

Symetra has been closely following the COVID-19 virus developments in the U.S. for months. We want to reassure you and your clients that our operations are functioning at expected levels today, and we are open for business to serve your current and future clients.

Our business continuity team has been actively engaged since January in preparations for implementing our long-term business continuity plans. Our top priorities are ensuring the well-being of our employees and maintaining our ability to serve our customers and business partners in the weeks and months ahead.

I want to share some of the steps we are taking to maintain our operations:

- **Remote Work:** Today, our employees have an extensive capability to work offsite for an extended period, including the majority of our claims, underwriting, service and operations teams. Last summer we implemented a flex work program that allows multiple days per week of remote work for every employee so this is not a new approach for our teams. We have been refining our processes successfully for months and are confident in our ability to offer you the same quality service whether our teams are working in the office or remotely.
- **Business Critical Functions:** For the small number of teams whose work requires a physical presence in a Symetra office, even for short duration, we are taking steps to ensure that these functions continue in their current location, at a Symetra office elsewhere in the U.S. or other secure sites.
- **Geographic Diversity:** With offices across the country, we will be able to shift work and operations to other locations should that step become necessary.
- **Sales Support:** Our new business, illustration and internal sales support teams are available at our normal times and are fully able to operate our sales operations electronically, including obtaining necessary signatures and providing relevant product details and disclosures.
- **Virtual Connections:** We have scaled back some of our business travel, but are ramping up our ability to connect via online or virtual web meeting as a means of staying connected with our partners during this time.