

Disclosure Statement – Florida

[REDACTED]

This Disclosure Statement is being provided by [REDACTED] in connection with his agreement to transfer and assign to [REDACTED] certain structured settlement payment rights due from Symetra Life Insurance Company f/k/a Safeco Life Insurance Company as annuity issuer. This Disclosure Statement is being provided pursuant to the Florida Statutes Title XXXVII, Chapter 626, Part XI “Structured Settlements” (the “Florida Transfer Statute”).

1. Schedule of Payments Transferred. [REDACTED] intends to assign, transfer or sell to [REDACTED] all of his right, title and interest in one lump sum of \$60,000.00 due 5/17/2021.

2. Aggregate Amount of Payments Transferred. The aggregate amount of payments to be transferred to [REDACTED] totals \$60,000.00.

3. Gross Advance Amount and Discount Rate. In exchange for these payments, [REDACTED] will receive the gross amount of \$35,750.00, which represents a nominal annual discount rate of 6.10%, assuming monthly compounding and an assumed funding date of 11/15/2012. Funding will not occur until everything necessary under the transfer agreement has taken place.

4. Fees and Expenses. [REDACTED] will be responsible for the following commissions, fees, expenses, and charges in connection with the closing of this transaction:

None	\$0.00
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5. Net Advance Amount. The net amount payable to [REDACTED] in exchange for the transferred payments is \$35,750.00.

[REDACTED] understands that he will receive this net payment, minus any amounts necessary to satisfy any outstanding liens, judgments, and credit-based obligations, pursuant to the terms of the transfer agreement. Any

deduction made pursuant to this paragraph 5 will be discussed with and approved by [REDACTED] prior to court approval of the transaction.

6. Effective Annual Interest Rate. Based on the net amount that you will receive from us and the amounts and timing of the structured settlement payments that you are turning over to us, you will, in effect, be paying interest to us at a rate of 6.28% per year.

7. Calculation of the Fair Present Value of Future Payments Under Federal Standards for Valuing Annuities. The fair present value of the payments to be transferred is \$55,109.67, determined, as required by applicable law, by discounting the future payments to be transferred to the present using a rate most recently published for determining the present value of an annuity by the Internal Revenue Service, which rate is 1.00%. THIS IS NOT THE RATE USED TO CALCULATE THE PURCHASE PRICE. It is also not the market rate for transfers of annuity payments or structured settlement payments.

8. Quotient. The net amount that you will receive from us in exchange for your future structured settlement payments represents 64.87% of the estimated current value of the payments based upon the discounted value using the applicable federal rate.

9. Independent Consultation. [REDACTED] understands that he should seek independent professional advice regarding the legal, tax, and financial implications of the transfer from an attorney, certified public accountant, actuary, or other licensed professional adviser.

10. Penalty In The Event Of Breach Of Contract. The amount of any penalty or liquidated damages, payable to [REDACTED] by [REDACTED] in the event the transfer agreement is breached by [REDACTED] shall not exceed \$1,000.00.

11. Right to Cancel the Transfer Agreement. [REDACTED] understands that he has the right to cancel the transfer agreement, without penalty or further obligation, not later than the third business day after the date the agreement is signed by [REDACTED]

The obligation of [REDACTED] to enter into this transaction is conditional and contingent upon the execution and return of this Disclosure Statement to [REDACTED] and execution of a Transfer Agreement and related documents by all parties. For purposes of the Florida Transfer Statute, the Transfer Agreement shall not be signed by [REDACTED] until at least ten (10) days after this Disclosure Statement has been received and signed.

By signing this Disclosure Statement where provided below, [REDACTED] acknowledges and agrees that he has read and fully understands the foregoing Disclosure Statement, that he has been advised by [REDACTED] [REDACTED] to discuss the Disclosure Statement and the details of the proposed transaction with his financial advisors and attorneys and has been provided an opportunity to do so.

I [REDACTED] acknowledge and confirm that I have read this Disclosure Statement and understand the transaction and believe that the terms of the transaction are fair and reasonable and that the transaction is in my best interest, taking into account the welfare and support of my dependents.

RECEIVED, AGREED AND ACKNOWLEDGED:

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DATE \_\_\_\_\_