

AGENT ADVISORY

Advisory #: 2008-90
Date: July 18, 2008
Effective: July 30, 2008

TO: Symetra Life-Appointed Agencies and Broker-Dealers in Missouri

RE: Missouri Rule 20 CSR 700-1.146 – Recommendations of Annuities or Variable Life Insurance to Customers (Suitability)

This regulation amends the standards of professional conduct for insurance producers selling variable annuities and variable life insurance. It also includes new sections on standards of producer conduct for fixed and indexed annuities. A copy of the regulation may be found under "Forms" on our [Advisories and Regulatory training Web page](#). We encourage you to read it carefully.

As part of our procedure to comply with suitability laws and regulations, we require the disclosure, LP-1514, be completed and signed with each application submitted for a Symetra fixed or indexed annuity subject to this ruling. A copy of this form may be found under "Forms" on the [Advisories and Regulatory training Web page](#).

If you have questions, please contact our Sales Center at 1-800-706-0700 or invest@symetra.com.

Sincerely,

Michael Murphy
Assistant Vice President
Compliance Department
Symetra Life Insurance Company