

2007 BEST'S KEY RATING GUIDE

SYMETRA LIFE INSURANCE COMPANY

P.O. Box 34690
Seattle, Washington 98124-1690
Tel: 425-256-8000

AMB Number: 07017
Began Business: 04/05/1957
Agency Off: Linda C. Mahaffey

Best's Rating: A g

FSC: XIII

• NET PREMIUMS AND DEPOSITS (\$000 omitted)

Year	Individual Life	Individual & Group Annuities	Group Life & A&H	Credit Life & A&H	Individual A&H	Total
2004	113,027	405,299	500,118	...	1,583	1,020,027
2005	108,882	455,139	437,696	...	1,495	1,003,213
2006	106,961	654,000	384,326	...	1,361	1,146,648

• NET OPERATING GAIN (\$000 omitted)

Year	Individual Life	Individual & Group Annuities	Group Life & A&H	Credit Life & A&H	Individual A&H	Total
2004	36,927	67,833	58,413	...	86	163,258
2005	21,297	106,102	23,834	...	-161	151,072
2006	41,048	82,229	42,719	...	419	166,415

• COMPARATIVE FINANCIALS (\$000 omitted)

Year	Assets	Capital & Surplus	Net Invest Income	Benefits Paid	Realized Cap Gains	Policyholder Dividends	Contract Lns (% of assets)
2004	19,371,342	1,138,437	1,029,932	1,723,293	66,882	6	0.4
2005	18,824,483	1,260,136	954,204	2,316,013	11,137	8	0.4
2006	18,364,578	1,266,222	898,119	2,220,998	-21,395	6	0.4

• ORDINARY LIFE STATISTICS

Year	Avg. Ord. Policy Issued (\$)	Avg. Ord. Policy In Force (\$)	Avg. Prem (\$/M)	1st Yr Prem/ Total Prem	Ord. Lapse Ratio
2004	233,789	175,231	3.25	12.6	5.3
2005	248,533	181,964	2.88	9.9	5.3
2006	261,684	188,092	2.85	9.1	5.0

• NEW LIFE BUSINESS ISSUED (\$000 omitted)

Year	Whole Life	Term	Credit	Group	Industrial	Total
2004	378,223	5,247,200	...	1,509,584	...	7,135,007
2005	282,619	4,087,090	...	77,656	...	4,447,365
2006	248,747	3,126,459	...	220,338	...	3,595,544

• LIFE INSURANCE IN FORCE (\$000 omitted)

Year	Whole Life	Term	Credit	Group	Industrial	Total
2004	21,344,292	29,294,274	...	19,150,052	...	69,788,618
2005	20,912,775	31,013,512	...	5,161,231	...	57,087,518
2006	20,117,909	32,269,917	...	3,412,499	...	55,800,325

BEST'S RATINGS AND FINANCIAL PERFORMANCE RATINGS (FPR)

A.M. Best assigns to insurance related organizations one of two types of rating opinions, a Best's Rating (A++ to F) or a Financial Performance Rating (9 to 1). The Best's Rating represents an opinion based on a comprehensive quantitative and qualitative evaluation of a company's balance sheet strength and operating performance. The FPR represents an opinion based primarily on a quantitative evaluation of a company's financial strength and operating performance for companies that do not meet the minimum size and/or operating experience requirements for a Best's Rating.

Secure Best's Ratings

A++ and A+ Superior
A and A- Excellent
B++ and B+ Very Good

Vulnerable Best's Ratings

B and B- Fair
C++ and C+ Marginal
C and C- Weak
D Poor

FINANCIAL SIZE CATEGORIES (FSC)

Assigned to all insurance companies and reflects their size based on their capital, surplus and conditional reserve funds in millions of U.S. dollars, using the scale below. For additional information, refer to the Preface.

FSC I less than 1	FSC V 10 to 25	FSC IX 250 to 500	FSC XIII 1,250 to 1,500
FSC II 1 to 2	FSC VI 25 to 50	FSC X 500 to 750	FSC XIV 1,500 to 2,000
FSC III 2 to 5	FSC VII 50 to 100	FSC XI 750 to 1,000	FSC XV greater than 2,000
FSC IV 5 to 10	FSC VIII 100 to 250	FSC XII 1,000 to 1,250	