



Privacy Statement

Symetra and its affiliated companies are committed to protecting personal information from unauthorized access and use.

Symetra's Consumer Privacy Statement describes:

- The types of information we get about you and their sources.
- Who we may share your information with.
- The instances when medical information might be needed.
- Information about financial professionals.
- How your personal information is kept safe.
- How you can update or correct the information we have about you.
- Privacy and security on Symetra's websites.
- Privacy and Employment.
- The names of the companies using this Consumer Privacy Statement.
- Current information security certification.

[Consumer privacy notice \(PDF\)](#)

[Online consumer privacy notice \(PDF\)](#)

[CA privacy notice \(PDF\)](#)

Notice of Privacy Practices for Select Benefits (PDF) policyholders or insureds.

California Resident?

If you are a California resident, you may have additional privacy rights. Please visit our [California Consumer Privacy Act page](#) for more information. Alternatively, you can call our CCPA hotline at 1-800-SYMETRA (796-3872) and enter extension 22216.

Consume Privacy Statement

We value our relationship with you. Symetra is serious about keeping your personal information private and secure.

This notice of our privacy policy explains where we get information about you, who we may share your information with and how that information is kept safe.

Symetra does not sell or rent information about you to others.

Types and Sources of Information

The information we get about you comes from different sources, depends on our relationship with you and may include:

- Information that you give to us on applications, online, communications with us, and other forms, such as your name, address, telephone number, Social Security number and/or biometric information, such as your voice print for authentication.
- Information from your transactions with us, our affiliated companies, or our business partners. This includes products and services you have purchased from us or information about your payment history or claims.
- Information we receive from other sources, such as consumer reporting agencies, medical information bureaus, government agencies or other third-parties to confirm or add to facts given by you.
- Information we receive from your financial professional. This may include updated information about your policy or account.

Sharing Information

In order to conduct our business and offer you the products and services that you may want, we may share your information as allowed or required by law.

We may share your information with our affiliates or third parties outside the Symetra family of companies to service, market or underwrite our products and services to you.

We may share your information with financial professionals who sell our products and services. We may also share your information with financial institutions that we have joint marketing agreements with to sell our products and services.

Working with these businesses allows us to provide you with a broader selection of insurance and investment products and services from our companies. These businesses are legally obligated to keep your information private and secure and to use it only for the services we request.

We may share your information to respond to a subpoena or judicial process or inquiry from a government regulatory authority, prevent fraud and other crimes, and to comply with legal requirements.

If any sharing of your information would require us to give you the option to opt-out of or opt-in to the information sharing, we will provide you with this option.

We will continue to follow our privacy policy as described in this notice even when you are no longer our customer.

Medical Information

We obtain or share medical information only in connection with specific products and services. This may include underwriting a life insurance policy, processing a claim or any other use that we disclose to you before the information is collected.

About Financial Professionals

We may collect the above-described categories of personal information for one or more of the following business or commercial purposes:

They may have received personal information about you that we do not have. They may use this information differently than we do. Contact your financial professional to learn more about their privacy practices.

Keeping your Personal Information Safe

We protect your personal information in a variety of ways.

We are legally obligated to maintain physical, administrative, and technical safeguards to protect this information from unauthorized access or acquisition.

Employees receive training to protect personal information and are authorized to access this information only when they have a business need to do so. We expect the financial professionals who sell, and the third parties who service, our products and services to maintain a high regard for privacy and to safeguard customer information, as required by law.

We follow your state law when it protects your privacy more than federal law.

Accuracy of your Information

We need accurate information to provide you with the best possible service.

If you need to update your information, or if the information we have about you is inaccurate or incomplete, please contact us. Please be sure to include your name, address, and policy or contract number and your relationship with us. All requests must provide sufficient information to allow us to reasonably verify your identity. To fulfill your request, we may ask for more information, dependent on your relationship with us.

You may choose to authorize an agent to make a request on your behalf. We may request that such authorized agent provide information sufficient to confirm they are authorized to act on your behalf, and capable of verifying your request and authenticating your identity.

- By telephone: You can call us at the telephone number shown on your account statement or on other information we have sent to you. You can also call us at **1-800- 796-3872**.
- In writing: You can write to us at the address shown on your account statement or on other information we have sent to you. You can also write to us at **PO Box 34690, Seattle, WA 98124-1690**.

You can also request a copy of the information that we have about you in our files to make sure it is correct. You must make your request in writing and send it to the address shown on your policy or contract or to the address shown above. We will send you the information within 30 business days of receiving your request. We will advise you of any person or group to whom we have given the information during the last two years.

If you believe the information about you in our files is wrong, you can notify us in writing. We will review your file and respond to you within 30 business days. If we agree with you, we will change our records. This change will become part of the file. It will be sent to those that received inaccurate information from us. It will also be included in any later disclosures to others.

If we disagree with you, we will explain why. You can provide us with a statement explaining why you believe the information is wrong. This statement will become part of the file. It will be sent to those that received the disputed information from us. It will also be included in any later disclosures to others.

Privacy and Symetra's Websites

Information Collected

We collect personal information (for example, name, address, e-mail address) on our website only when you voluntarily provide it to us. Only your domain is recognized when you visit our website; your individual e-mail address is not.

Information Sharing and Use

Symetra does not sell or rent information about you to others. If you only browse our website and do not supply any information, you will not receive unsolicited e-mail, telephone calls or other marketing materials from Symetra as a result of your visit.

When you make changes to your account or request more information about our products we may forward information you supply to us to your Symetra independent financial professional. We do this so they can service your account or contact you with additional information about our products.

Cookies

Our website sends cookies to your computer. We use cookies to carry forward information you entered on one page to other pages you visit. The data in the cookies we serve can be used only by Symetra and our website, and are not shared or sold. Our cookies do not read other websites' cookies. Symetra does not serve or use cookies that store and track your visits to other websites. Currently, we do not respond to "Do Not Track" signals, or other comparable mechanisms, sent from your internet browser or mobile device.

Browsers and Security

We use Secure Socket Layer (SSL) encryption technology. SSL protects information as it crosses the Internet. You can tell if you are visiting a secure area by looking at the padlock symbol in your web browser's address bar. If it is "locked," you have a secure session.

Symetra has security measures in place to protect the loss, misuse and alteration of your personal information. Our servers are located in the United States of America and are designed to prevent unauthorized access.

Privacy and Employment

Symetra and its applicable affiliates are committed to protecting the privacy of the information we collect from and about employees, former employees, job applicants, and potential job candidates and want you to be familiar with how we collect, use, and disclose your information. If you fall into one of those categories, this section of the Privacy Statement applies to you. By providing information to Symetra, you agree to the terms and conditions of this Privacy Statement.

Information we may Collect:

Information may include:

- Identifiers such as a name, email address, online identifier, Internet Protocol (IP) address, device information, or other similar identifiers
- Address
- Telephone number
- Bank account number
- Protected classifications under applicable laws such as age, citizenship, criminal records, and credit history
- Biometric information such as fingerprints and facial recognition
- Internet or other electronic network activity information such as browsing history, search history, and information regarding an individual's interaction with an internet website application or advertisement
- Geolocation information such as city, state, and/or internet protocol (IP) address
- Audio, electronic, visual, thermal, olfactory, or similar information, such as recorded telephone calls
- Professional or employment-related information such as current or prior job history
- Sensitive data as defined under applicable law such as personal information categories listed under applicable law (i.e., Social Security number, passport number, driver's license number); racial or ethnic origin, religious or philosophical beliefs (i.e., a religious accommodation request); the contents of an employee's mail, email, and text messages (i.e., work emails); the processing of biometric information (i.e., fingerprints and facial recognition); personal information collected and analyzed concerning an employee's health (i.e., health-related data furnished when requesting a leave of absence or concerning a well-being discount); and personal information collected and analyzed regarding an employee's sexual orientation (i.e., an optional data field in an employee's confidential file).
- Inferences drawn from any of the above categories of information to create a profile about an individual reflecting the individual's preferences, characteristics, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes such as inferences made in conjunction with the Platform's (defined below) machine learning capabilities to the extent associated with a person and job positions at Symetra, such as likely skills, matching to a particular job opportunity, and likelihood to apply for a position.

Sources of Information

We may collect information in a variety of ways, including:

- Directly from you
- From a provider of legal, regulatory, or consumer credit reports
- Automatically from security monitoring systems in our computing environment
- From the processing of information based upon information the Platform and its machine learning capabilities obtains from you and other sources and/or your interactions with the Platform
- From our email system and/or environment

Information Use:

We may use information in a variety of ways, including:

- To evaluate suitability for job positions
- To process applications for employment
- To process registered representative registrations for our broker/dealer
- To authenticate employee devices and employees
- To communicate with you
- To issue or have issued on our behalf corporate credit cards
- To conduct or have conducted on our behalf employee surveys
- For talent management
- To provide ongoing payroll and employee benefits

- For security monitoring
- For fraud prevention, training, and quality control
- For work authorization compliance
- For technical assessments such as evaluating employee's home Internet connectivity to troubleshoot IT issues and determine compliance with company IT standards
- To support leave and accommodation requests
- To determine well-being discounts
- For diversity and inclusion

Information Disclosure:

We may disclose this information:

- To our contractors and service providers to the extent reasonably necessary and allowed by law to administer our employee benefits and payroll, issue or have issued on our behalf corporate credit cards, or conduct or have conducted on our behalf employee surveys
- To our insurers and/or professional advisers insofar as reasonably necessary for the purposes of managing risks, obtaining professional advice, or the establishment, exercise, or defense of legal claims
- Where such disclosure is necessary for compliance with a legal obligation to which we are subject
- To companies that are a part of Symetra's affiliated group
- To contractors, service providers, and other third-parties, or your health care providers to the extent reasonably necessary and allowed by law where such disclosure is necessary for compliance with a legal obligation to which we are subject, or where disclosure is otherwise necessary and permitted by law in relation to leave or benefits

Symetra Talent Management Platform:

Symetra uses a third-party service provider ("Provider") to provide a third-party recruitment and talent management tool ("Platform") for its Human Resources staff and relevant decision makers to use. Symetra's use of the Platform encompasses both talent management aspects with respect to current and former Symetra employees as well as talent acquisition aspects relative to prospective employees.

Employees and job applicants may interact with and provide their information to the Platform in a variety of ways such as by creating a Provider account enabling them to create a profile on the Platform and provide personal information such as contact information, professional and education background, and resume information via their profile. Job applicants may also provide resumes via the Platform's chatbot without creating an account. Directly provided job application and employee information, including resumes, may be processed by Provider for Symetra including without limitation by analyzing, summarizing, displaying, and allowing downloading or forwarding of the information. The Platform also obtains information about prospective candidates from other sources, such as commercial providers and publicly available sources like professional social networks. Symetra may also furnish employee and candidate information to the Platform. Symetra may use the information processed by the Platform for purposes including, without limitation, of recruitment, evaluating employees for fitness for job positions, inferring information about employees such as potential skillsets, processing applications for employment, providing visibility to employees of open positions they may be a good match for, communicating with job candidates, scheduling interviews, and the like.

A key feature of the Platform is that it leverages machine learning in the manner of an algorithmic model ("Model") to help predict whether a prospective job candidate or applicant is suited for a job based on their experience compared to other submitted application materials (i.e., resumes). This matching helps Symetra more easily evaluate and determine the suitability of a candidate since the Platform produces a score that corresponds to a predicted degree of suitability between a job and a candidate or applicant, such as external job seekers or internal employees that may be seeking advancement or other mobility within Symetra.

The score produced by the Platform ranges from 0 through 5 in increments of 0.5 and helps predict the degree of match between a candidate and a job position. The match score may vary depending on the specific candidate and job position pairing, as well as any changes and updates to candidate information or the job position details.

The use of the match score can produce a list of candidates for a given job position in a rank- list manner. The match score also provides candidates with the ability to view jobs that are matched to their skills on Provider-powered career pages. Symetra may use the match score as a piece of information in evaluating a prospective job candidate's or job applicant's fitness for a particular position.

Provider's Model processes information obtained from both the job position and the candidate. It works with job-related information such as titles, work experiences, education, skills, and natural language or resumes and job descriptions. The job position information may include the employer's job descriptions, job postings, or inputs provided by an employer representative such as desired skills, experience, or education. The candidate typically provides a resume or a job application that conveys work history, education, and skills.

The Model may also obtain information about prospective job candidates and employees from commercial and publicly available sources subject to certain eligibility requirements where such job candidates and employees have made their professional information available including resumes, such as professional social networks (i.e., LinkedIn) or employment-related search engines for job listings. The personal information acquired from these sources generally includes contact information, professional and educational backgrounds, and information included in resumes. This information helps Symetra identify individuals who are suited for its employment needs and helps prospective job candidates find new job opportunities that may be of interest to them and/or be a better fit for their professional skills.

If you have questions about your personal information being processed by the Model, please use the information below to contact Symetra.

Questions:

If you have questions or concerns about any of the topics covered under this employment privacy section, please contact Symetra at 866-817-2941.

The Privacy and Employment section of this Privacy Statement applies to the following members of the Symetra family of companies:

- Symetra Life Insurance Company
- Symetra Investment Management Company
- Symetra Investment Management Real Estate Investors LLC Symetra Bermuda Re Ltd.

This privacy statement in its entirety applies to the following members of the Symetra family of companies:

- Symetra Life Insurance Company
- Symetra National Life Insurance Company
- First Symetra National Life Insurance Company of New York Symetra Assigned Benefits Service Company
- Symetra Securities, Inc. Clearscope Funding Corporation

Symetra is currently certified for the ISO/IEC 27001 Information Security Standard:



This privacy statement was last updated September 2024.