

<b>Form 5500</b>  Department of the Treasury Internal Revenue Service  Department of Labor Employee Benefits Security Administration  Pension Benefit Guaranty Corporation	<b>Annual Return/Report of Employee Benefit Plan</b>  This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6047(e), 6057(b), and 6058(a) of the Internal Revenue Code (the Code).  <p style="text-align: center;">▶ <b>Complete all entries in accordance with the instructions to the Form 5500.</b></p>	OMB Nos. 1210-0110 1210-0089  <b>2012</b>  <b>This Form is Open to Public Inspection</b>
---	---	---

<b>Part I</b>	<b>Annual Report Identification Information</b>
For calendar plan year 2012 or fiscal plan year beginning <u>01/01/2012</u> and ending <u>12/31/2012</u>	
A This return/report is for:	<input type="checkbox"/> a multiemployer plan; <input type="checkbox"/> a multiple-employer plan; or <input checked="" type="checkbox"/> a single-employer plan; <input type="checkbox"/> a DFE (specify) ____
B This return/report is:	<input type="checkbox"/> the first return/report; <input type="checkbox"/> the final return/report; <input type="checkbox"/> an amended return/report; <input type="checkbox"/> a short plan year return/report (less than 12 months).
C If the plan is a collectively-bargained plan, check here. . . . .	<input type="checkbox"/>
D Check box if filing under:	<input type="checkbox"/> Form 5558; <input type="checkbox"/> automatic extension; <input type="checkbox"/> the DFVC program; <input type="checkbox"/> special extension (enter description)

<b>Part II</b>	<b>Basic Plan Information</b> —enter all requested information		
<b>1a</b> Name of plan SYMETRA FINANCIAL RETIREMENT SAVINGS PLAN	<b>1b</b> Three-digit plan number (PN) ▶ <u>001</u>	<b>1c</b> Effective date of plan <u>08/01/2004</u>	
<b>2a</b> Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan)  SYMETRA LIFE INSURANCE COMPANY  777 108TH AVENUE NE SUITE 1200 BELLEVUE, WA 98004-5135	<b>2b</b> Employer Identification Number (EIN) <u>91-0742147</u>	<b>2c</b> Sponsor's telephone number <u>425-256-8049</u>	<b>2d</b> Business code (see instructions) <u>524140</u>

**Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.**

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

<b>SIGN HERE</b>	Filed with authorized/valid electronic signature.	07/18/2013	ELLEN STONE
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
<b>SIGN HERE</b>	Filed with authorized/valid electronic signature.	07/18/2013	ELLEN STONE
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
<b>SIGN HERE</b>			
	Signature of DFE	Date	Enter name of individual signing as DFE
Preparer's name (including firm name, if applicable) and address; include room or suite number. (optional)			Preparer's telephone number (optional)

<b>3a</b> Plan administrator's name and address <input type="checkbox"/> Same as Plan Sponsor Name <input type="checkbox"/> Same as Plan Sponsor Address  SYMETRA LIFE INSURANCE COMPANY 777 108TH AVENUE NE SUITE 1200 BELLEVUE, WA 98004-5135		<b>3b</b> Administrator's EIN 91-0742147 <b>3c</b> Administrator's telephone number 425-256-8049
<b>4</b> If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report: <b>a</b> Sponsor's name		<b>4b</b> EIN  <b>4c</b> PN
<b>5</b> Total number of participants at the beginning of the plan year		<b>5</b> 1452
<b>6</b> Number of participants as of the end of the plan year (welfare plans complete only lines <b>6a</b> , <b>6b</b> , <b>6c</b> , and <b>6d</b> ).		
<b>a</b> Active participants.....	<b>6a</b>	1195
<b>b</b> Retired or separated participants receiving benefits.....	<b>6b</b>	4
<b>c</b> Other retired or separated participants entitled to future benefits.....	<b>6c</b>	388
<b>d</b> Subtotal. Add lines <b>6a</b> , <b>6b</b> , and <b>6c</b> .....	<b>6d</b>	1587
<b>e</b> Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.....	<b>6e</b>	3
<b>f</b> Total. Add lines <b>6d</b> and <b>6e</b> .....	<b>6f</b>	1590
<b>g</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item).....	<b>6g</b>	1569
<b>h</b> Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested.....	<b>6h</b>	0
<b>7</b> Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item) .....		<b>7</b>
<b>8a</b> If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2F 2G 2J 2K 2R 2T 3D 3H  <b>b</b> If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:		
<b>9a</b> Plan funding arrangement (check all that apply) (1) <input type="checkbox"/> Insurance (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts (3) <input checked="" type="checkbox"/> Trust (4) <input type="checkbox"/> General assets of the sponsor		<b>9b</b> Plan benefit arrangement (check all that apply) (1) <input type="checkbox"/> Insurance (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts (3) <input checked="" type="checkbox"/> Trust (4) <input type="checkbox"/> General assets of the sponsor
<b>10</b> Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)		
<b>a Pension Schedules</b> (1) <input checked="" type="checkbox"/> <b>R</b> (Retirement Plan Information) (2) <input type="checkbox"/> <b>MB</b> (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) <input type="checkbox"/> <b>SB</b> (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		<b>b General Schedules</b> (1) <input checked="" type="checkbox"/> <b>H</b> (Financial Information) (2) <input type="checkbox"/> <b>I</b> (Financial Information – Small Plan) (3) <input type="checkbox"/> <b>A</b> (Insurance Information) (4) <input checked="" type="checkbox"/> <b>C</b> (Service Provider Information) (5) <input type="checkbox"/> <b>D</b> (DFE/Participating Plan Information) (6) <input type="checkbox"/> <b>G</b> (Financial Transaction Schedules)

<b>SCHEDULE C</b> <b>(Form 5500)</b> Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	<b>Service Provider Information</b> This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ <b>File as an attachment to Form 5500.</b>	OMB No. 1210-0110
		<b>2012</b>
		<b>This Form is Open to Public Inspection.</b>

For calendar plan year 2012 or fiscal plan year beginning 01/01/2012 and ending 12/31/2012

<b>A</b> Name of plan <u>SYMETRA FINANCIAL RETIREMENT SAVINGS PLAN</u>	<b>B</b> Three-digit plan number (PN) ▶ <u>001</u>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <u>SYMETRA LIFE INSURANCE COMPANY</u>	<b>D</b> Employer Identification Number (EIN) <u>91-0742147</u>

**Part I Service Provider Information (see instructions)**

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

**1 Information on Persons Receiving Only Eligible Indirect Compensation**

**a** Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions)..... ☒ Yes ☐ No

**b** If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation  
FID.INV.INST.OPS.CO.

04-2647786

**(b)** Enter name and EIN or address of person who provided you disclosure on eligible indirect compensation

**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

---

**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

---

---

**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

---

---

**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

---

---

**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

---

---

**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

---

---

**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

---

---

**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

---

---

**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

---

**2. Information on Other Service Providers Receiving Direct or Indirect Compensation.** Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
64 37 65 71 60	RECORDKEEPER	15852	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

(a) Enter name and EIN or address (see instructions)

STRATEGIC ADVISORS, INC.

04-2654524

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27	ADVISOR	5226	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

**2. Information on Other Service Providers Receiving Direct or Indirect Compensation.** Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

**(a)** Enter name and EIN or address (see instructions)

<b>(b)</b> Service Code(s)	<b>(c)</b> Relationship to employer, employee organization, or person known to be a party-in-interest	<b>(d)</b> Enter direct compensation paid by the plan. If none, enter -0-.	<b>(e)</b> Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	<b>(f)</b> Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	<b>(g)</b> Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	<b>(h)</b> Did the service provider give you a formula instead of an amount or estimated amount?
			Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

**(a)** Enter name and EIN or address (see instructions)

<b>(b)</b> Service Code(s)	<b>(c)</b> Relationship to employer, employee organization, or person known to be a party-in-interest	<b>(d)</b> Enter direct compensation paid by the plan. If none, enter -0-.	<b>(e)</b> Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	<b>(f)</b> Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	<b>(g)</b> Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	<b>(h)</b> Did the service provider give you a formula instead of an amount or estimated amount?
			Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

**(a)** Enter name and EIN or address (see instructions)

<b>(b)</b> Service Code(s)	<b>(c)</b> Relationship to employer, employee organization, or person known to be a party-in-interest	<b>(d)</b> Enter direct compensation paid by the plan. If none, enter -0-.	<b>(e)</b> Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	<b>(f)</b> Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	<b>(g)</b> Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	<b>(h)</b> Did the service provider give you a formula instead of an amount or estimated amount?
			Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

**Part I Service Provider Information (continued)**

**3** If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
ALZGI NFJ SMCPVL IS - BOSTON FINANC 330 W. 9TH STREET KANSAS CITY, MO 66160	0.10%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
ARTISAN SMALL CAP - BOSTON FINANCIA 330 W. 9TH STREET KANSAS CITY, MO 66160	0.40%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
GS MID CAP VALUE A - GOLDMAN, SACHS 13-5108880	0.35%	

**Part I Service Provider Information (continued)**

**3** If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
GS MIDCAP VALUE INST - GOLDMAN, SAC  13-5108880	0.10%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
JANUS TRITON I - JANUS SERVICES LLC  43-1804048	0.10%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
PRU/J MID CAP GR A - PRUDENTIAL MUT  22-3703799	0.35%	



**3** If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

<b>(a)</b> Enter service provider name as it appears on line 2	<b>(b)</b> Service Codes (see instructions)	<b>(c)</b> Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
<b>(d)</b> Enter name and EIN (address) of source of indirect compensation	<b>(e)</b> Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
PRU/J MID CAP GR Z - PRUDENTIAL MUT  22-3703799	0.25%	

<b>(a)</b> Enter service provider name as it appears on line 2	<b>(b)</b> Service Codes (see instructions)	<b>(c)</b> Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
<b>(d)</b> Enter name and EIN (address) of source of indirect compensation	<b>(e)</b> Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
ROYCE VALUE PLUS IS - BOSTON FINANC P.O. BOX 8480 BOSTON, MA 02266	0.05%	

<b>(a)</b> Enter service provider name as it appears on line 2	<b>(b)</b> Service Codes (see instructions)	<b>(c)</b> Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUT	60	0
<b>(d)</b> Enter name and EIN (address) of source of indirect compensation	<b>(e)</b> Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
VAN ECK 335 MADISON AVE, 19TH FLOOR NEW YORK, NY 10017	12.00	

**Part I Service Provider Information (continued)**

**3** If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUT	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
PAYDEN & RYGEL 333 SOUTH GRAND AVENUE 32ND FLOOR LOS ANGELES, CA 90071	0.25%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUT	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
AMERICAN CENTURY 4400 MAIN ST - 1ST FLOOR KANSAS CITY, MO 64111	0.28%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUT	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
AMERICAN CENTURY 4400 MAIN ST - 1ST FLOOR KANSAS CITY, MO 64111	0.35%	

**Part I Service Provider Information (continued)**

**3** If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUT	60	0
(d) Enter name and EIN (address) of source of indirect compensation		(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
JANUS NO LOAD	151 DETROIT ST. DENVER, CO 80206	0.35%
(a) Enter service provider name as it appears on line 2		(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUT	60	0
(d) Enter name and EIN (address) of source of indirect compensation		(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
JANUS NO LOAD	151 DETROIT ST. DENVER, CO 80206	0.35%
(a) Enter service provider name as it appears on line 2		(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUT	60	0
(d) Enter name and EIN (address) of source of indirect compensation		(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
JANUS NO LOAD	151 DETROIT ST. DENVER, CO 80206	0.35%

**Part I Service Provider Information (continued)**

**3** If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUT	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
OAKMARK  TWO NORTH LASALLE STREET SUITE 500 CHICAGO, IL 60602	0.35%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUT	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
SIT  80 SOUTH 8TH STREET MINNEAPOLIS, MN 55402	0.35%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUT	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
ARTISAN  875 EAST WISCONSIN AVENUE SUITE 800 MILWAUKEE, WI 53202	0.38%	

**Part I Service Provider Information (continued)**

**3** If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUT	60	0
(d) Enter name and EIN (address) of source of indirect compensation		(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
PERMANENT PORTFOLIO	600 MONTGOMERY ST. SUITE 4100 SAN FRANCISCO, CA 94111	0.38%
(a) Enter service provider name as it appears on line 2		(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUT	60	0
(d) Enter name and EIN (address) of source of indirect compensation		(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
PIMCO	1633 BROADWAY NEW YORK, NY 10019	0.40%
(a) Enter service provider name as it appears on line 2		(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUT	60	0
(d) Enter name and EIN (address) of source of indirect compensation		(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
AKRE FUNDS	777 E. WISCONSIN AVE. 4TH FL MILWAUKEE, WI 53202	0.40%

**Part I Service Provider Information (continued)**

**3** If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUT	60	0
<b>(d) Enter name and EIN (address) of source of indirect compensation</b>		
GUGGENHEIM INVESTOR	9601 BLACKWELL RD., STE. 500 ROCKVILLE, MD 20850	0.40%
<b>(a) Enter service provider name as it appears on line 2</b>		
FIDELITY INVESTMENTS INSTITUT	60	0
<b>(d) Enter name and EIN (address) of source of indirect compensation</b>		
PARNASSUS	ONE MARKET STREET STEUART TOWER SUI SAN FRANCISCO, CA 94105	0.40%
<b>(a) Enter service provider name as it appears on line 2</b>		
FIDELITY INVESTMENTS INSTITUT	60	0
<b>(d) Enter name and EIN (address) of source of indirect compensation</b>		
YACKTMAN	EIGHT TOWER BRIDGE, 161 WASHINGTON CONSHOHOCKEN, PA 19428	0.40%

**Part I Service Provider Information (continued)**

**3** If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUT	60	0
<b>(d)</b> Enter name and EIN (address) of source of indirect compensation		
BARON ASSET	767 5TH AVENUE 49TH FLOOR NEW YORK, NY 10153	0.40%
<b>(a)</b> Enter service provider name as it appears on line 2		
FIDELITY INVESTMENTS INSTITUT	60	0
<b>(d)</b> Enter name and EIN (address) of source of indirect compensation		
SMEAD FUND	777 WISCONSIN AVE MILWAUKEE, WI 53202	0.40%
<b>(a)</b> Enter service provider name as it appears on line 2		
FIDELITY INVESTMENTS INSTITUT	60	0
<b>(d)</b> Enter name and EIN (address) of source of indirect compensation		
TCW FUNDS	865 SOUTH FIGUERA STREET, 22ND FLOO LOS ANGELES, CA 90017	0.40%

**Part II Service Providers Who Fail or Refuse to Provide Information**

**4** Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide



**Part III** **Termination Information on Accountants and Enrolled Actuaries (see instructions)**  
(complete as many entries as needed)

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>SCHEDULE H</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Financial Information</b>  This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).  <b>► File as an attachment to Form 5500.</b>	OMB No. 1210-0110  <b>2012</b>  <b>This Form is Open to Public Inspection</b>
For calendar plan year 2012 or fiscal plan year beginning <u>01/01/2012</u> and ending <u>12/31/2012</u>		
<b>A</b> Name of plan <u>SYMETRA FINANCIAL RETIREMENT SAVINGS PLAN</u>		<b>B</b> Three-digit plan number (PN) <u>001</u>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <u>SYMETRA LIFE INSURANCE COMPANY</u>		<b>D</b> Employer Identification Number (EIN) <u>91-0742147</u>

Part I Asset and Liability Statement			
<b>1</b> Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. <b>Round off amounts to the nearest dollar.</b> MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
<b>a</b> Total noninterest-bearing cash .....	<b>1a</b>		
<b>b</b> Receivables (less allowance for doubtful accounts):			
<b>(1)</b> Employer contributions .....	<b>1b(1)</b>	129300	221784
<b>(2)</b> Participant contributions .....	<b>1b(2)</b>		
<b>(3)</b> Other.....	<b>1b(3)</b>		
<b>c</b> General investments:			
<b>(1)</b> Interest-bearing cash (include money market accounts & certificates of deposit) .....	<b>1c(1)</b>	9244883	9580660
<b>(2)</b> U.S. Government securities.....	<b>1c(2)</b>	5103	0
<b>(3)</b> Corporate debt instruments (other than employer securities):			
<b>(A)</b> Preferred .....	<b>1c(3)(A)</b>		
<b>(B)</b> All other.....	<b>1c(3)(B)</b>	13543	13178
<b>(4)</b> Corporate stocks (other than employer securities):			
<b>(A)</b> Preferred .....	<b>1c(4)(A)</b>	11405	10180
<b>(B)</b> Common .....	<b>1c(4)(B)</b>	987373	1448235
<b>(5)</b> Partnership/joint venture interests .....	<b>1c(5)</b>		
<b>(6)</b> Real estate (other than employer real property) .....	<b>1c(6)</b>		
<b>(7)</b> Loans (other than to participants) .....	<b>1c(7)</b>		
<b>(8)</b> Participant loans .....	<b>1c(8)</b>	1496824	1525884
<b>(9)</b> Value of interest in common/collective trusts.....	<b>1c(9)</b>		
<b>(10)</b> Value of interest in pooled separate accounts.....	<b>1c(10)</b>		
<b>(11)</b> Value of interest in master trust investment accounts .....	<b>1c(11)</b>		
<b>(12)</b> Value of interest in 103-12 investment entities .....	<b>1c(12)</b>		
<b>(13)</b> Value of interest in registered investment companies (e.g., mutual funds).....	<b>1c(13)</b>	87926025	100538590
<b>(14)</b> Value of funds held in insurance company general account (unallocated contracts).....	<b>1c(14)</b>		
<b>(15)</b> Other .....	<b>1c(15)</b>		

<b>1d</b> Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities .....	<b>1d(1)</b>		
(2) Employer real property .....	<b>1d(2)</b>		
<b>e</b> Buildings and other property used in plan operation .....	<b>1e</b>		
<b>f</b> Total assets (add all amounts in lines 1a through 1e) .....	<b>1f</b>	99814456	113338511

**Liabilities**

<b>g</b> Benefit claims payable .....	<b>1g</b>		
<b>h</b> Operating payables .....	<b>1h</b>		
<b>i</b> Acquisition indebtedness .....	<b>1i</b>		
<b>j</b> Other liabilities .....	<b>1j</b>		
<b>k</b> Total liabilities (add all amounts in lines 1g through 1j) .....	<b>1k</b>	0	0

**Net Assets**

<b>l</b> Net assets (subtract line 1k from line 1f) .....	<b>1l</b>	99814456	113338511
---	-----------	----------	-----------

**Part II Income and Expense Statement**

**2** Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

**Income**

		(a) Amount	(b) Total
<b>a Contributions:</b>			
(1) Received or receivable in cash from: <b>(A)</b> Employers .....	<b>2a(1)(A)</b>	5595472	
<b>(B)</b> Participants .....	<b>2a(1)(B)</b>	8456918	
<b>(C)</b> Others (including rollovers) .....	<b>2a(1)(C)</b>	1340297	
(2) Noncash contributions .....	<b>2a(2)</b>		
(3) Total contributions. Add lines <b>2a(1)(A)</b> , <b>(B)</b> , <b>(C)</b> , and line <b>2a(2)</b> .....	<b>2a(3)</b>		15392687
<b>b Earnings on investments:</b>			
(1) Interest:			
<b>(A)</b> Interest-bearing cash (including money market accounts and certificates of deposit) .....	<b>2b(1)(A)</b>	2411	
<b>(B)</b> U.S. Government securities .....	<b>2b(1)(B)</b>	230	
<b>(C)</b> Corporate debt instruments .....	<b>2b(1)(C)</b>	530	
<b>(D)</b> Loans (other than to participants) .....	<b>2b(1)(D)</b>		
<b>(E)</b> Participant loans .....	<b>2b(1)(E)</b>	62375	
<b>(F)</b> Other .....	<b>2b(1)(F)</b>		
<b>(G)</b> Total interest. Add lines <b>2b(1)(A)</b> through <b>(F)</b> .....	<b>2b(1)(G)</b>		65546
(2) Dividends: <b>(A)</b> Preferred stock .....	<b>2b(2)(A)</b>	873	
<b>(B)</b> Common stock .....	<b>2b(2)(B)</b>	23437	
<b>(C)</b> Registered investment company shares (e.g. mutual funds) .....	<b>2b(2)(C)</b>	3212297	
<b>(D)</b> Total dividends. Add lines <b>2b(2)(A)</b> , <b>(B)</b> , and <b>(C)</b> .....	<b>2b(2)(D)</b>		3236607
(3) Rents .....	<b>2b(3)</b>		
(4) Net gain (loss) on sale of assets: <b>(A)</b> Aggregate proceeds .....	<b>2b(4)(A)</b>	1404441	
<b>(B)</b> Aggregate carrying amount (see instructions) .....	<b>2b(4)(B)</b>	1360947	
<b>(C)</b> Subtract line <b>2b(4)(B)</b> from line <b>2b(4)(A)</b> and enter result .....	<b>2b(4)(C)</b>		43494
(5) Unrealized appreciation (depreciation) of assets: <b>(A)</b> Real estate .....	<b>2b(5)(A)</b>		
<b>(B)</b> Other .....	<b>2b(5)(B)</b>	7354	
<b>(C)</b> Total unrealized appreciation of assets. Add lines <b>2b(5)(A)</b> and <b>(B)</b> .....	<b>2b(5)(C)</b>		7354

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts .....	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts .....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts .....	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities .....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds).....	2b(10)		8829099
c Other income.....	2c		
d Total income. Add all <b>income</b> amounts in column (b) and enter total.....	2d		27574787

**Expenses**

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers .....	2e(1)	14028925	
(2) To insurance carriers for the provision of benefits .....	2e(2)		
(3) Other .....	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3).....	2e(4)		14028925
f Corrective distributions (see instructions) .....	2f		3441
g Certain deemed distributions of participant loans (see instructions).....	2g		
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees .....	2i(1)		
(2) Contract administrator fees .....	2i(2)		
(3) Investment advisory and management fees .....	2i(3)	5226	
(4) Other .....	2i(4)	13140	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		18366
j Total expenses. Add all <b>expense</b> amounts in column (b) and enter total.....	2j		14050732

**Net Income and Reconciliation**

k Net income (loss). Subtract line 2j from line 2d.....	2k		13524055
l Transfers of assets:			
(1) To this plan.....	2l(1)		
(2) From this plan .....	2l(2)		

**Part III Accountant's Opinion**

**3** Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

**a** The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) ☐ Unqualified (2) ☐ Qualified (3) ☒ Disclaimer (4) ☐ Adverse

**b** Did the accountant perform a limited scope audit pursuant to 29 CFR 2520.103-8 and/or 103-12(d)? ☒ Yes ☐ No

**c** Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: CLARK NUBER, P.S.

(2) EIN: 91-1194016

**d** The opinion of an independent qualified public accountant is **not attached** because:

(1) ☐ This form is filed for a CCT, PSA, or MTIA. (2) ☐ It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

**Part IV Compliance Questions**

**4** CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l.

During the plan year:

**a** Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.).....

**b** Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.).....

	Yes	No	Amount
4a		X	
4b		X	

	Yes	No	Amount
<b>c</b> Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.) .....		X	
<b>d</b> Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.).....		X	
<b>e</b> Was this plan covered by a fidelity bond?.....	X		500000
<b>f</b> Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty? .....		X	
<b>g</b> Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser? .....		X	
<b>h</b> Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser? .....		X	
<b>i</b> Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.).....	X		
<b>j</b> Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.).....		X	
<b>k</b> Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?.....		X	
<b>l</b> Has the plan failed to provide any benefit when due under the plan? .....		X	
<b>m</b> If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.).....		X	
<b>n</b> If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3. ....		X	

**5a** Has a resolution to terminate the plan been adopted during the plan year or any prior plan year?  
 If "Yes," enter the amount of any plan assets that reverted to the employer this year..... ☐ Yes ☒ No Amount:

**5b** If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

**5b(1)** Name of plan(s)

5b(2) EIN(s)	5b(3) PN(s)

## Part V Trust Information (optional)

**6a** Name of trust

**6b** Trust's EIN

<b>SCHEDULE R</b> <b>(Form 5500)</b>  Department of the Treasury Internal Revenue Service  Department of Labor Employee Benefits Security Administration  Pension Benefit Guaranty Corporation	<b>Retirement Plan Information</b>  This schedule is required to be filed under section 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).  ▶ <b>File as an attachment to Form 5500.</b>	OMB No. 1210-0110  <b>2012</b>  <b>This Form is Open to Public Inspection.</b>
---	--	--

For calendar plan year 2012 or fiscal plan year beginning 01/01/2012 and ending 12/31/2012

<b>A</b> Name of plan <u>SYMETRA FINANCIAL RETIREMENT SAVINGS PLAN</u>	<b>B</b> Three-digit plan number (PN) ▶ <u>001</u>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <u>SYMETRA LIFE INSURANCE COMPANY</u>	<b>D</b> Employer Identification Number (EIN) <u>91-0742147</u>

<b>Part I</b>	<b>Distributions</b>
---------------	----------------------

All references to distributions relate only to payments of benefits during the plan year.

<b>1</b> Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	<b>1</b>	<u>0</u>
<b>2</b> Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):  EIN(s): <u>04-6568107</u>		
<b>Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.</b>		
<b>3</b> Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....	<b>3</b>	

<b>Part II</b>	<b>Funding Information</b> (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part)
----------------	--

<b>4</b> Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? .....	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
<b>If the plan is a defined benefit plan, go to line 8.</b>			
<b>5</b> If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. <b>Date:</b> Month _____ Day _____ Year _____ <b>If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.</b>			
<b>6 a</b> Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) .....	<b>6a</b>		
<b>b</b> Enter the amount contributed by the employer to the plan for this plan year .....	<b>6b</b>		
<b>c</b> Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....	<b>6c</b>		
<b>If you completed line 6c, skip lines 8 and 9.</b>			
<b>7</b> Will the minimum funding amount reported on line 6c be met by the funding deadline? .....	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
<b>8</b> If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?.....	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A

<b>Part III</b>	<b>Amendments</b>
-----------------	-------------------

<b>9</b> If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box.....	<input type="checkbox"/> Increase	<input type="checkbox"/> Decrease	<input type="checkbox"/> Both	<input type="checkbox"/> No
--	-----------------------------------	-----------------------------------	-------------------------------	-----------------------------

<b>Part IV</b>	<b>ESOPs</b> (see instructions). If this is not a plan described under Section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
----------------	---

<b>10</b> Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?.....	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>11 a</b> Does the ESOP hold any preferred stock? .....	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>b</b> If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.).....	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>12</b> Does the ESOP hold any stock that is not readily tradable on an established securities market? .....	<input type="checkbox"/> Yes	<input type="checkbox"/> No

**Part V Additional Information for Multiemployer Defined Benefit Pension Plans**

**13** Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

**a** Name of contributing employer

**b** EIN

**c** Dollar amount contributed by employer

**d** Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_

**e** Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): \_\_\_\_\_

**a** Name of contributing employer

**b** EIN

**c** Dollar amount contributed by employer

**d** Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_

**e** Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): \_\_\_\_\_

**a** Name of contributing employer

**b** EIN

**c** Dollar amount contributed by employer

**d** Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_

**e** Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): \_\_\_\_\_

**a** Name of contributing employer

**b** EIN

**c** Dollar amount contributed by employer

**d** Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_

**e** Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): \_\_\_\_\_

**a** Name of contributing employer

**b** EIN

**c** Dollar amount contributed by employer

**d** Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_

**e** Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): \_\_\_\_\_

**a** Name of contributing employer

**b** EIN

**c** Dollar amount contributed by employer

**d** Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_

**e** Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): \_\_\_\_\_

- 14** Enter the number of participants on whose behalf no contributions were made by an employer as an employer of the participant for:

<b>a</b> The current year .....	<b>14a</b>	
<b>b</b> The plan year immediately preceding the current plan year .....	<b>14b</b>	
<b>c</b> The second preceding plan year .....	<b>14c</b>	

- 15** Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

<b>a</b> The corresponding number for the plan year immediately preceding the current plan year .....	<b>15a</b>	
<b>b</b> The corresponding number for the second preceding plan year .....	<b>15b</b>	

- 16** Information with respect to any employers who withdrew from the plan during the preceding plan year:

<b>a</b> Enter the number of employers who withdrew during the preceding plan year .....	<b>16a</b>	
<b>b</b> If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers .....	<b>16b</b>	

- 17** If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment. .... ☐

**Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans**

- 18** If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ..... ☐

- 19** If the total number of participants is 1,000 or more, complete lines (a) through (c)

**a** Enter the percentage of plan assets held as:  
 Stock: \_\_\_\_\_% Investment-Grade Debt: \_\_\_\_\_% High-Yield Debt: \_\_\_\_\_% Real Estate: \_\_\_\_\_% Other: \_\_\_\_\_%

**b** Provide the average duration of the combined investment-grade and high-yield debt:  
☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

**c** What duration measure was used to calculate line 19(b)?  
☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify): \_\_\_\_\_



***SYMETRA FINANCIAL  
RETIREMENT SAVINGS PLAN***

Financial Statements

December 31, 2012 and 2011

## *Table of Contents*

---

	<i>Page</i>
<b>Independent Auditors' Report</b>	1 - 2
<b>Financial Statements:</b>	
Statements of Net Assets Available for Plan Benefits	3
Statement of Changes in Net Assets Available for Plan Benefits	4
Notes to Financial Statements	5 - 10
<b>Supplementary Information:</b>	
Attachment to Form 5500, Schedule H, Line 4(i):	
Schedule of Assets (Held at End of Year) as of December 31, 2012	11

Certified Public

Accountants

and Consultants

***Independent Auditors' Report******Trustees******Symetra Financial Retirement Savings Plan  
Bellevue, Washington******REPORT ON THE FINANCIAL STATEMENTS***

We were engaged to audit the accompanying financial statements of Symetra Financial Retirement Savings Plan (the Plan), which comprise the statements of net assets available for plan benefits as of December 31, 2012 and 2011, and the related statement of changes in net assets available for plan benefits for the year ended December 31, 2012, and the related notes to the financial statements.

***Management's Responsibility for the Financial Statements***

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

***Auditors' Responsibility***

Our responsibility is to express an opinion on these financial statements based on conducting the audit in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the Basis for Disclaimer of Opinion paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

***Basis for Disclaimer of Opinion***

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 5, which was certified by Fidelity Management Trust Company, the trustee of the Plan, except for comparing such information with the related information included in the financial statements. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained certifications from the trustee as of December 31, 2012 and 2011, and for the year ended December 31, 2012, that the information provided to the plan administrator by the trustee is complete and accurate.

***Disclaimer of Opinion***

Because of the significance of the information that we did not audit, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion. Accordingly, we do not express an opinion on these financial statements.

# CLARK NUBER

## *Other Matter*

We were engaged for the purpose of forming an opinion on the financial statements as a whole. The supplementary information, as listed in the accompanying table of contents, is required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and is presented for the purpose of additional analysis and is not a required part of the financial statements. The supplementary information is the responsibility of management. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on the supplementary information.

## ***REPORT ON FORM AND CONTENT IN COMPLIANCE WITH DOL RULES AND REGULATIONS***

The form and content of the information included in the financial statements and supplementary information, other than that derived from the information certified by the trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

*Clark Nuber PS*

Certified Public Accountants  
June 19, 2013

Certified Public  
Accountants  
and Consultants

# **SYMETRA FINANCIAL RETIREMENT SAVINGS PLAN**

## **Statements of Net Assets Available for Plan Benefits**

---

	<i>As of December 31,</i>	
	<u>2012</u>	<u>2011</u>
<b>Assets:</b>		
Investments, at fair value (See Notes 3 & 4):		
Mutual funds	<b>\$ 108,712,003</b>	\$ 95,941,826
Self-directed brokerage accounts	<b>2,878,840</b>	2,246,506
Total investments	<b>111,590,843</b>	98,188,332
Receivables:		
Employer contributions	<b>221,784</b>	129,300
Notes receivable from participants	<b>1,525,884</b>	1,496,824
Total receivables	<b>1,747,668</b>	1,626,124
Total assets	<b>\$ 113,338,511</b>	<b>\$ 99,814,456</b>
<b>Liabilities</b>	<b>\$ -</b>	<b>\$ -</b>
<b>Net Assets Available for Plan Benefits</b>	<b>\$ 113,338,511</b>	<b>\$ 99,814,456</b>

*See accompanying notes.*

**SYMETRA FINANCIAL RETIREMENT SAVINGS PLAN**

**Statement of Changes in Net Assets Available for Plan Benefits**

---

	<i>Year Ended December 31, 2012</i>
<hr/>	
<b>Additions to Net Assets:</b>	
Contributions:	
Employer	\$ 5,595,472
Participant deferrals	8,456,918
Participant rollovers	1,340,297
	<hr/>
Total contributions	15,392,687
Investment income:	
Net appreciation in fair value of investments	8,926,045
Interest and dividends	3,193,680
Participant loan interest	62,375
	<hr/>
Total investment income	12,182,100
	<hr/>
Total additions to net assets	27,574,787
<b>Deductions from Net Assets:</b>	
Benefits paid to participants	14,032,366
Administrative expenses	18,366
	<hr/>
Total deductions from net assets	14,050,732
	<hr/>
Increase in net assets available for plan benefits	13,524,055
<b>Net Assets Available for Plan Benefits:</b>	
Beginning of year	99,814,456
	<hr/>
End of year	\$ 113,338,511
	<hr/>

See accompanying notes.

## ***SYMETRA FINANCIAL RETIREMENT SAVINGS PLAN***

### ***Notes to Financial Statements***

---

#### ***Note 1 - Description of the Plan***

The following description of the Symetra Financial Retirement Savings Plan (the Plan) provides only general information. Participants should refer to the plan document for a more complete description of the Plan's provisions.

**General** - The Plan is a defined contribution plan for employees of Symetra Life Insurance Company and related employers, as defined in the plan document (collectively, the Employer). Eligible employees, as defined by the Plan, may elect to participate in the Plan and make payroll deferrals upon their hire date. Employees are eligible to participate in the Employer's contributions upon their hire date. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

**Plan Administration** - The Plan is administered by an administrative committee consisting of officers and employees of the Employer. The Employer is the Plan's sponsor, and Fidelity Management Trust Company (the Trustee) serves as the trustee of the Plan.

**Employer Contributions** - The Employer makes matching contributions of 100% of the amounts contributed by each participant up to a maximum of 6% of the participant's eligible compensation. The Plan includes a true-up feature to ensure participants receive their maximum matching contribution for the year, and any incremental amounts are contributed to the participant's account during the first quarter of the subsequent year.

**Participant Accounts** - Participants may make pre-tax contributions to the Plan through payroll deductions of any whole percentage up to 75% of their eligible compensation, subject to certain limitations as defined by the Internal Revenue Code (the Code). Eligible employees will be automatically enrolled, unless the employee affirmatively elects otherwise, and 3% of the employee's compensation (the Automatic Enrollment Rate) will be contributed to the Plan for each payroll period in which the employee is an active participant. The deferral contribution rate for each active participant subject to automatic enrollment contributions shall be increased annually by 1%.

Participants may not currently make after-tax contributions to the Plan, but the Plan does maintain frozen accounts of after-tax contributions previously allowed by the Plan. A participant who is age 50 or older on or before the last day of the Plan year may make catch-up contributions subject to certain limitations as defined by the Code. Participants may also make rollovers from other qualified defined benefit or defined contribution plans. Each participant's account is credited with the participant's contributions and allocations of the Employer's contributions and investment earnings. Investment earnings are allocated to participant accounts daily based on each participant's share values. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

**Vesting** - Participants are fully vested in all amounts contributed to their accounts.

## ***SYMETRA FINANCIAL RETIREMENT SAVINGS PLAN***

### ***Notes to Financial Statements***

---

#### ***Note 1 - Continued***

**Notes Receivable from Participants** - The Plan may make loans to participants up to 50% of their vested account balance. Each participant loan amount must be at least \$1,000 and cannot exceed \$50,000. Participant loans are secured by the remaining balance in the participant's account. At December 31, 2012, interest rates between 4.25% and 8.25% were being charged on participant loans outstanding, with payments due through September 2032. Loan principal and interest payments are received through payroll deductions.

**Payment of Benefits** - A participant may elect to receive benefits upon retirement, disability, death, resignation, dismissal, or demonstrated hardship. Benefits can be received in a lump sum amount or installment payments, as elected by the participant.

**Plan Amendments** - The Employer amended the Plan in 2012 to reduce the maximum pre-tax contribution to the plan from 100% to 75% of an employees' eligible compensation.

**Termination of the Plan** - Although it has not expressed any intent to do so, the Employer has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA.

#### ***Note 2 - Significant Accounting Policies***

**Basis of Accounting** - The financial statements of the Plan have been prepared on the accrual basis of accounting.

**Use of Estimates** - The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America (U.S. GAAP) requires management to make estimates and assumptions that affect the reported amounts of assets in the Statements of Net Assets Available for Plan Benefits and the additions and deductions in the Statement of Changes in Net Assets Available for Plan Benefits, as well as the amounts disclosed in the notes to the financial statements. Actual results could differ from those estimates.

**Investment Valuation and Income Recognition** - The Plan's investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 3 for discussion of fair value measurements.

Purchases and sales are recorded on a trade-date basis. Interest income is recorded on an accrual basis, and dividends are recorded on the ex-dividend date. Net appreciation in the fair value of investments includes the Plan's gains and losses on investments bought and sold, as well as held during the year.

**Benefits Paid to Participants** - Benefits paid to participants are recognized when they are paid. At December 31, 2012 and 2011, there were no amounts allocated to accounts of participants who had elected to withdraw from the Plan but had not yet been paid.



## ***SYMETRA FINANCIAL RETIREMENT SAVINGS PLAN***

### ***Notes to Financial Statements***

---

#### ***Note 2 - Continued***

**Administrative Expenses** - Certain participant loan and self-directed brokerage account fees are charged to related participant accounts in the Plan, as allowed under the applicable guidance of ERISA and the rules and regulations published by the Department of Labor. In addition, the Employer pays certain administrative expenses associated with sponsoring the Plan.

**Subsequent Events** - In preparing these financial statements, the Plan has evaluated events and transactions for potential recognition or disclosure through June 19, 2013, the date the financial statements were available for issuance.

**Adoption of New Accounting Pronouncements** - In May 2011, the FASB issued ASU 2011-04, *Fair Value Measurements (Topic 820) - Amendments to Achieve Common Fair Value Measurement and Disclosure Requirements in U.S. GAAP and IFRSs*. This ASU establishes common definitions of fair value and requirements for measurement and disclosure between U.S. GAAP and International Financial Reporting Standards (IFRS). Enhanced disclosure requirements include quantitative information about unobservable inputs to Level 3 measurements, when available; qualitative information about the sensitivity of Level 3 measurements to alternative inputs; and classification within the fair value hierarchy of all fair value measurements disclosed. The standard is effective for periods beginning after December 15, 2011, and the Plan prospectively adopted this standard on January 1, 2012. The adoption did not have a material impact on the Plan's fair value measurements or disclosures, as all of the Plan's fair value measurements are classified as Level 1.

#### ***Note 3 - Fair Value Measurements***

The Plan determines the fair value of its financial instruments based on the fair value hierarchy, which requires an entity to maximize its use of observable inputs and minimize the use of unobservable inputs when measuring fair value. The fair value hierarchy gives the highest priority to quoted prices in active markets for identical instruments and the lowest priority to unobservable inputs. Level 1 measurements are based on unadjusted quoted market prices in active markets for identical assets or liabilities, Level 2 measurements are based on inputs that are observable or can be corroborated by observable market data and Level 3 measurements are based on inputs that are unobservable. A fair value measurement's level in the hierarchy is determined based on the lowest level input that is significant to the measurement.

The Plan's financial assets recorded at fair value are valued as follows:

**Mutual Funds** - Valued at quoted market prices in active markets, which represent the net asset value (NAV) of shares held by the Plan at year-end.

#### **Self-Directed Brokerage Accounts -**

Mutual Funds - Valued at quoted market prices in active markets, which represent the NAV of shares held by the Plan at year-end.

Corporate Stock - Valued at quoted market prices in active markets of shares held by the Plan at year-end.

Money Market Funds - Valued at cost plus accrued interest, which approximates fair value.

## ***SYMETRA FINANCIAL RETIREMENT SAVINGS PLAN***

### ***Notes to Financial Statements***

---

#### ***Note 3 - Continued***

The valuation methodologies used by the Plan may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. There have been no significant changes in the methodologies used to value the Plan's assets as of December 31, 2012 and 2011.

The following table sets forth the Plan's assets that are carried at fair value, all of which were classified as Level 1 measurements:

	<i>As of December 31,</i>	
	<i>2012</i>	<i>2011</i>
Mutual funds:		
Balanced	<b>\$ 43,532,046</b>	\$ 38,232,028
Large cap stock	<b>18,502,774</b>	16,103,606
Mid cap stock	<b>10,695,199</b>	9,371,131
Fixed income	<b>10,139,650</b>	9,399,223
International	<b>9,178,798</b>	7,288,805
Money market fund	<b>8,906,883</b>	8,803,118
Small cap stock	<b>7,756,653</b>	6,743,915
Self-directed brokerage accounts:		
Corporate stock	<b>1,458,414</b>	998,778
Mutual funds	<b>713,983</b>	742,498
Money market funds	<b>706,443</b>	505,230
Total investments	<b><u>\$ 111,590,843</u></b>	<b><u>\$ 98,188,332</u></b>

## ***SYMETRA FINANCIAL RETIREMENT SAVINGS PLAN***

### ***Notes to Financial Statements***

---

#### ***Note 4 - Plan Investments***

The Plan currently offers 29 mutual funds and self-directed brokerage accounts as investment options for participants. Participants are able to allocate contributions into one or more of the Plan's investment options. Choice of investment amounts and investment transfers for each option are at the participant's discretion and can be changed daily. Investments consist of shares in the mutual funds offered through the Plan, as well as shares of mutual funds, corporate stock and money market funds held in self-directed brokerage accounts.

The following presents investments held by the Plan that represent 5% or more of the Plan's net assets:

	<b><i>As of December 31,</i></b>	
	<b><i>2012</i></b>	<b><i>2011</i></b>
Mutual Funds:		
Fidelity Growth Company K	<b>\$ 9,766,143</b>	8,548,412
Fidelity Balanced K	<b>9,316,620</b>	8,456,787
Fidelity Retirement Money Market	<b>8,906,883</b>	8,803,118
Fidelity Freedom K 2020	<b>7,457,492</b>	6,585,795
Allianz NFJ Small Cap Value I	<b>6,342,133</b>	5,736,168
Fidelity Freedom K 2015	<b>6,313,519</b>	6,079,263
Harbor International Inst	<b>5,826,339</b>	*
PRU/J Mid Cap GR Z	<b>5,798,990</b>	*
Spartan US Bond Index IS	*	6,122,910

\* Did not comprise 5% or more of the Plan's net assets as of December 31.

#### ***Note 5 - Information Certified by the Trustee***

The Plan's management elected the method of compliance permitted by Section 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Under this provision, certain information certified by the Trustee need not be subjected to independent audit.

The Plan's management has obtained a certification from the Trustee that the following information provided by the Trustee and included in the Plan's financial statements and supplementary information is complete and accurate:

- Fair value of investments as of December 31, 2012 and 2011
- Investment and other income earned or losses incurred for the year ended December 31, 2012
- Investment transactions for the year ended December 31, 2012

## ***SYMETRA FINANCIAL RETIREMENT SAVINGS PLAN***

### ***Notes to Financial Statements***

---

#### ***Note 6 - Federal Income Taxes***

The Employer restated the Plan and adopted a volume submitter plan document sponsored by Fidelity Management & Research Co (Fidelity) effective November 16, 2009. Fidelity received an opinion letter from the Internal Revenue Service (IRS) dated March 31, 2008, which states that the volume submitter document satisfies the applicable provisions of the Code. The Plan itself, as restated, has not received a determination letter from the IRS.

The Plan's management believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the IRS. Therefore, no provision for income tax has been included in the Plan's financial statements.

The Plan is subject to audits by the IRS for certain tax periods based on applicable laws and regulations. The Plan has either been examined by the IRS, and no issues were raised, or the statute of limitations has expired for all tax periods through December 31, 2008.

#### ***Note 7 - Party-In-Interest Transactions***

The Plan invests in various mutual funds managed by Fidelity Investments. Fidelity Management Trust Company acts as Trustee for only those investments as defined by the Plan. Transactions in such investments qualify as party-in-interest transactions which are exempt from the prohibited transaction rule under ERISA. In addition, participant loans held in the Plan qualify as party-in-interest transactions which are exempt from the prohibited transaction rule under ERISA.

#### ***Note 8 - Risks and Uncertainties***

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amount reported in the Statements of Net Assets Available for Plan Benefits.

***SUPPLEMENTARY INFORMATION***

# **SYMETRA FINANCIAL RETIREMENT SAVINGS PLAN**

## **Supplementary Information**

### **Attachment to Form 5500, Schedule H, Line 4(i)**

### **Schedule of Assets (Held at End of Year) as of December 31, 2012**

**Employer:** Symetra Life Insurance Company

**EIN:** 91-0742147

**Plan No.:** 001

(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
**	Fidelity Growth Company K	Mutual Fund, 104,697.076 shares	*	\$ 9,766,143
**	Fidelity Balanced K	Mutual Fund, 461,904.800 shares	*	9,316,620
**	Fidelity Retirement Money Market	Mutual Fund, 8,906,883.350 shares	*	8,906,883
**	Fidelity Freedom K 2020	Mutual Fund, 556,944.847 shares	*	7,457,492
	Allianz NFJ Small Cap Value I	Mutual Fund, 211,828.090 shares	*	6,342,133
**	Fidelity Freedom K 2015	Mutual Fund, 487,154.236 shares	*	6,313,519
	Harbor International Inst	Mutual Fund, 93,791.669 shares	*	5,826,338
	PRU/J Mid Cap GR Z	Mutual Fund, 178,870.748 shares	*	5,798,990
**	Spartan US Bond Index IS	Mutual Fund, 470,820.355 shares	*	5,598,054
**	Spartan 500 Index Inst	Mutual Fund, 107,011.607 shares	*	5,403,016
	Goldman Sachs Mid Cap Value Inst	Mutual Fund, 124,617.183 shares	*	4,896,210
**	Fidelity Freedom K 2025	Mutual Fund, 336,646.511 shares	*	4,571,660
**	Fidelity Freedom K 2030	Mutual Fund, 281,176.570 shares	*	3,857,743
**	Fidelity Freedom K 2040	Mutual Fund, 248,671.371 shares	*	3,459,019
	INVS Growth & Income Y	Mutual Fund, 159,122.440 shares	*	3,333,615
	PIMCO Total Return Fund Inst	Mutual Fund, 268,997.905 shares	*	3,023,536
**	Fidelity Freedom K 2035	Mutual Fund, 217,926.094 shares	*	3,022,635
	Columbia Acorn International	Mutual Fund, 56,161.614 shares	*	2,293,640
**	Fidelity Freedom K 2010	Mutual Fund, 160,021.455 shares	*	2,061,076
	Vanguard Inflation Protected Adm	Mutual Fund, 53,190.609 shares	*	1,518,060
	Janus Triton I	Mutual Fund, 78,064.011 shares	*	1,414,520
**	Fidelity Freedom K 2050	Mutual Fund, 89,613.548 shares	*	1,265,343
**	Fidelity Freedom K 2045	Mutual Fund, 80,821.792 shares	*	1,138,779
**	Fidelity Freedom K 2000	Mutual Fund, 64,523.737 shares	*	762,671
**	Spartan International Index Adv	Mutual Fund, 15,764.382 shares	*	540,403
	DFA Emerging Mkts I	Mutual Fund, 18,824.113 shares	*	518,416
**	Fidelity Freedom K Income	Mutual Fund, 15,736.854 shares	*	183,806
**	Fidelity Freedom K 2005	Mutual Fund, 6,139.685 shares	*	77,544
**	Fidelity Freedom K 2055	Mutual Fund, 44,139 shares	*	44,139
	Self-directed brokerage accounts		*	2,878,840
**	Participant loans	Interest rates from 4.25% to 8.25%, due through September 2032	\$ -0-	1,525,884
				<b><u>\$ 113,116,727</u></b>

\* Cost data not required for participant directed assets with individual accounts.

\*\* Represents a party-in-interest to the Plan.

See independent auditors' report.

***SYMETRA FINANCIAL  
RETIREMENT SAVINGS PLAN***

Financial Statements

December 31, 2012 and 2011

## *Table of Contents*

---

	<i>Page</i>
<b>Independent Auditors' Report</b>	1 - 2
<b>Financial Statements:</b>	
Statements of Net Assets Available for Plan Benefits	3
Statement of Changes in Net Assets Available for Plan Benefits	4
Notes to Financial Statements	5 - 10
<b>Supplementary Information:</b>	
Attachment to Form 5500, Schedule H, Line 4(i):	
Schedule of Assets (Held at End of Year) as of December 31, 2012	11



***Independent Auditors' Report******Trustees******Symetra Financial Retirement Savings Plan  
Bellevue, Washington******REPORT ON THE FINANCIAL STATEMENTS***

We were engaged to audit the accompanying financial statements of Symetra Financial Retirement Savings Plan (the Plan), which comprise the statements of net assets available for plan benefits as of December 31, 2012 and 2011, and the related statement of changes in net assets available for plan benefits for the year ended December 31, 2012, and the related notes to the financial statements.

***Management's Responsibility for the Financial Statements***

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

***Auditors' Responsibility***

Our responsibility is to express an opinion on these financial statements based on conducting the audit in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the Basis for Disclaimer of Opinion paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

***Basis for Disclaimer of Opinion***

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 5, which was certified by Fidelity Management Trust Company, the trustee of the Plan, except for comparing such information with the related information included in the financial statements. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained certifications from the trustee as of December 31, 2012 and 2011, and for the year ended December 31, 2012, that the information provided to the plan administrator by the trustee is complete and accurate.

***Disclaimer of Opinion***

Because of the significance of the information that we did not audit, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion. Accordingly, we do not express an opinion on these financial statements.

# CLARK NUBER

## *Other Matter*

We were engaged for the purpose of forming an opinion on the financial statements as a whole. The supplementary information, as listed in the accompanying table of contents, is required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and is presented for the purpose of additional analysis and is not a required part of the financial statements. The supplementary information is the responsibility of management. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on the supplementary information.

## ***REPORT ON FORM AND CONTENT IN COMPLIANCE WITH DOL RULES AND REGULATIONS***

The form and content of the information included in the financial statements and supplementary information, other than that derived from the information certified by the trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

*Clark Nuber PS*

Certified Public Accountants  
June 19, 2013

Certified Public  
Accountants  
and Consultants

# **SYMETRA FINANCIAL RETIREMENT SAVINGS PLAN**

## **Statements of Net Assets Available for Plan Benefits**

---

	<i>As of December 31,</i>	
	<u>2012</u>	<u>2011</u>
<b>Assets:</b>		
Investments, at fair value (See Notes 3 & 4):		
Mutual funds	<b>\$ 108,712,003</b>	\$ 95,941,826
Self-directed brokerage accounts	<b>2,878,840</b>	2,246,506
Total investments	<b>111,590,843</b>	98,188,332
Receivables:		
Employer contributions	<b>221,784</b>	129,300
Notes receivable from participants	<b>1,525,884</b>	1,496,824
Total receivables	<b>1,747,668</b>	1,626,124
Total assets	<b>\$ 113,338,511</b>	\$ 99,814,456
<b>Liabilities</b>	<b>\$ -</b>	\$ -
<b>Net Assets Available for Plan Benefits</b>	<b>\$ 113,338,511</b>	<b>\$ 99,814,456</b>

*See accompanying notes.*

**SYMETRA FINANCIAL RETIREMENT SAVINGS PLAN**

**Statement of Changes in Net Assets Available for Plan Benefits**

	<i><u>Year Ended December 31, 2012</u></i>
<b>Additions to Net Assets:</b>	
Contributions:	
Employer	\$ 5,595,472
Participant deferrals	8,456,918
Participant rollovers	<u>1,340,297</u>
Total contributions	15,392,687
Investment income:	
Net appreciation in fair value of investments	8,926,045
Interest and dividends	3,193,680
Participant loan interest	<u>62,375</u>
Total investment income	<u>12,182,100</u>
Total additions to net assets	27,574,787
<b>Deductions from Net Assets:</b>	
Benefits paid to participants	14,032,366
Administrative expenses	<u>18,366</u>
Total deductions from net assets	<u>14,050,732</u>
Increase in net assets available for plan benefits	13,524,055
<b>Net Assets Available for Plan Benefits:</b>	
Beginning of year	<u>99,814,456</u>
<b>End of year</b>	<u><u>\$ 113,338,511</u></u>

See accompanying notes.

## ***SYMETRA FINANCIAL RETIREMENT SAVINGS PLAN***

### ***Notes to Financial Statements***

---

#### ***Note 1 - Description of the Plan***

The following description of the Symetra Financial Retirement Savings Plan (the Plan) provides only general information. Participants should refer to the plan document for a more complete description of the Plan's provisions.

**General** - The Plan is a defined contribution plan for employees of Symetra Life Insurance Company and related employers, as defined in the plan document (collectively, the Employer). Eligible employees, as defined by the Plan, may elect to participate in the Plan and make payroll deferrals upon their hire date. Employees are eligible to participate in the Employer's contributions upon their hire date. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

**Plan Administration** - The Plan is administered by an administrative committee consisting of officers and employees of the Employer. The Employer is the Plan's sponsor, and Fidelity Management Trust Company (the Trustee) serves as the trustee of the Plan.

**Employer Contributions** - The Employer makes matching contributions of 100% of the amounts contributed by each participant up to a maximum of 6% of the participant's eligible compensation. The Plan includes a true-up feature to ensure participants receive their maximum matching contribution for the year, and any incremental amounts are contributed to the participant's account during the first quarter of the subsequent year.

**Participant Accounts** - Participants may make pre-tax contributions to the Plan through payroll deductions of any whole percentage up to 75% of their eligible compensation, subject to certain limitations as defined by the Internal Revenue Code (the Code). Eligible employees will be automatically enrolled, unless the employee affirmatively elects otherwise, and 3% of the employee's compensation (the Automatic Enrollment Rate) will be contributed to the Plan for each payroll period in which the employee is an active participant. The deferral contribution rate for each active participant subject to automatic enrollment contributions shall be increased annually by 1%.

Participants may not currently make after-tax contributions to the Plan, but the Plan does maintain frozen accounts of after-tax contributions previously allowed by the Plan. A participant who is age 50 or older on or before the last day of the Plan year may make catch-up contributions subject to certain limitations as defined by the Code. Participants may also make rollovers from other qualified defined benefit or defined contribution plans. Each participant's account is credited with the participant's contributions and allocations of the Employer's contributions and investment earnings. Investment earnings are allocated to participant accounts daily based on each participant's share values. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

**Vesting** - Participants are fully vested in all amounts contributed to their accounts.

## ***SYMETRA FINANCIAL RETIREMENT SAVINGS PLAN***

### ***Notes to Financial Statements***

---

#### ***Note 1 - Continued***

**Notes Receivable from Participants** - The Plan may make loans to participants up to 50% of their vested account balance. Each participant loan amount must be at least \$1,000 and cannot exceed \$50,000. Participant loans are secured by the remaining balance in the participant's account. At December 31, 2012, interest rates between 4.25% and 8.25% were being charged on participant loans outstanding, with payments due through September 2032. Loan principal and interest payments are received through payroll deductions.

**Payment of Benefits** - A participant may elect to receive benefits upon retirement, disability, death, resignation, dismissal, or demonstrated hardship. Benefits can be received in a lump sum amount or installment payments, as elected by the participant.

**Plan Amendments** - The Employer amended the Plan in 2012 to reduce the maximum pre-tax contribution to the plan from 100% to 75% of an employees' eligible compensation.

**Termination of the Plan** - Although it has not expressed any intent to do so, the Employer has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA.

#### ***Note 2 - Significant Accounting Policies***

**Basis of Accounting** - The financial statements of the Plan have been prepared on the accrual basis of accounting.

**Use of Estimates** - The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America (U.S. GAAP) requires management to make estimates and assumptions that affect the reported amounts of assets in the Statements of Net Assets Available for Plan Benefits and the additions and deductions in the Statement of Changes in Net Assets Available for Plan Benefits, as well as the amounts disclosed in the notes to the financial statements. Actual results could differ from those estimates.

**Investment Valuation and Income Recognition** - The Plan's investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 3 for discussion of fair value measurements.

Purchases and sales are recorded on a trade-date basis. Interest income is recorded on an accrual basis, and dividends are recorded on the ex-dividend date. Net appreciation in the fair value of investments includes the Plan's gains and losses on investments bought and sold, as well as held during the year.

**Benefits Paid to Participants** - Benefits paid to participants are recognized when they are paid. At December 31, 2012 and 2011, there were no amounts allocated to accounts of participants who had elected to withdraw from the Plan but had not yet been paid.

## ***SYMETRA FINANCIAL RETIREMENT SAVINGS PLAN***

### ***Notes to Financial Statements***

---

#### ***Note 2 - Continued***

**Administrative Expenses** - Certain participant loan and self-directed brokerage account fees are charged to related participant accounts in the Plan, as allowed under the applicable guidance of ERISA and the rules and regulations published by the Department of Labor. In addition, the Employer pays certain administrative expenses associated with sponsoring the Plan.

**Subsequent Events** - In preparing these financial statements, the Plan has evaluated events and transactions for potential recognition or disclosure through June 19, 2013, the date the financial statements were available for issuance.

**Adoption of New Accounting Pronouncements** - In May 2011, the FASB issued ASU 2011-04, *Fair Value Measurements (Topic 820) - Amendments to Achieve Common Fair Value Measurement and Disclosure Requirements in U.S. GAAP and IFRSs*. This ASU establishes common definitions of fair value and requirements for measurement and disclosure between U.S. GAAP and International Financial Reporting Standards (IFRS). Enhanced disclosure requirements include quantitative information about unobservable inputs to Level 3 measurements, when available; qualitative information about the sensitivity of Level 3 measurements to alternative inputs; and classification within the fair value hierarchy of all fair value measurements disclosed. The standard is effective for periods beginning after December 15, 2011, and the Plan prospectively adopted this standard on January 1, 2012. The adoption did not have a material impact on the Plan's fair value measurements or disclosures, as all of the Plan's fair value measurements are classified as Level 1.

#### ***Note 3 - Fair Value Measurements***

The Plan determines the fair value of its financial instruments based on the fair value hierarchy, which requires an entity to maximize its use of observable inputs and minimize the use of unobservable inputs when measuring fair value. The fair value hierarchy gives the highest priority to quoted prices in active markets for identical instruments and the lowest priority to unobservable inputs. Level 1 measurements are based on unadjusted quoted market prices in active markets for identical assets or liabilities, Level 2 measurements are based on inputs that are observable or can be corroborated by observable market data and Level 3 measurements are based on inputs that are unobservable. A fair value measurement's level in the hierarchy is determined based on the lowest level input that is significant to the measurement.

The Plan's financial assets recorded at fair value are valued as follows:

**Mutual Funds** - Valued at quoted market prices in active markets, which represent the net asset value (NAV) of shares held by the Plan at year-end.

#### **Self-Directed Brokerage Accounts -**

Mutual Funds - Valued at quoted market prices in active markets, which represent the NAV of shares held by the Plan at year-end.

Corporate Stock - Valued at quoted market prices in active markets of shares held by the Plan at year-end.

Money Market Funds - Valued at cost plus accrued interest, which approximates fair value.

## ***SYMETRA FINANCIAL RETIREMENT SAVINGS PLAN***

### ***Notes to Financial Statements***

---

#### ***Note 3 - Continued***

The valuation methodologies used by the Plan may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. There have been no significant changes in the methodologies used to value the Plan's assets as of December 31, 2012 and 2011.

The following table sets forth the Plan's assets that are carried at fair value, all of which were classified as Level 1 measurements:

	<i>As of December 31,</i>	
	<i>2012</i>	<i>2011</i>
Mutual funds:		
Balanced	<b>\$ 43,532,046</b>	\$ 38,232,028
Large cap stock	<b>18,502,774</b>	16,103,606
Mid cap stock	<b>10,695,199</b>	9,371,131
Fixed income	<b>10,139,650</b>	9,399,223
International	<b>9,178,798</b>	7,288,805
Money market fund	<b>8,906,883</b>	8,803,118
Small cap stock	<b>7,756,653</b>	6,743,915
Self-directed brokerage accounts:		
Corporate stock	<b>1,458,414</b>	998,778
Mutual funds	<b>713,983</b>	742,498
Money market funds	<b>706,443</b>	505,230
Total investments	<b><u>\$ 111,590,843</u></b>	<b><u>\$ 98,188,332</u></b>



## ***SYMETRA FINANCIAL RETIREMENT SAVINGS PLAN***

### ***Notes to Financial Statements***

---

#### ***Note 4 - Plan Investments***

The Plan currently offers 29 mutual funds and self-directed brokerage accounts as investment options for participants. Participants are able to allocate contributions into one or more of the Plan's investment options. Choice of investment amounts and investment transfers for each option are at the participant's discretion and can be changed daily. Investments consist of shares in the mutual funds offered through the Plan, as well as shares of mutual funds, corporate stock and money market funds held in self-directed brokerage accounts.

The following presents investments held by the Plan that represent 5% or more of the Plan's net assets:

	<b><i>As of December 31,</i></b>	
	<b><i>2012</i></b>	<b><i>2011</i></b>
Mutual Funds:		
Fidelity Growth Company K	<b>\$ 9,766,143</b>	8,548,412
Fidelity Balanced K	<b>9,316,620</b>	8,456,787
Fidelity Retirement Money Market	<b>8,906,883</b>	8,803,118
Fidelity Freedom K 2020	<b>7,457,492</b>	6,585,795
Allianz NFJ Small Cap Value I	<b>6,342,133</b>	5,736,168
Fidelity Freedom K 2015	<b>6,313,519</b>	6,079,263
Harbor International Inst	<b>5,826,339</b>	*
PRU/J Mid Cap GR Z	<b>5,798,990</b>	*
Spartan US Bond Index IS	*	6,122,910

\* Did not comprise 5% or more of the Plan's net assets as of December 31.

#### ***Note 5 - Information Certified by the Trustee***

The Plan's management elected the method of compliance permitted by Section 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Under this provision, certain information certified by the Trustee need not be subjected to independent audit.

The Plan's management has obtained a certification from the Trustee that the following information provided by the Trustee and included in the Plan's financial statements and supplementary information is complete and accurate:

- Fair value of investments as of December 31, 2012 and 2011
- Investment and other income earned or losses incurred for the year ended December 31, 2012
- Investment transactions for the year ended December 31, 2012

## ***SYMETRA FINANCIAL RETIREMENT SAVINGS PLAN***

### ***Notes to Financial Statements***

---

#### ***Note 6 - Federal Income Taxes***

The Employer restated the Plan and adopted a volume submitter plan document sponsored by Fidelity Management & Research Co (Fidelity) effective November 16, 2009. Fidelity received an opinion letter from the Internal Revenue Service (IRS) dated March 31, 2008, which states that the volume submitter document satisfies the applicable provisions of the Code. The Plan itself, as restated, has not received a determination letter from the IRS.

The Plan's management believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the IRS. Therefore, no provision for income tax has been included in the Plan's financial statements.

The Plan is subject to audits by the IRS for certain tax periods based on applicable laws and regulations. The Plan has either been examined by the IRS, and no issues were raised, or the statute of limitations has expired for all tax periods through December 31, 2008.

#### ***Note 7 - Party-In-Interest Transactions***

The Plan invests in various mutual funds managed by Fidelity Investments. Fidelity Management Trust Company acts as Trustee for only those investments as defined by the Plan. Transactions in such investments qualify as party-in-interest transactions which are exempt from the prohibited transaction rule under ERISA. In addition, participant loans held in the Plan qualify as party-in-interest transactions which are exempt from the prohibited transaction rule under ERISA.

#### ***Note 8 - Risks and Uncertainties***

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amount reported in the Statements of Net Assets Available for Plan Benefits.

***SUPPLEMENTARY INFORMATION***

# **SYMETRA FINANCIAL RETIREMENT SAVINGS PLAN**

## **Supplementary Information**

### **Attachment to Form 5500, Schedule H, Line 4(i)**

### **Schedule of Assets (Held at End of Year) as of December 31, 2012**

**Employer:** Symetra Life Insurance Company

**EIN:** 91-0742147

**Plan No.:** 001

(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
**	Fidelity Growth Company K	Mutual Fund, 104,697.076 shares	*	\$ 9,766,143
**	Fidelity Balanced K	Mutual Fund, 461,904.800 shares	*	9,316,620
**	Fidelity Retirement Money Market	Mutual Fund, 8,906,883.350 shares	*	8,906,883
**	Fidelity Freedom K 2020	Mutual Fund, 556,944.847 shares	*	7,457,492
	Allianz NFJ Small Cap Value I	Mutual Fund, 211,828.090 shares	*	6,342,133
**	Fidelity Freedom K 2015	Mutual Fund, 487,154.236 shares	*	6,313,519
	Harbor International Inst	Mutual Fund, 93,791.669 shares	*	5,826,338
	PRU/J Mid Cap GR Z	Mutual Fund, 178,870.748 shares	*	5,798,990
**	Spartan US Bond Index IS	Mutual Fund, 470,820.355 shares	*	5,598,054
**	Spartan 500 Index Inst	Mutual Fund, 107,011.607 shares	*	5,403,016
	Goldman Sachs Mid Cap Value Inst	Mutual Fund, 124,617.183 shares	*	4,896,210
**	Fidelity Freedom K 2025	Mutual Fund, 336,646.511 shares	*	4,571,660
**	Fidelity Freedom K 2030	Mutual Fund, 281,176.570 shares	*	3,857,743
**	Fidelity Freedom K 2040	Mutual Fund, 248,671.371 shares	*	3,459,019
	INVS Growth & Income Y	Mutual Fund, 159,122.440 shares	*	3,333,615
	PIMCO Total Return Fund Inst	Mutual Fund, 268,997.905 shares	*	3,023,536
**	Fidelity Freedom K 2035	Mutual Fund, 217,926.094 shares	*	3,022,635
	Columbia Acorn International	Mutual Fund, 56,161.614 shares	*	2,293,640
**	Fidelity Freedom K 2010	Mutual Fund, 160,021.455 shares	*	2,061,076
	Vanguard Inflation Protected Adm	Mutual Fund, 53,190.609 shares	*	1,518,060
	Janus Triton I	Mutual Fund, 78,064.011 shares	*	1,414,520
**	Fidelity Freedom K 2050	Mutual Fund, 89,613.548 shares	*	1,265,343
**	Fidelity Freedom K 2045	Mutual Fund, 80,821.792 shares	*	1,138,779
**	Fidelity Freedom K 2000	Mutual Fund, 64,523.737 shares	*	762,671
**	Spartan International Index Adv	Mutual Fund, 15,764.382 shares	*	540,403
	DFA Emerging Mkts I	Mutual Fund, 18,824.113 shares	*	518,416
**	Fidelity Freedom K Income	Mutual Fund, 15,736.854 shares	*	183,806
**	Fidelity Freedom K 2005	Mutual Fund, 6,139.685 shares	*	77,544
**	Fidelity Freedom K 2055	Mutual Fund, 44,139 shares	*	44,139
	Self-directed brokerage accounts		*	2,878,840
**	Participant loans	Interest rates from 4.25% to 8.25%, due through September 2032	\$ -0-	1,525,884
				<b><u>\$ 113,116,727</u></b>

\* Cost data not required for participant directed assets with individual accounts.

\*\* Represents a party-in-interest to the Plan.

See independent auditors' report.