

SERFF Tracking Number: SYMX-126086709 State: Arkansas
Filing Company: Symetra Life Insurance Company State Tracking Number: 41966
Company Tracking Number: AF AR0009710F01
TOI: A021 Individual Annuities- Deferred Non- Variable Sub-TOI: A021.004 Modified Single Premium
Product Name: RSE-0003 3/09 Interest Crediting Endorsement for C
Project Name/Number: RSE-0003 3/09 /AF AR0009710F01

Filing at a Glance

Company: Symetra Life Insurance Company

Product Name: RSE-0003 3/09 Interest SERFF Tr Num: SYMX-126086709 State: Arkansas

Crediting Endorsement for C

TOI: A021 Individual Annuities- Deferred Non- Variable SERFF Status: Closed-Approved- Closed State Tr Num: 41966

Sub-TOI: A021.004 Modified Single Premium Co Tr Num: AF AR0009710F01 State Status: Approved-Closed

Filing Type: Form

Author: Symetra Life

Reviewer(s): Linda Bird

Date Submitted: 03/24/2009

Disposition Date: 03/26/2009

Disposition Status: Approved-Closed

Implementation Date Requested: 04/24/2009

Implementation Date:

State Filing Description:

General Information

Project Name: RSE-0003 3/09

Status of Filing in Domicile: Pending

Project Number: AF AR0009710F01

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 03/26/2009

Explanation for Other Group Market Type:

State Status Changed: 03/26/2009

Deemer Date:

Created By: Symetra Life

Submitted By: Symetra Life

Corresponding Filing Tracking Number:

Filing Description:

Symetra Life Insurance Company

NAIC# 1129-68608

FEIN# 91-0742147

RSE-0003 3/09 - Endorsement

On behalf of Symetra Life Insurance Company, please find enclosed for your review and approval, the above referenced

SERFF Tracking Number: SYMX-126086709 State: Arkansas
 Filing Company: Symetra Life Insurance Company State Tracking Number: 41966
 Company Tracking Number: AF AR0009710F01
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.004 Modified Single Premium
 Variable
 Product Name: RSE-0003 3/09 Interest Crediting Endorsement for C
 Project Name/Number: RSE-0003 3/09 /AF AR0009710F01

form number. This is a new filing and the referenced form replaces no other form currently in use by Symetra. This form does not deviate from company or industry standards. Symetra will begin use of this form upon approval from your state.

The RSE-0003 3/09 Endorsement will be used with the approved, LPC-1536 8/04 Contract, an Individual Modified Single Premium Deferred Annuity Contract. This Contract was approved by your state on August 9, 2004.

The Flesch score for RSE-0003 3/09 is 50.4.

These products will be sold through agents and banks who are licensed and appointed by Symetra Life Insurance Company.

If you have any questions or comments, please call me at (800) 796-3872 ext. 68047 or email at kristen.kennedy@symetra.com.

Company and Contact

Filing Contact Information

Kristen Kennedy, State Filings Analyst Kristen.Kennedy@Symetra.com
 P.O. Box 34690 425-256-8000 [Phone] 68047 [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 X \$20.00 = \$20.00
 Per Company: No

SERFF Tracking Number: SYMX-126086709 State: Arkansas
Filing Company: Symetra Life Insurance Company State Tracking Number: 41966
Company Tracking Number: AF AR0009710F01
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.004 Modified Single Premium
Variable
Product Name: RSE-0003 3/09 Interest Crediting Endorsement for C
Project Name/Number: RSE-0003 3/09 /AF AR0009710F01

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Symetra Life Insurance Company	\$20.00	03/24/2009	26644364

SERFF Tracking Number: SYMX-126086709 State: Arkansas
Filing Company: Symetra Life Insurance Company State Tracking Number: 41966
Company Tracking Number: AF AR0009710F01
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.004 Modified Single Premium
Variable
Product Name: RSE-0003 3/09 Interest Crediting Endorsement for C
Project Name/Number: RSE-0003 3/09 /AF AR0009710F01

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	03/26/2009	03/26/2009

SERFF Tracking Number: SYMX-126086709 *State:* Arkansas
Filing Company: Symetra Life Insurance Company *State Tracking Number:* 41966
Company Tracking Number: AF AR0009710F01
TOI: A021 Individual Annuities- Deferred Non- *Sub-TOI:* A021.004 Modified Single Premium
Variable
Product Name: RSE-0003 3/09 Interest Crediting Endorsement for C
Project Name/Number: RSE-0003 3/09 /AF AR0009710F01

Disposition

Disposition Date: 03/26/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: SYMX-126086709 State: Arkansas
 Filing Company: Symetra Life Insurance Company State Tracking Number: 41966
 Company Tracking Number: AF AR0009710F01
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.004 Modified Single Premium
 Variable
 Product Name: RSE-0003 3/09 Interest Crediting Endorsement for C
 Project Name/Number: RSE-0003 3/09 /AF AR0009710F01

Form Schedule

Lead Form Number: RSE-0003 3/09

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	RSE-0003 3/09	Certificate Amendmen t, Insert Page, Endorseme nt or Rider	Interest Crediting Endorsement	Initial		50.400	RSE-0003 3_09.PDF

Interest Crediting Endorsement

This Endorsement is added to and becomes a part of the Contract to which it is attached. In the case of conflict between the provisions of the Contract and the Endorsement, the provisions of this Endorsement will control.

The **INTEREST CREDITING** provision has been replaced to read as follows:

INTEREST CREDITING

Symetra Life establishes the annual effective interest rates that apply to Purchase Payments. The annual effective interest rate will never be less than the guaranteed minimum interest rate shown on the contract data page.

Each Purchase Payment will be credited with the effective base interest rate established for the date when Symetra Life receives the payment. The effective base interest rate in effect on the contract date will apply to the initial Purchase Payment during the initial guaranteed interest period as shown on the contract data page. Any subsequent Purchase Payment will be credited with the effective base interest rate in effect on the date we receive the subsequent payment. The interest rates in effect for subsequent Purchase Payments will be credited for the remainder of the initial guaranteed interest period that is already in progress.

After you stop making Purchase Payments, we will continue to credit the balance of the contract value with the applicable effective interest rate(s).

Starting on the contract anniversary when the initial guaranteed interest period ends, Symetra Life can adjust the effective interest rate that applies to your contract value. The adjusted rate will apply to the contract value for no less than 12 months, when the rate may again be adjusted. From then on, we cannot adjust the effective interest rate more frequently than every 12 months.

Additional Interest:

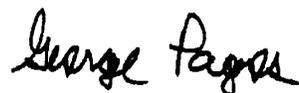
In the first Contract Year, additional interest, as described on the contract data page, may be credited to Purchase Payments.

Interest Compounding

Symetra Life credits interest on each Purchase Payment from the day following your payment up through the date you withdraw the funds from the Contract.

Annual effective interest rates show the effect of daily compounding of interest over a 12-month period.

Symetra Life Insurance Company

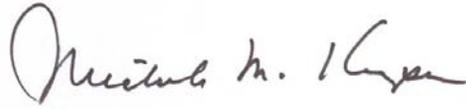


George Pagos
Secretary

CERTIFICATION OF READABILITY
ARKANSAS

To the best of my knowledge, these forms meet all applicable statutes and regulations for readability standards. The Flesch scores are:

RSE-0003 3/09 – Endorsement 50.4

A handwritten signature in black ink, appearing to read "Michele M. Kemper". The signature is written in a cursive style with a large initial "M".

Michele Kemper, Chief Compliance Officer
Symetra Life Insurance Company