

Facts about Symetra¹

CEO Margaret Meister	Headquarters Bellevue, Washington
CFO Tommie Brooks	Assets \$63.7 billion as of Dec. 31, 2023 ^{2,3}
Employees Over 2,500 employees working remotely and in select locations across the country.	Distribution Financial professionals Insurance professionals Registered representatives Brokers

Parent company

Sumitomo Life, a mutual insurance company with over 100 years of history and one of the largest life insurance companies in Japan.

Together, Sumitomo Life and Symetra have total assets of \$319 billion.⁴

High-quality investment portfolio

Our balance sheet reflects our rigorous risk management and strict asset-liability matching standards.

- 96.9% of fixed-maturities portfolio is investment grade.
- Commercial mortgage loan portfolio:
 - Provides attractive yields relative to Treasury securities.
 - 94.9% of portfolio is considered lower or medium risk based on loan-to-value and debt-service coverage ratios.
 - Excellent credit performance.

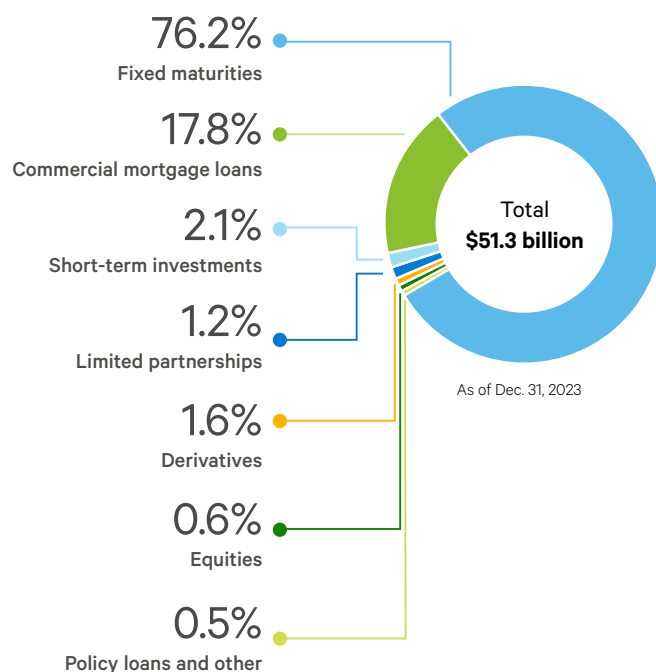
First Symetra National Life Insurance Company of New York

- Established in 1990 in New York City to help serve the needs of New York residents.
- Developing partnerships with New York's independent financial professionals, insurance producers, brokers and financial institutions.

First Symetra's sound financial strength ratings⁵

Financial strength ratings are impartial, third-party opinions that assess the ability of the company to meet its obligations to policyholders.

A.M. Best	A	"Excellent"	3rd highest of 16
Standard & Poor's	A	"Strong"	6th highest of 21



Not a bank or credit union deposit, obligation or guarantee | May lose value

Not FDIC or NCUA/NCUSIF insured | Not insured by any federal government agency

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Our guiding principles



Our success as a business is guided by the principles of Value, Transparency and Sustainability, or **VTS**.

Value

We provide products and solutions people need at a competitive price—backed by dedication to excellent customer service.

Transparency

We communicate clearly and openly so people can understand what they are buying.

Sustainability

Our products stand the test of time. We're financially disciplined, so we'll be here when customers need us.

Community commitment

Symetra strives to create long-term, positive change in our communities through a combination of corporate and employee giving and a deeply held commitment to volunteerism. We support organizations that share our values and commitment to strengthening our communities.

Our efforts focus on underserved women, youth and students, and on programs that address homelessness and housing affordability for these populations.

Diversity, equity and inclusion

We embrace and celebrate our diverse experiences, identities and perspectives, because lifting each other up fuels thought and creates a stronger, more innovative company. We are dedicated to equitable hiring, opportunities for advancement, career development and personal growth for all.

Diverse product offerings

First Symetra provides products and services that help people and businesses achieve their financial goals.

Retirement Division

Annuity solutions providing growth and guaranteed income in retirement.

- Fixed deferred annuities
- Income annuities:
 - Includes single premium immediate annuities (SPIA) and deferred income annuities (DIA)

Benefits Division

Products that help businesses stay competitive while providing valuable coverage to employees and their families.

- Stop Loss
- Workforce Benefits
 - Group life and accidental death and dismemberment (AD&D) insurance
 - Group disability insurance, NY Disability Benefits Law, and absence management programs
 - Group supplemental health insurance
 - Accident
 - Specified disease insurance
 - Hospital indemnity

Individual Life Division

Products that help provide families and businesses with financial protection and stability.

- Term life insurance

Established in 1990, First Symetra National Life Insurance Company of New York is an indirect subsidiary of Symetra Financial Corporation and direct subsidiary of Symetra Life Insurance Company. Neither Symetra Financial Corporation nor Symetra Life Insurance Company solicits business in the state of New York, and they are not authorized to do so. Each company is responsible for its own financial obligations.

In New York, life insurance and annuities are issued by and employer and employee benefits are insured by First Symetra National Life Insurance Company of New York, New York, NY. Mailing address P.O. Box 34690, Seattle, WA 98124.

Symetra Financial Corporation is a wholly owned subsidiary of Sumitomo Life Insurance Company.

Sumitomo Life products are not available in the U.S. or any U.S. territory.

Guarantees and benefits are subject to the claims-paying ability of the issuing life insurance company.

¹ References about "Symetra," "we," "us" and "our" are to Symetra Financial Corporation and its subsidiaries.

² All financial figures for Symetra Financial Corporation are reported on a GAAP basis.

³ As of Dec. 31, 2023, liabilities were \$61.7 billion and stockholder's equity was \$2.0 billion.

⁴ As of March 31, 2023.

⁵ Dates of last ratings updates or affirmations are as follows: A.M. Best – March 31, 2023 and Standard & Poor's – April 1, 2024. Ratings are subject to change.

Symetra® and VTS® are registered service marks of Symetra Life Insurance Company. Symetra Life Insurance Company, not a licensed insurer in New York, is the parent company of First Symetra National Life Insurance Company of New York.

