

SERFF Tracking Number: SYMX-126061890 State: Arkansas
Filing Company: Symetra Life Insurance Company State Tracking Number: 41727
Company Tracking Number: AF AR0002510F01
TOI: A08G Group Annuities - Unallocated Sub-TOI: A08G.003 Deposit Administration
Product Name: RSC-0060 5/08 Group Annuity Contract
Project Name/Number: RSC-0060 5/08/AF AR0002510F01

Filing at a Glance

Company: Symetra Life Insurance Company

Product Name: RSC-0060 5/08 Group Annuity SERFF Tr Num: SYMX-126061890 State: Arkansas

Contract

TOI: A08G Group Annuities - Unallocated SERFF Status: Closed-Approved- State Tr Num: 41727
Closed

Sub-TOI: A08G.003 Deposit Administration Co Tr Num: AF AR0002510F01 State Status: Approved-Closed
Filing Type: Form Reviewer(s): Linda Bird

Author: Symetra Life Disposition Date: 03/05/2009

Date Submitted: 03/05/2009 Disposition Status: Approved-
Closed

Implementation Date Requested: 04/01/2009

Implementation Date:

State Filing Description:

General Information

Project Name: RSC-0060 5/08

Project Number: AF AR0002510F01

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 03/05/2009

Deemer Date:

Submitted By: Symetra Life

Filing Description:

RE: RSE-0048 2/09 Interest Crediting Endorsement

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: Pending approval
in domiciliary state (Washington)

Market Type: Group

Group Market Size: Small and Large

Group Market Type: Employer

Explanation for Other Group Market Type:

State Status Changed: 03/05/2009

Created By: Symetra Life

Corresponding Filing Tracking Number:

Dear Sirs:

On behalf of Symetra Life Insurance Company, please find enclosed for your review and approval the above referenced form. This is a new filing and the referenced forms replace no other forms currently in use by Symetra. This form does not deviate from company or industry standards.

<i>SERFF Tracking Number:</i>	<i>SYMX-126061890</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Symetra Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>41727</i>
<i>Company Tracking Number:</i>	<i>AF AR0002510F01</i>		
<i>TOI:</i>	<i>A08G Group Annuities - Unallocated</i>	<i>Sub-TOI:</i>	<i>A08G.003 Deposit Administration</i>
<i>Product Name:</i>	<i>RSC-0060 5/08 Group Annuity Contract</i>		
<i>Project Name/Number:</i>	<i>RSC-0060 5/08/AF AR0002510F01</i>		

Form number RSE-0048 2/09 Interest Crediting Endorsement will be attached to contract RSC-0060/MSR 5/08, an unallocated group annuity contract approved for use in your state on October 24, 2008. The Interest Crediting Endorsement replaces the Interest Crediting contract language to make an annual effective interest rate declaration only on January 1.

RSE-0048 2/09 will be attached to new contracts at issue. The endorsement includes a bracketed line to permit it to be used with both new and existing contracts. New contracts will include the endorsement without the statement "signature required" and other data fields. Existing contract owners will be offered the endorsement including the appropriate lines (contract number, name of contract owner, date, signature and title) with a cover letter requesting their signature. We will follow-up as needed to obtain the signed endorsement.

This product will be sold through agents who are licensed and appointed by Symetra Life Insurance Company to a target market of employers who are eligible under the tax law to provide tax qualified plans to their employees.

Company and Contact

Filing Contact Information

B Smith, Insurance Compliance Analyst	Brady.Smith@Symetra.com
P.O. Box 34690	425-256-8000 [Phone] 66325 [Ext]
Seattle, WA 98124-1690	425-256-5466 [FAX]

Filing Company Information

Symetra Life Insurance Company	CoCode: 68608	State of Domicile: Washington
P.O. Box 34690	Group Code: 1129	Company Type:
Seattle, WA 98124-1690	Group Name:	State ID Number: 667
(425) 256-8000 ext. [Phone]	FEIN Number: 91-0742147	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$20.00
Retaliatory?	No
Fee Explanation:	1 endorsement @ \$20 each
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
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Symetra Life Insurance Company \$20.00 03/05/2009 26151186

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	03/05/2009	03/05/2009

SERFF Tracking Number: SYMX-126061890 *State:* Arkansas
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Disposition

Disposition Date: 03/05/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	RSE-0048 2/09 Statement of Variability		Yes
Form	RSE-0048 2/09 Interest Crediting		Yes
	Endorsement		

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Form Schedule

Lead Form Number: RSE-0048 2/09

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	RSE-0048 2/09	Certificate	RSE-0048 2/09 Amendmen Interest Crediting t, Insert Endorsement Page, Endorseme nt or Rider	Initial		0.000	RSE-0048 2_09.PDF

INTEREST CREDITING ENDORSEMENT

This Endorsement is attached to and made a part of the Contract.

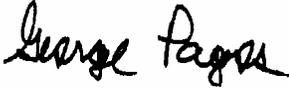
The Interest Crediting Section under Accumulation Account is deleted and replaced with the following:

Symetra Life credits interest daily from the day a Purchase Payment is received by Symetra Life. Annual effective interest rates show the effect of daily compounding of interest over a 12-month period. Interest is credited to the Accumulation Account using the greater of the following two annual effective interest rates established by Symetra Life:

- The minimum guaranteed annual effective interest rate of 1.5%; or
- The annual effective interest rate.

The annual effective interest rate is declared on January 1 of each year and is guaranteed only for that calendar year. A new annual effective interest rate will be declared every January 1.

Signed for Symetra Life Insurance Company by:



[George Pagos]
Secretary

[The Contact Owner must sign this endorsement if attached after the contract is issued.

Contract Number: _____

Accepted by: _____
Contract Owner

Date: _____

By: _____]
Signature and Title

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Supporting Document Schedules

		Item Status:	Status Date:
<p> Bypassed - Item: Flesch Certification Bypass Reason: Exempt - Group Unallocated Annuity Comments: </p>			
<p> Bypassed - Item: Application Bypass Reason: No application required Comments: </p>			
<p> Satisfied - Item: RSE-0048 2/09 Statement of Variability Comments: Attachment: RSE-0048 2_09 Statement of Variability.PDF </p>			

Symetra Life Insurance Company

RSE-0048 2/09 Interest Crediting Endorsement

Statement of Variability

1. The RSE-0048 2/09 Interest Crediting Endorsement will be attached by consent of the Contract Owner after issue or at contract issue.
2. The name and signature of our Secretary is bracketed in case of changes in the future.
3. If attached after contract issue, the endorsement will include:
 - a. The statement “The Contract Owner must sign this endorsement if attached after the contract is issued.”
 - b. The Contract Number
 - c. The “Accepted By” caption with a line for signature by the Contract Owner
 - d. The “Date” line for date signed
 - e. The “By” line for a description of the signer’s name and title with respect to the contract.
4. If attached at contract issue, the lines referenced in 2.a. through 2.e. do not need to appear or be completed.