

AGENT ADVISORY

Advisory #: 2008-96

Publication Date: November 28, 2008

Effective Date: December 1, 2008

TO: All Symetra Life Appointed Agencies

RE: Symetra Universal Life – New Fully Guaranteed Permanent Plan and 2001 CSO impacts to currently marketed plans

We are enclosing your updated commission schedule, LSA-5900, for our new universal life product Symetra Universal Life (SUL). Watch for a launch announcement in the coming weeks highlighting this new fully guaranteed UL plan.

SUL will be available for sale in all states except Arizona, Massachusetts, Montana, New Hampshire, Pennsylvania, Texas and New Jersey. As we receive additional state approvals we will notify the agents in the states affected, or you can call your Symetra Sales Center representative at the number shown below.

Also, effective Jan. 1, 2009, states require that all new policies be based on the 2001 CSO actuarial table. Therefore, starting Jan. 1, 2009, the following products will no longer be available for new sales: Accelerated Universal Life, Target Excellence, Symetra Whole Life and Symetra Annual Renewable Term (ART). **Any new applications for Accelerated Universal Life, Target Excellence, Symetra Whole Life and ART must be signed and dated on or before Dec. 31, 2008, and must be received in Symetra's Home Office no later than Jan. 16, 2009.** For previously issued policies, we will continue to provide the same quality customer support you and your clients have come to expect. The contractual provisions in these policies are not affected by the change and remain in effect, including contractually permitted face amount increases.

In addition to our new Symetra Universal Life, we continue to offer Successor Single Premium Life, Symetra WorkLife UL (for worksite market), Symetra Complete Variable Life (securities license required), and our new, competitive, Symetra Level Term. Please contact your Symetra sales representative for information about our products and state availability.

For any questions, please contact your Symetra Sales Center Representative at 1-800-706-0700.

Sincerely,

Mike Madden, VP
Individual Life
Symetra Life Insurance Company