





LIFE INSURANCE 2012

Symetra Financial CORP Rank 17 of 31

The relative strengths and weaknesses of Symetra Financial CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Symetra Financial CORP compared to the market average is the variable Debt Securities, Available-for-sale, increasing the Economic Capital Ratio by 11% points. The greatest weakness of Symetra Financial CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 23%, being 1.8% points below the market average of 25%.

Input Variable	Value in 1000 USD
Benefits	1,307,300
Debt Securities, Available-for-sale	22,955,500
Insurance Commissions and Fees	0
Liability for Future Policy Benefit	391,200
Mortgage Loans on Real Estate, Net	2,517,600
Net Investment Income	1,277,900
Other Assets	1,943,800
Other Compr. Net Income	0
Other Expenses	492,200
Other Liabilities	23,891,700
Other Net Income	0
Other Revenues	180,700
Premiums Earned, Net	540,500
Separate Account, Assets	795,800
Separate Account, Liability	795,800

Output Variable	Value in 1000 USD
Liabilities	25,078,700
Assets	28,212,700
Expenses	1,799,500
Revenues	1,999,100
Stockholders Equity	3,134,000
Net Income	199,600
Comprehensive Net Income	199,600
BaseVar	28,545,000
ECR before LimitedLiability	6.6%
Economic Capital Ratio	23%