SYMETRA

October 29, 2007

Los Angeles, CA 90077

Contract Number:

Dear Mr. & Mrs.

Several years ago, Symetra Life Insurance Company issued a "structured settlement annuity" naming you as a payee or beneficiary. You may be receiving annuity payments now or at some point in the future. Symetra Assigned Benefits Service Company ("SABSCO") owns the annuity and is the company legally responsible to make these annuity payments to you.

I'm writing to tell you about a service SABSCO recently began offering in response to a growing need we have seen among recipients of structured settlement payments.

As time passes, many people see a change in circumstances and find that the original structured settlement plan no longer fits their needs. Some face the need for cash now, perhaps to pay for education, buy a home, or to pay off debt. Until recently, people in this situation were not able to access the money used to provide their annuity payments. They simply had to wait to receive the payments according to the original plan, even when that plan was no longer suited to their needs.

The good news is that recent legislation in many states now allows structured settlement payees to exchange their future annuity payments including Life Contingent payments, for cash when it's needed. SABSCO now offers this service to its customers. Benefits received as part of a Worker's Compensation award are not eligible for this service.

I would like to answer any questions you may have about this type of exchange, and to explore whether receiving a lump sum payment would better suit the financial needs of your family. You may also reach me directly at (800) 427-1304 (ext. 68068). I am available from 6:30 am to 3:00 pm Monday through Friday Pacific Time. I would be happy to discuss your payment options. I look forward to hearing from you.

Sincerely,

Jesper Hansen
Sales Specialist
Symetra Assigned Benefits Service Company
Jesper.Hansen@Symetra.com