 7		95.3	4.7				100.0	XXX	XXX	XXX	XXX	100.0
15.9 Line 15.7 as a % of Line 12.7, Col. 7, Section 12		19.0	0.9				20.0	XXX	XXX	XXX	XXX	20.0

(a) Includes \$ 5,259,283 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ current year of bonds with Z designations and \$ prior year of bonds with Z designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement.

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

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Symetra National Life Insurance Company

SCHEDULE D - PART 1A - SECTION 2

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.09	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
1. U.S. Governments												
1.01 Issuer Obligations	1,175,159	1,338,183				XXX	2,513,342	9.5	2,503,452	10.0	2,513,342	
1.02 Residential Mortgage-Backed Securities	4,467	13,609	10,134	4,109		XXX	32,319	0.1	37,276	0.1	32,319	
1.03 Commercial Mortgage-Backed Securities						XXX						
1.04 Other Loan-Backed and Structured Securities ...						XXX						
1.05 Totals	1,179,626	1,351,792	10,134	4,109		XXX	2,545,661	9.7	2,540,728	10.2	2,545,661	
2. All Other Governments												
2.01 Issuer Obligations						XXX						
2.02 Residential Mortgage-Backed Securities						XXX						
2.03 Commercial Mortgage-Backed Securities						XXX						
2.04 Other Loan-Backed and Structured Securities ...						XXX						
2.05 Totals						XXX						
3. U.S. States, Territories and Possessions, Guaranteed												
3.01 Issuer Obligations						XXX						
3.02 Residential Mortgage-Backed Securities						XXX						
3.03 Commercial Mortgage-Backed Securities						XXX						
3.04 Other Loan-Backed and Structured Securities ...						XXX						
3.05 Totals						XXX						
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.01 Issuer Obligations						XXX						
4.02 Residential Mortgage-Backed Securities						XXX						
4.03 Commercial Mortgage-Backed Securities						XXX						
4.04 Other Loan-Backed and Structured Securities ...						XXX						
4.05 Totals						XXX						
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed												
5.01 Issuer Obligations						XXX						
5.02 Residential Mortgage-Backed Securities	1,684,515	1,950,383	93,728	52,126		XXX	3,780,752	14.3	4,711,975	18.8	3,780,752	
5.03 Commercial Mortgage-Backed Securities						XXX						
5.04 Other Loan-Backed and Structured Securities ...						XXX						
5.05 Totals	1,684,515	1,950,383	93,728	52,126		XXX	3,780,752	14.3	4,711,975	18.8	3,780,752	
6. Industrial and Miscellaneous												
6.01 Issuer Obligations	3,689,199	15,346,225	996,248			XXX	20,031,672	76.0	17,754,967	71.0	14,772,388	5,259,283
6.02 Residential Mortgage-Backed Securities						XXX						
6.03 Commercial Mortgage-Backed Securities						XXX						
6.04 Other Loan-Backed and Structured Securities ...						XXX						
6.05 Totals	3,689,199	15,346,225	996,248			XXX	20,031,672	76.0	17,754,967	71.0	14,772,388	5,259,283
7. Hybrid Securities												
7.01 Issuer Obligations						XXX						
7.02 Residential Mortgage-Backed Securities						XXX						
7.03 Commercial Mortgage-Backed Securities						XXX						
7.04 Other Loan-Backed and Structured Securities ...						XXX						
7.05 Totals						XXX						
8. Parent, Subsidiaries and Affiliates												
8.01 Issuer Obligations						XXX						
8.02 Residential Mortgage-Backed Securities						XXX						
8.03 Commercial Mortgage-Backed Securities						XXX						
8.04 Other Loan-Backed and Structured Securities ...						XXX						
8.05 Affiliated Bank Loans - Issued						XXX						
8.06 Affiliated Bank Loans - Acquired						XXX						
8.07 Totals						XXX						

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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Symetra National Life Insurance Company

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.09	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
9. SVO Identified Funds												
9.01 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX							
10. Unaffiliated Bank Loans												
10.01 Unaffiliated Bank Loans - Issued						XXX						
10.02 Unaffiliated Bank Loans - Acquired						XXX						
10.03 Totals						XXX						
11. Unaffiliated Certificates of Deposit												
11.01 Totals						XXX						
12. Total Bonds Current Year												
12.01 Issuer Obligations	4,864,358	16,684,408	996,248			XXX	22,545,014	85.5	XXX	XXX	17,285,731	5,259,283
12.02 Residential Mortgage-Backed Securities	1,688,982	1,963,992	103,863	56,235		XXX	3,813,071	14.5	XXX	XXX	3,813,071	
12.03 Commercial Mortgage-Backed Securities						XXX			XXX	XXX		
12.04 Other Loan-Backed and Structured Securities						XXX			XXX	XXX		
12.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
12.06 Affiliated Bank Loans						XXX			XXX	XXX		
12.07 Unaffiliated Bank Loans						XXX			XXX	XXX		
12.08 Unaffiliated Certificates of Deposit						XXX			XXX	XXX		
12.09 Totals	6,553,340	18,648,400	1,100,110	56,235			26,358,085	100.0	XXX	XXX	21,098,802	5,259,283
12.10 Line 12.09 as a % of Col. 7	24.9	70.8	4.2	0.2			100.0	XXX	XXX	XXX	80.0	20.0
13. Total Bonds Prior Year												
13.01 Issuer Obligations	1,245,137	18,015,106	998,176			XXX	XXX	XXX	20,258,419	81.0	15,710,497	4,547,922
13.02 Residential Mortgage-Backed Securities	1,565,926	2,957,104	125,431	100,790		XXX	XXX	XXX	4,749,251	19.0	4,749,251	
13.03 Commercial Mortgage-Backed Securities						XXX			XXX	XXX		
13.04 Other Loan-Backed and Structured Securities						XXX			XXX	XXX		
13.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
13.06 Affiliated Bank Loans						XXX			XXX	XXX		
13.07 Unaffiliated Bank Loans						XXX			XXX	XXX		
13.08 Unaffiliated Certificates of Deposit						XXX			XXX	XXX		
13.09 Totals	2,811,064	20,972,210	1,123,606	100,790			XXX	XXX	25,007,670	100.0	20,459,748	4,547,922
13.10 Line 13.09 as a % of Col. 9	11.2	83.9	4.5	0.4			XXX	XXX	100.0	XXX	81.8	18.2
14. Total Publicly Traded Bonds												
14.01 Issuer Obligations	4,864,358	11,672,047	749,326			XXX	17,285,731	65.6	15,710,497	62.8	17,285,731	XXX
14.02 Residential Mortgage-Backed Securities	1,688,982	1,963,992	103,863	56,235		XXX	3,813,071	14.5	4,749,251	19.0	3,813,071	XXX
14.03 Commercial Mortgage-Backed Securities						XXX						XXX
14.04 Other Loan-Backed and Structured Securities						XXX						XXX
14.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX							XXX
14.06 Affiliated Bank Loans						XXX						XXX
14.07 Unaffiliated Bank Loans						XXX						XXX
14.08 Unaffiliated Certificates of Deposit						XXX						XXX
14.09 Totals	6,553,340	13,636,038	853,188	56,235			21,098,802	80.0	20,459,748	81.8	21,098,802	XXX
14.10 Line 14.09 as a % of Col. 7	31.1	64.6	4.0	0.3			100.0	XXX	XXX	XXX	100.0	XXX
14.11 Line 14.09 as a % of Line 12.09, Col. 7, Section 12	24.9	51.7	3.2	0.2			80.0	XXX	XXX	XXX	80.0	XXX
15. Total Privately Placed Bonds												
15.01 Issuer Obligations		5,012,361	246,922			XXX	5,259,283	20.0	4,547,922	18.2	XXX	5,259,283
15.02 Residential Mortgage-Backed Securities						XXX		0.0		0.0	XXX	
15.03 Commercial Mortgage-Backed Securities						XXX					XXX	
15.04 Other Loan-Backed and Structured Securities						XXX					XXX	
15.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX						XXX	
15.06 Affiliated Bank Loans						XXX					XXX	
15.07 Unaffiliated Bank Loans						XXX					XXX	
15.08 Unaffiliated Certificates of Deposit						XXX					XXX	
15.09 Totals		5,012,361	246,922				5,259,283	20.0	4,547,922	18.2	XXX	5,259,283
15.10 Line 15.09 as a % of Col. 7		95.3	4.7				100.0	XXX	XXX	XXX	XXX	100.0
15.11 Line 15.09 as a % of Line 12.09, Col. 7, Section 12		19.0	0.9				20.0	XXX	XXX	XXX	XXX	20.0

6015

Schedule DA - Verification - Short-Term Investments

N O N E

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

N O N E

Schedule DB - Part B - Verification - Futures Contracts

N O N E

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

N O N E

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

N O N E

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

N O N E

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Symetra National Life Insurance Company
SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS

(Cash Equivalents)

	1 Total	2 Bonds	3 Money Market Mutual funds	4 Other (a)
1. Book/adjusted carrying value, December 31 of prior year	375		375	
2. Cost of cash equivalents acquired	37,317		37,317	
3. Accrual of discount				
4. Unrealized valuation increase/(decrease)				
5. Total gain (loss) on disposals				
6. Deduct consideration received on disposals	26,320		26,320	
7. Deduct amortization of premium				
8. Total foreign exchange change in book/adjusted carrying value				
9. Deduct current year's other-than-temporary impairment recognized				
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5- 7+8-9)	11,372		11,372	
11. Deduct total nonadmitted amounts				
12. Statement value at end of current period (Line 10 minus Line 11)	11,372		11,372	

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

Schedule A - Part 1 - Real Estate Owned

NONE

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

NONE

Schedule A - Part 3 - Real Estate Disposed

NONE

Schedule B - Part 1 - Mortgage Loans Owned

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Symetra National Life Insurance Company

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates		
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22	
CUSIP Identification	Description	C o d e	F o r e i g n	B o n d C h a r	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date	
912828-4R-8	UNITED STATES TREASURY	..SD.			1.A	1,177,391	99.4180	1,168,161	1,175,000	1,175,159		(379)			2.875	2.842	MN	2,970	33,775	06/26/2018	05/31/2025	
912828-P4-6	UNITED STATES TREASURY	..SD.			1.A	1,274,877	97.1523	1,311,557	1,350,000	1,338,183		10,269			1.625	2.421	FA	8,286	21,938	12/27/2017	02/15/2026	
0019999999	Subtotal - Bonds - U.S. Governments - Issuer Obligations					2,452,268		2,479,718	2,525,000	2,513,342		9,890			XXX	XXX	XXX	11,256	55,713		XXX	XXX
3620AA-TX-6	GN 724266 - RMBS			4	1.A	21,111	102.1089	20,575	20,150	21,359		(105)			5.500	4.098	MON	92	1,108	09/23/2009	09/15/2039	
3620AC-6M-1	GN 726376 - RMBS			4	1.A	7,303	99.4083	6,944	6,985	7,352		(34)			5.000	3.826	MON	29	349	11/20/2009	10/15/2039	
36295N-NM-5	GN 675496 - RMBS			4	1.A	3,595	105.6273	3,685	3,488	3,608		(14)			6.500	5.675	MON	19	227	08/08/2008	06/15/2038	
0029999999	Subtotal - Bonds - U.S. Governments - Residential Mortgage-Backed Securities					32,009	XXX	31,204	30,624	32,319		(152)			XXX	XXX	XXX	140	1,684		XXX	XXX
0109999999	Total - U.S. Government Bonds					2,484,277	XXX	2,510,922	2,555,624	2,545,661		9,738			XXX	XXX	XXX	11,396	57,397		XXX	XXX
0309999999	Total - All Other Government Bonds						XXX								XXX	XXX	XXX				XXX	XXX
0509999999	Total - U.S. States, Territories and Possessions Bonds						XXX								XXX	XXX	XXX				XXX	XXX
0709999999	Total - U.S. Political Subdivisions Bonds						XXX								XXX	XXX	XXX				XXX	XXX
31297A-5B-6	FH A23542 - RMBS			4	1.A	4,150	98.5740	3,755	3,810	3,646		42			4.500	6.098	MON	14	171	06/10/2004	06/01/2034	
3136AM-TZ-2	FNR 2015-9 VB - CMO/RMBS			4	1.A	2,397,431	98.5349	2,328,559	2,363,183	2,362,783		(1,324)			3.500	3.324	MON	6,893	82,711	06/23/2015	03/25/2035	
3137AP-VV-9	FHR 4054 HI - CMO/RMBS			4	1.A	285,186	98.4420	277,298	281,687	281,667		(135)			3.000	2.874	MON	704	8,451	05/03/2012	05/15/2027	
3137BA-G7-1	FHR 4323 WB - CMO/RMBS			4	1.A	735,126	97.6546	712,319	729,427	729,587		(258)			3.500	3.427	MON	2	25,530	06/03/2014	04/15/2029	
31397S-ZZ-6	FNR 2011-45 TY - CMO/RMBS			4	1.A	62,864	98.9026	68,728	69,490	68,949		237			3.000	4.189	MON	174	2,085	06/21/2011	05/25/2026	
31401W-TE-9	FN 720649 - RMBS			4	1.A	51,214	96.0332	46,017	47,918	45,980		468			4.000	5.407	MON	160	1,917	06/10/2004	05/01/2033	
31417E-JUN-9	FN AB7788 - RMBS			4	1.A	288,108	85.4730	246,852	288,807	288,140		38			2.500	2.525	MON	602	7,220	01/29/2013	02/01/2043	
0829999999	Subtotal - Bonds - U.S. Special Revenues - Residential Mortgage-Backed Securities					3,824,079	XXX	3,683,529	3,784,323	3,780,752		(936)			XXX	XXX	XXX	10,674	128,085		XXX	XXX
0909999999	Total - U.S. Special Revenues Bonds					3,824,079	XXX	3,683,529	3,784,323	3,780,752		(936)			XXX	XXX	XXX	10,674	128,085		XXX	XXX
02665W-EQ-0	AMERICAN HONDA FINANCE CORP			1	1.G FE	1,255,200	100.7850	1,259,813	1,250,000	1,252,169		(2,706)			5.800	5.561	AO	17,722	72,299	11/10/2023	10/03/2025	
031162-DP-2	AMGEN INC			1,2	2.A FE	985,728	100.7300	1,009,315	1,002,000	989,717		3,516			5.150	5.578	MS	17,058	51,603	11/13/2023	03/02/2028	
053484-AC-5	AVALONBAY COMMUNITIES INC			1,2	1.G FE	235,789	89.4020	240,491	269,000	241,427		5,637			1.900	4.804	JD	426	5,111	02/07/2024	12/01/2028	
05523R-AH-0	BAE SYSTEMS PLC			1	2.A FE	248,613	100.3830	250,958	250,000	248,939		327			5.000	5.204	MS	3,299	6,250	04/09/2024	03/26/2027	
06051G-LS-6	BANK OF AMERICA CORP			1,2,5	1.E FE	788,941	102.5010	809,758	790,000	789,222		230			5.819	5.846	MS	13,536	45,970	11/15/2023	09/15/2029	
09031W-AC-7	BIMBO BAKERIES USA INC			1,2	2.A FE	996,870	102.2980	1,009,681	987,000	995,144		(1,553)			6.050	5.815	JJ	27,535	41,965	11/13/2023	01/15/2029	
20030N-ED-9	COMCAST CORP			1,2	1.G FE	682,480	99.0040	702,928	710,000	687,944		4,792			4.550	5.417	JJ	14,896	38,228	11/13/2023	01/15/2029	
21036P-BF-4	CONSTELLATION BRANDS INC			1,2	2.C FE	248,661	89.3630	252,897	283,000	251,480		2,819			2.875	5.301	MN	1,356	4,068	06/11/2024	05/01/2030	
22822V-AN-1	CROWN CASTLE INC			1,2	2.B FE	245,714	91.0210	254,859	280,000	249,534		3,820			3.100	5.690	MN	1,109	8,680	04/11/2024	11/15/2029	
24703D-BP-5	DELL INTERNATIONAL LLC			1,2	2.B FE	248,936	96.7950	246,827	255,000	249,119		183			4.350	4.868	FA	2,557		10/23/2024	02/01/2030	
24703T-AE-6	DELL INTERNATIONAL LLC			1,2	2.B FE	395,297	100.2500	387,968	387,000	390,506		(2,091)			4.900	4.304	AO	4,741	18,963	08/17/2022	10/01/2026	
26884T-AV-4	ERAC USA FINANCE LLC			1,2	1.G FE	998,102	89.2730	1,029,461	1,037,000	1,007,117		7,983			4.600	5.560	MN	7,950	47,702	11/10/2023	05/01/2028	
278865-BL-3	ECOLAB INC			1,2	1.G FE	403,794	94.2380	424,071	450,000	419,151		13,692			1.650	5.163	FA	3,094	7,425	11/14/2023	02/01/2027	
29364W-AZ-1	ENTERGY LOUISIANA LLC			1,2	1.F FE	393,019	96.1370	396,084	412,000	401,450		3,682			3.120	4.146	MS	4,285	12,854	08/22/2022	09/01/2027	
44891A-CP-0	HYUNDAI CAPITAL AMERICA			1,2	1.G FE	247,104	104.0620	246,922	236,000	246,922		(182)			6.200	5.229	MS	4,064		11/21/2024	09/21/2030	
44891A-DC-8	HYUNDAI CAPITAL AMERICA			1,2	1.G FE	299,478	100.2790	300,837	300,000	299,526		48			5.300	5.340	JD	309	7,950	06/18/2024	06/24/2029	
45866F-AJ-3	INTERCONTINENTAL EXCHANGE INC			1,2	1.G FE	561,306	96.2790	577,674	600,000	569,503		7,289			3.750	5.274	MS	6,250	22,500	11/14/2023	09/21/2028	
50222C-AA-8	LSEG US FIN CORP			1,2	1.G FE	248,543	100.0690	250,173	250,000	248,889		346			4.875	5.088	MS	3,148	6,094	04/03/2024	03/28/2027	
571676-AT-2	MARS INC			1,2	1.E FE	996,488	98.9920	1,016,648	1,027,000	1,003,668		6,356			4.550	5.310	AO	9,216	46,729	11/10/2023	04/20/2028	
63743H-FC-1	NATIONAL RURAL UTILITIES COOPERATIVE FIN			1	1.F FE	1,191,975	99.7090	1,246,363	1,250,000	1,245,163		47,204			1.875	5.836	FA	9,375	23,438	11/10/2023	02/07/2025	
67077H-AT-5	NUTRIEN LTD			1,2	2.B FE	991,857	97.0780	978,801	1,009,000	992,097		240			4.200	4.638	AO	10,595		12/06/2024	04/01/2029	
68233J-BH-6	ONCOR ELECTRIC DELIVERY COMPANY LLC			1,2	1.F FE	245,541	96.1310	251,863	262,000	247,832		2,291			3.700	5.263	MN	1,239	9,694	04/17/2024	11/15/2028	

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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Symetra National Life Insurance Company

SCHEDULE D - PART 1

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

1 CUSIP Identification	2 Description	Codes			6 NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	7 Actual Cost	Fair Value		10 Par Value	11 Book/ Adjusted Carrying Value	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3 C o d e	4 F o r e i g n	5 B o n d C h a r			8 Rate Used to Obtain Fair Value	9 Fair Value			12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's (Amor- tization)/ Accretion	14 Current Year's Other- Than- Temporary Impairment Recognized	15 Total Foreign Exchange Change in Book/ Adjusted Carrying Value	16 Rate of	17 Effective Rate of	18 When Paid	19 Admitted Amount Due and Accrued	20 Amount Received During Year	21 Acquired	22 Stated Contractual Maturity Date
68233J-CQ-5	ONCOR ELECTRIC DELIVERY COMPANY LLC		1,2		1.F FE	613,383	98,7090	634,699	643,000	620,238		6,060			4,300	5,465	MN	3,533	27,649	11/09/2023	05/15/2028
68389X-CH-6	ORACLE CORP		1,2		2.B FE	998,522	104,8430	1,027,461	980,000	995,410		(2,765)			6,150	5,764	MN	8,706	60,270	11/13/2023	11/09/2029
74460D-AH-2	PUBLIC STORAGE OPERATING CO		1,2		1.F FE	999,627	89,9920	1,061,006	1,179,000	1,036,285		32,470			1,950	5,478	MN	3,321	22,991	11/10/2023	11/09/2028
756109-CC-6	REALTY INCOME CORP		1,2		1.G FE	248,157	92,9570	241,688	260,000	248,727		570			3,400	4,368	JJ	4,076		09/19/2024	01/15/2030
75625Q-AE-9	RECKITT BENCKISER TREASURY SERVICES PLC		1,2		1.G FE	248,911	95,7180	251,738	263,000	250,958		2,047			3,000	4,983	JD	110	3,945	07/18/2024	06/26/2027
785592-AS-5	SABINE PASS LIQUEFACTION LLC		1,2		2.A FE	981,150	100,2430	1,002,430	1,000,000	987,215		5,379			5,000	5,626	MS	14,722	50,000	11/14/2023	03/15/2027
82620K-AU-7	SIEMENS FINANCIERINGSMATSCHAPPIJ NV		1,2		1.D FE	938,380	97,5570	975,570	1,000,000	958,122		17,520			3,400	5,443	MS	9,917	34,000	11/13/2023	03/16/2027
835495-AR-3	SONOCO PRODUCTS CO		1,2		2.C FE	249,623	97,4420	243,605	250,000	249,639		16			4,600	4,635	MS	3,258		09/19/2024	09/01/2029
87264A-BB-0	T-MOBILE USA INC		1,2		2.B FE	1,160,688	99,5580	1,194,696	1,200,000	1,191,867		27,698			3,500	5,943	AO	8,867	42,000	11/13/2023	04/15/2025
89236T-JV-8	TOYOTA MOTOR CREDIT CORP		1,2		1.E FE	449,680	94,8270	474,135	500,000	466,694		15,120			1,900	5,405	JJ	4,433	9,500	11/13/2023	01/13/2027
1019999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations					19,797,557	XXX	20,250,083	20,571,000	20,031,672		208,038			XXX	XXX	XXX	224,702	727,876	XXX	XXX
1109999999	Total - Industrial and Miscellaneous (Unaffiliated) Bonds					19,797,557	XXX	20,250,083	20,571,000	20,031,672		208,038			XXX	XXX	XXX	224,702	727,876	XXX	XXX
1309999999	Total - Hybrid Securities						XXX								XXX	XXX	XXX			XXX	XXX
1509999999	Total - Parent, Subsidiaries and Affiliates Bonds						XXX								XXX	XXX	XXX			XXX	XXX
1909999999	Subtotal - Bonds - Unaffiliated Bank Loans						XXX								XXX	XXX	XXX			XXX	XXX
2419999999	Total - Issuer Obligations					22,249,825	XXX	22,729,801	23,096,000	22,545,014		217,928			XXX	XXX	XXX	235,958	783,589	XXX	XXX
2429999999	Total - Residential Mortgage-Backed Securities					3,856,088	XXX	3,714,733	3,814,947	3,813,071		(1,088)			XXX	XXX	XXX	10,814	129,769	XXX	XXX
2439999999	Total - Commercial Mortgage-Backed Securities						XXX								XXX	XXX	XXX			XXX	XXX
2449999999	Total - Other Loan-Backed and Structured Securities						XXX								XXX	XXX	XXX			XXX	XXX
2459999999	Total - SVO Identified Funds						XXX								XXX	XXX	XXX			XXX	XXX
2469999999	Total - Affiliated Bank Loans						XXX								XXX	XXX	XXX			XXX	XXX
2479999999	Total - Unaffiliated Bank Loans						XXX								XXX	XXX	XXX			XXX	XXX
2489999999	Total - Unaffiliated Certificates of Deposit						XXX								XXX	XXX	XXX			XXX	XXX
2509999999	Total Bonds					26,105,913	XXX	26,444,534	26,910,947	26,358,085		216,840			XXX	XXX	XXX	246,772	913,359	XXX	XXX

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:
 Number
 1A 1A ..\$ 6,326,413 1B ..\$ 1C ..\$ 1D ..\$ 958,122 1E ..\$ 2,259,584 1F ..\$ 3,550,968 1G ..\$ 5,472,332
 1B 2A ..\$ 3,221,015 2B ..\$ 4,068,533 2C ..\$ 501,119
 1C 3A ..\$ 3B ..\$ 3C ..\$
 1D 4A ..\$ 4B ..\$ 4C ..\$
 1E 5A ..\$ 5B ..\$ 5C ..\$
 1F 6 ..\$

E10.1

Schedule D - Part 2 - Section 1 - Preferred Stocks Owned

N O N E

Schedule D - Part 2 - Section 2 - Common Stocks Owned

N O N E

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Symetra National Life Insurance Company

SCHEDULE D - PART 3

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

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends	
053484-AC-5	AVALONBAY COMMUNITIES INC		02/07/2024	TRUIST		235,789	269,000	965	
05523R-AH-0	BAE SYSTEMS PLC	C	04/09/2024	JP MORGAN CHASE BANK/HSBCSI		248,613	250,000	521	
21036P-BF-4	CONSTELLATION BRANDS INC		06/11/2024	GOLDMAN		248,661	283,000	927	
22822V-AN-1	CROWN CASTLE INC		04/11/2024	NATIONAL FINANCIAL SERVICES CO		245,714	280,000	3,617	
24703D-BP-5	DELL INTERNATIONAL LLC		10/23/2024	HSBC SECURITIES INC.		248,936	255,000	493	
44891A-CP-0	HYUNDAI CAPITAL AMERICA		11/21/2024	WELLS FARGO		247,104	236,000	2,479	
44891A-DC-8	HYUNDAI CAPITAL AMERICA		06/18/2024	HSBC SECURITIES INC.		299,478	300,000		
50222C-AA-8	LSEG US FIN CORP		04/03/2024	MORGAN STANLEY CO		248,543	250,000	237	
67077M-AT-5	NUTRIEN LTD		12/06/2024	JP MORGAN CHASE BANK/HSBCSI		991,857	1,009,000	8,005	
68233J-BH-6	ONCOR ELECTRIC DELIVERY COMPANY LLC		04/17/2024	DEUTSCHE BANK SECURITIES, INC.		245,541	262,000	4,147	
756109-CC-6	REALTY INCOME CORP		09/19/2024	WELLS FARGO		248,157	260,000	1,596	
75625Q-AE-9	RECKITT BENCKISER TREASURY SERVICES PLC	C	07/18/2024	Barclays Capital		248,911	263,000	504	
835495-AR-3	SONOCO PRODUCTS CO		09/19/2024	CITADEL		249,622	250,000	32	
1109999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						4,006,925	4,167,000	23,523
2509999997	Total - Bonds - Part 3						4,006,925	4,167,000	23,523
2509999998	Total - Bonds - Part 5								
2509999999	Total - Bonds						4,006,925	4,167,000	23,523
4509999997	Total - Preferred Stocks - Part 3							XXX	
4509999998	Total - Preferred Stocks - Part 5							XXX	
4509999999	Total - Preferred Stocks							XXX	
5989999997	Total - Common Stocks - Part 3							XXX	
5989999998	Total - Common Stocks - Part 5							XXX	
5989999999	Total - Common Stocks							XXX	
5999999999	Total - Preferred and Common Stocks							XXX	
6009999999	Totals						4,006,925	XXX	23,523

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Symetra National Life Insurance Company

SCHEDULE D - PART 4

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date
3620AA-TX-6	GN 724266 - RMBS		12/01/2024	Paydown		3,467	3,467	3,632	3,693		(226)		(226)		3,467				43	09/15/2039
3620AC-6M-1	GN 726376 - RMBS		12/01/2024	Paydown		895	895	935	946		(51)		(51)		895				21	10/15/2039
36295N-NM-5	GN 675496 - RMBS		12/01/2024	Paydown		159	159	164	165		(6)		(6)		159				6	06/15/2038
0109999999. Subtotal - Bonds - U.S. Governments						4,521	4,521	4,732	4,805		(283)		(283)		4,521				70	XXX
31297A-5B-6	FH A23542 - RMBS		12/01/2024	Paydown		1,039	1,039	1,132	983		56		56		1,039				23	06/01/2034
3136AM-TZ-2	FNR 2015-9 VB - CMO/RMBS		12/01/2024	Paydown		316,817	316,817	321,408	316,940		(124)		(124)		316,817				9,744	03/25/2035
3137AP-VV-9	FHR 4054 HW - CMO/RMBS		12/01/2024	Paydown		251,150	251,149	254,269	251,251		(102)		(102)		251,149				3,818	05/15/2027
3137BA-G7-1	FHR 4323 WB - CMO/RMBS		12/01/2024	Paydown		230,573	230,573	232,374	230,705		(132)		(132)		230,573				5,111	04/15/2029
31397S-2Z-6	FNR 2011-45 TY - CMO/RMBS		12/01/2024	Paydown		102,227	102,227	92,479	101,082		1,145		1,145		102,227				1,590	05/25/2026
31401W-TE-9	FN 720649 - RMBS		12/01/2024	Paydown		4,725	4,725	5,050	4,488		237		237		4,725				103	05/01/2033
31417E-LN-9	FN AB7788 - RMBS		12/01/2024	Paydown		24,899	24,899	24,838	24,838		60		60		24,899				349	02/01/2043
0909999999. Subtotal - Bonds - U.S. Special Revenues						931,429	931,428	931,551	930,287		1,141		1,141		931,428				20,737	XXX
097023-AM-7	BOEING CO		03/28/2024	Market Acq		402,363	395,000	459,950	402,307		(1,226)		(1,226)		401,081		1,282	1,282	8,512	06/15/2025
46647P-DM-5	JPMORGAN CHASE & CO		12/11/2024	Call @ 100.00		1,250,000	1,250,000	1,244,438	1,245,137		4,863		4,863		1,250,000				69,325	12/15/2025
49436B-AS-2	KIMBERLY-CLARK CORP		03/28/2024	Market Acq		294,885	280,000	321,384	290,814		(623)		(623)		290,192		4,693	4,693	13,437	01/01/2028
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						1,947,248	1,925,000	2,025,771	1,938,259		3,014		3,014		1,941,273		5,975	5,975	91,274	XXX
2509999997. Total - Bonds - Part 4						2,883,198	2,860,950	2,962,054	2,873,351		3,872		3,872		2,877,223		5,975	5,975	112,081	XXX
2509999998. Total - Bonds - Part 5																				XXX
2509999999. Total - Bonds						2,883,198	2,860,950	2,962,054	2,873,351		3,872		3,872		2,877,223		5,975	5,975	112,081	XXX
4509999997. Total - Preferred Stocks - Part 4							XXX													XXX
4509999998. Total - Preferred Stocks - Part 5							XXX													XXX
4509999999. Total - Preferred Stocks							XXX													XXX
5989999997. Total - Common Stocks - Part 4							XXX													XXX
5989999998. Total - Common Stocks - Part 5							XXX													XXX
5989999999. Total - Common Stocks							XXX													XXX
5999999999. Total - Preferred and Common Stocks							XXX													XXX
6009999999 - Totals						2,883,198	XXX	2,962,054	2,873,351		3,872		3,872		2,877,223		5,975	5,975	112,081	XXX

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

NONE

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

NONE

Schedule D - Part 6 - Section 2

NONE

Schedule DA - Part 1 - Short-Term Investments Owned

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

Schedule DB - Part E - Derivatives Hedging Variable Annuity Guarantees as of December 31 of
Current Year

NONE

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

NONE

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

NONE

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Symetra National Life Insurance Company

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned December 31 of Current Year

1 CUSIP	2 Description	3 Code	4 Date Acquired	5 Rate of Interest	6 Maturity Date	7 Book/Adjusted Carrying Value	8 Amount of Interest Due and Accrued	9 Amount Received During Year
0109999999	Total - U.S. Government Bonds							
0309999999	Total - All Other Government Bonds							
0509999999	Total - U.S. States, Territories and Possessions Bonds							
0709999999	Total - U.S. Political Subdivisions Bonds							
0909999999	Total - U.S. Special Revenues Bonds							
1109999999	Total - Industrial and Miscellaneous (Unaffiliated) Bonds							
1309999999	Total - Hybrid Securities							
1509999999	Total - Parent, Subsidiaries and Affiliates Bonds							
1909999999	Subtotal - Unaffiliated Bank Loans							
2419999999	Total - Issuer Obligations							
2429999999	Total - Residential Mortgage-Backed Securities							
2439999999	Total - Commercial Mortgage-Backed Securities							
2449999999	Total - Other Loan-Backed and Structured Securities							
2459999999	Total - SVO Identified Funds							
2469999999	Total - Affiliated Bank Loans							
2479999999	Total - Unaffiliated Bank Loans							
2509999999	Total Bonds							
31846V-20-3	FIRST AMER:GVT OBLG Y		12/19/2024	4.030		11,372	41	139
8309999999	Subtotal - All Other Money Market Mutual Funds					11,372	41	139
8609999999	Total Cash Equivalents					11,372	41	139

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1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:
 Number
 1A 1A ..\$ 1B ..\$ 1C ..\$ 1D ..\$ 1E ..\$ 1F ..\$ 1G ..\$
 1B 2A ..\$ 2B ..\$ 2C ..\$
 1C 3A ..\$ 3B ..\$ 3C ..\$
 1D 4A ..\$ 4B ..\$ 4C ..\$
 1E 5A ..\$ 5B ..\$ 5C ..\$
 1F 6 ..\$

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Symetra National Life Insurance Company

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

States, Etc.	1 Type of Deposit	2 Purpose of Deposit	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
			3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 Fair Value
1. Alabama	AL					
2. Alaska	AK					
3. Arizona	AZ					
4. Arkansas	AR	B LIFE INSURANCE			110,015	109,360
5. California	CA					
6. Colorado	CO					
7. Connecticut	CT					
8. Delaware	DE					
9. District of Columbia	DC					
10. Florida	FL					
11. Georgia	GA	B LIFE INSURANCE			35,005	34,796
12. Hawaii	HI					
13. Idaho	ID					
14. Illinois	IL					
15. Indiana	IN					
16. Iowa	IA					
17. Kansas	KS					
18. Kentucky	KY					
19. Louisiana	LA					
20. Maine	ME					
21. Maryland	MD					
22. Massachusetts	MA					
23. Michigan	MI					
24. Minnesota	MN					
25. Mississippi	MS					
26. Missouri	MO					
27. Montana	MT					
28. Nebraska	NE					
29. Nevada	NV					
30. New Hampshire	NH					
31. New Jersey	NJ					
32. New Mexico	NM	B LIFE INSURANCE			250,034	248,545
33. New York	NY					
34. North Carolina	NC	B LIFE INSURANCE			400,054	397,672
35. North Dakota	ND					
36. Ohio	OH					
37. Oklahoma	OK	B LIFE INSURANCE			150,020	149,127
38. Oregon	OR					
39. Pennsylvania	PA					
40. Rhode Island	RI					
41. South Carolina	SC					
42. South Dakota	SD					
43. Tennessee	TN					
44. Texas	TX					
45. Utah	UT					
46. Vermont	VT					
47. Virginia	VA	B LIFE INSURANCE			55,007	54,680
48. Washington	WA	B LIFE INSURANCE			1,513,207	1,485,538
49. West Virginia	WV					
50. Wisconsin	WI					
51. Wyoming	WY					
52. American Samoa	AS					
53. Guam	GU					
54. Puerto Rico	PR					
55. U.S. Virgin Islands	VI					
56. Northern Mariana Islands	MP					
57. Canada	CAN					
58. Aggregate Alien and Other	OT	XXX	XXX			
59. Subtotal	XXX	XXX			2,513,342	2,479,718
DETAILS OF WRITE-INS						
5801.						
5802.						
5803.						
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX	XXX				
5899. Totals (Lines 5801 through 5803 plus 5898)(Line 58 above)	XXX	XXX				