

AGENT ADVISORY

Advisory #: 2008-82

Date: June 25, 2008

Effective Date: July 1, 2008

To: All Agents Licensed and Appointed to sell Symetra Life Insurance Company
Fixed Annuities

Re: Suitability in Fixed Annuity Sales

Due to the increased scrutiny by state and federal agencies regarding suitability, we have determined that a revision of our current suitability form was needed. A copy of this updated form (**LP-1514 - 05/2008**) can be found under 'Forms' on our [Advisories and Regulatory training web page](#).

This form replaces any Symetra suitability form currently being provided including form RSNB0007, used in some states for Retirement Services fixed annuities.

These revisions include information you and your clients should discuss prior to taking the application and will assist you and your clients in determining if the product they are purchasing is suitable for their needs. They should also help protect you from post sale complaints, concerns and misunderstandings while ensuring that we, Symetra, are complying with the all laws and regulations regarding suitability.

This form will be required with all applications for a Symetra fixed annuity starting July 1, 2008, except for the following exemptions:

Exemptions

- Contracts used to fund:
 - Employee pension or welfare benefit plan covered by ERISA
 - Plans described by Sections 401(a), 401(k), 403(b), 408(k) or 408(p) of the IRS code of 1986, if established or maintained by an employer
 - Government or church plans defined in Section 414 of the IRS Code of 1986; or a deferred compensation plan of a state or local government or tax-exempt organization under Section 457 of the IRS Code of 1986
 - Structured Settlements

If you have questions, please contact our Sales Center at 1-800-706-0700.

Sincerely,

Michael Murphy
Assistant Vice President
Compliance Dept.
Symetra Life Insurance Company