



Symetra

Resource B Variable Annuity

This disclosure statement contains information about the Symetra Resource B Variable Annuity product and services that Symetra Life Insurance Company (Symetra Life, we, us, our) provides to your retirement plan in connection with the product. This disclosure statement is not intended to replace the Contract issued to you and Certificates issued to your participants under the Contract. In the event of conflict between the Contract and this disclosure statement, the Contract shall control. This information is designed to help you fulfill your duty as a plan fiduciary in accordance with Section 408(b)(2) of the Employee Retirement Income Security Act of 1974 (ERISA). This statement contains the following: the Recordkeeping Services we provide; our Direct and Indirect Fees; and Payments to Financial Professionals.

Recordkeeping Services

The product has a separate account that invests in an array of mutual funds all of which are segregated Sub-accounts of the separate account.

Your plan allows your participants to direct the investment of their own contributions into the available Sub-accounts. The product allows your participants to direct the investment of their own contributions subject to the plan's authorization. Your participants give us instructions on how to invest their contributions based on the options available. Recordkeeping Services are provided in connection with offering the product. The following services are provided where allowed by the plan and by governing Internal Revenue Service and Department of Labor regulations. Some services require Plan Administrator authorization.

Allocating Forfeitures	Investment accounting,
Benefit elections at separation from service	inter-account transfers,
Call Center Services, including toll-free phone and fax services	investment tracking, account balances, daily unit values, investment options, allocations.
Case Statements (to Plan Administrator)	Participant Name Changes
Change of address	Confirmations of Account Activity
Change of beneficiary	Partial Withdrawals
Change of servicing agent	Participant Statements (quarterly and annual)
Change of investment selection	Required Minimum Distributions
Death Claims	Social Security number changes
Direct and Indirect Rollovers	Preparation of 1099s for distributions from product
Domestic relations orders	Transfer from one investment to another
Form 5500 information provided to plan	Website access at www.symetra.com/OnlineAccess
Full Withdrawals	
Fund level information	

Symetra Life, through our separate account, offers investment options that invest in mutual funds that are unaffiliated with Symetra Life. We execute trades on behalf of your plan with those mutual funds based on your plan and/or your participants' instructions. By providing these services, this eliminates the cost of engaging another party to perform these services. We also act as an agent on the daily trading of these funds through our separate accounts. As a result, we may receive 12b-1 and sub-transfer agency ("Sub-TA") fees for performing these services. While these fees are retained by Symetra Life, or its broker-dealer affiliate, Symetra Securities, Inc., they are considered in our pricing. For the specific fee amounts, please see the Investment Options Table below. The Investment Options Table details a reasonable estimate of the fees we receive in the form of 12b-1 or Sub-TA fees paid to us expressed as a percentage of the assets invested in that investment option.

We are not a plan fiduciary under ERISA. You are responsible for selecting this product, including its plan lineup. Your plan participants select their own investment options and Symetra Life has no discretion over this process. Additionally, we carry out administrative and Recordkeeping Services based on your direction as the plan's fiduciary. We are not a registered investment adviser.

Direct and Indirect Compensation

For all of the services described above, Symetra Life's compensation includes the following direct Contract-level charges and indirect compensation. All compensation described in this section is integral to the total compensation received by Symetra Life for all Recordkeeping Services described above. No individual source of revenue should be considered in isolation with respect to a single service.

Direct Compensation from Contract Charges

The following Contract-level charges are paid directly by each participant or the Contractholder to Symetra Life:

Annual Administration Maintenance Charge: \$30 each Year. The charge will never be more than \$35.

Contingent Deferred Sales Charge(CDSC):The charge is a declining percentage over a specified period of years of the amount withdrawn from the participant's certificate value.

Your Plan and participants have no further CDSC charges for withdrawals because each certificate's anniversary is past the last year in which Symetra Life would charge a CDSC.

Mortality & Expense Risk Charge: 1.25%. Equal on an annual basis to 1.25% of the average daily net asset value of each Sub-account.

Transfer Charge: \$10 for each transfer after the 4th transfer in a certificate year.

Indirect Compensation

For investment-related indirect fee information as of the date of this disclosure document, please see the Investment Options Table below. In our role as distributor and transfer agent for the investment options under the Contract, Symetra Life or its affiliate, Symetra Securities, Inc., may receive distribution (12b-1 fees) from the funds that are investment options under the Contract and Sub-TA/recordkeeping/administration fees from the investment company (or its affiliate) for plan assets invested in the investment option. Symetra Life only offers mutual funds in the product that are unaffiliated with us; we do not collect any Portfolio-level investment management fees. The investment management fees and other fees deducted from the investment option by the mutual fund company are equal to the amounts shown in the separate disclosure statements we provide you for compliance with the Department of Labor's 404a-5 regulation under ERISA. Data for unaffiliated funds is obtained from sources external to us. We cannot guarantee the accuracy, completeness or timeliness of this data.

Symetra Life's compensation will also include the following elements:

1. any investment gains resulting from Symetra Life's trading errors or other share or unit value discrepancies. Symetra Life will keep any gains and absorb any losses derived from re-processing transactions due to our trading errors. If such re-processing results in a loss, Symetra Life will make the plan and plan participants whole.
2. earnings (*i.e.*, "float income") on funds received, or credited to the Contract, before they are invested, allocated or applied in accordance with allocation instructions from the plan; or funds transferred from your Contract and held in Symetra Life's general account before actual disbursements are made from the general account. For more information about float income, please contact us for details.

All of the indirect compensation we receive helps Symetra Life offset the costs of providing you the Recordkeeping Services described in this disclosure statement.

Investment Options Table	Compensation	
	12b-1 Fees ¹	Sub-TA and Service Fees ²
DWS CROCI® International VIP – Class A	N/A	0.25%
DWS Global Income Builder VIP – Class A	N/A	0.25%
Fidelity VIP Government Money Market Portfolio – Service Class 2	0.25%	N/A
Pioneer Bond VCT Portfolio – Class I Shares	N/A	N/A
Pioneer Fund VCT Portfolio – Class I Shares	N/A	N/A
Pioneer Mid Cap Value VCT Portfolio – Class I Shares	N/A	N/A
Pioneer Select Mid Cap Growth VCT – Class I Shares	N/A	N/A

¹ 12b-1 Fees are paid to us by the investment company (or its affiliate) to offset our distribution and marketing expenses and shareholder costs.

² Sub-transfer agency and service agreement fees remitted to us by the investment company (or its affiliate) offset the cost of Recordkeeping Services associated with administering plan and individual participant accounts.

Payments to Sales Agents

As the plan fiduciary, you purchased our Contract through a sales agent who is registered with a broker-dealer. The agent's responsibilities included providing you information about the Contract. Symetra Life has sold the Contract through the agent who is licensed by the state and appointed by Symetra Life to sell the Contract. The agent's broker-dealer/supervising agency is compensated for services through a sales commission. It is the broker-dealer's responsibility to pay the agent.

The sales commissions that we pay for the sale of the Contract, and which you pay indirectly through our fees, are reflected in the Schedule A of your Form 5500. Please contact us or your agent for information regarding the exact amount of the commission we pay on the sale of your Contract.



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