

SECURITIES AND EXCHANGE COMMISSION

FORM 497

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Symetra SEPARATE ACCOUNT C

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Supplement to Symetra Focus Variable Annuity Prospectus
 Supplement dated April 30, 2012
 to Prospectus dated May 1, 2011 as supplemented

The disclosure set forth below replaces the information found on pages 8-9
 in the prospectus and any prior supplements.

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ANNUAL PORTFOLIO OPERATING EXPENSES
 (as a percentage of average net assets)

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The Total Annual Portfolio Expense Table shows the lowest and highest total operating expenses charged by the Portfolio companies that you pay indirectly during the time you own the contract. The total operating expenses are expressed as an annual percentage of average daily net assets and are deducted from Portfolio assets. The amounts are based on expenses paid as of the end of the fiscal year December 31, 2011. Actual expenses in the future may be higher or lower. For Portfolios that invest in shares of one or more acquired funds, the total annual operating expenses include fees and expenses incurred indirectly by the Portfolio as a result of investment in shares of one or more acquired funds. The fees and expenses (including management fees, distribution (12b-1) fees and other expenses) for each individual Portfolio are contained in the prospectuses for each Portfolio.

The table below shows the lowest and highest total operating expenses charged by the Portfolio companies.

TOTAL ANNUAL PORTFOLIO OPERATING EXPENSES (1)	Lowest	Highest
Range of total annual Portfolio operating expenses (before any waivers or expense reimbursement)	0.100%	0.790%
Range of total annual Portfolio operating expenses (after any waiver or expense reimbursement) (1)	0.100%	0.690%

(1) The range of total annual Portfolio operating expenses after any waiver or expense reimbursement takes into account contractual arrangements for certain Portfolios that require the investment advisor to reimburse or waive Portfolio operating expenses until at least April 30, 2013. Advisors to certain Portfolios offered in the contract issued thereunder agree to waive or reimburse advisory fees or other fees. This reduces Portfolio operating expenses. Such arrangements are described in more detail in the prospectus for each Portfolio.

Explanation of Examples

The examples shown in your prospectus are intended to help you compare the cost of investing in the contract with the cost of investing in other variable

annuity contracts. These costs include contract Owner transaction expenses, contract fees, Separate Account annual expenses (including the mortality and expense risk charge, the asset-related administration charge and, if applicable, any additional rider), and the Portfolio fees and expenses. Changes to the Portfolio expenses affect the results of the expense examples in your prospectus. Although we have chosen not to update the examples here, they still generally show how expenses and charges affect your Contract Value.

You may request free copies of the Symetra Life Insurance Company financial statements by calling us at 1-800-796-3872 or by visiting our website at www.symetra.com.
