

Via Certified Mail

Dear

It has been two years since Symetra changed its administrative fee for guaranteed payments. We find it necessary to increase administrative fees in order to comply with such orders. For orders entered March 1, 2008 and thereafter, the administrative fee for guaranteed transactions shall be \$750 under the approved form of order and \$900 for a non-complying order.

Symetra has a new procedure where payments may be split between two or more purchasers. While Symetra reserves the right to object to dividing any periodic payments on any transaction, Symetra will agree to split the payments for a fee of \$1,600 for 2 payees. Additional payees in a given transfer can be designated for an additional fee of \$800 per payee. This "split payment" fee is in addition to the base administrative fee above. Payment must be made at the time the order is provided to Symetra.

Please contact Roseanna James, Claims Unit Manager, at 425-256-6060, email roseanna.james@symetra.com, if you have questions.

Thank you for your attention to this matter.

Sincerely,

Kim McSheridan

Vice President, Income Annuities Symetra Life Insurance Company