

Life Insurer Financial Profile

Company	Allianz Life Ins Co N America	Allianz Life Ins Co of NY	American Equity Invest Life	American Equity Invest Life NY	American General Life Ins Co	American National Ins Co	American National Life Ins NY	Americo Financial Life & Ann
Ratings								
A.M. Best Company (Best's Rating, 15 ratings)	A w (3)	A w (3)	A- (4)	A- (4)	A (3)	A (3)	A (3)	A- (4)
Standard & Poor's (Financial Strength, 20 ratings)	AA (3)	AA (3)	BBB+ (8)		A+ (5)	A (6)	A (6)	A- (7)
Moody's (Financial Strength, 21 ratings)	A2 (6)				A2 (6)			A3 (7)
Fitch Ratings(Financial Strength, 21 ratings)			BBB+ (8)	BBB+ (8)	A (6)			
Weiss (Safety Rating, 16 ratings)	C+ (7)	C (8)	B (5)	B- (6)	B (5)	B (5)	B (5)	B- (6)
Comdex Ranking (Percentile in Rated Companies)	87	90	62	60	82	81	81	66
Assets & Liabilities								
Total Admitted Assets	84,464,207	1,600,643	21,125,501	175,195	41,582,692	16,438,191	35,512	3,628,280
Total Liabilities	79,869,019	1,504,573	19,724,816	149,968	34,970,607	14,484,042	16,949	3,275,665
Separate Accounts	18,983,240	967,061	335	0	2,231,039	780,563	0	0
Total Surplus & AVR	4,833,933	96,070	1,456,241	25,599	7,053,128	2,293,506	18,588	391,385
As % of General Account Assets	7.4%	15.2%	6.9%	14.6%	17.9%	14.6%	52.3%	10.8%
Invested Asset Distribution & Yield								
Total Invested Assets	64,391,067	601,156	20,848,713	171,804	37,481,747	15,215,396	35,274	3,155,361
Bonds (%)	83.8%	95.3%	80.7%	93.6%	72.0%	60.9%	77.0%	78.2%
Stocks (%)	1.9%	0.0%	0.7%	0.0%	10.4%	8.9%	0.0%	7.4%
Mortgages (%)	8.3%	0.0%	12.4%	0.0%	5.6%	17.9%	0.0%	8.8%
Real Estate (%)	0.6%	0.0%	0.0%	0.0%	0.4%	1.5%	0.0%	0.0%
Policy Loans (%)	0.3%	0.1%	0.0%	0.0%	2.2%	2.1%	0.0%	1.2%
Cash & Short-Term (%)	3.7%	4.6%	2.8%	5.5%	6.0%	2.2%	23.0%	1.7%
Other Invested Assets (%)	1.4%	0.0%	3.5%	0.9%	3.5%	6.5%	0.0%	2.8%
Net Yield on Mean Invested Assets								
2010 (Industry Average 4.56%)	5.43%	5.16%	7.04%	4.86%	6.37%	5.25%	0.00%	5.73%
5 Year Average (Industry Average 5.15%)	5.55%	5.41%	5.77%	5.54%	6.90%	5.34%	0.00%	5.69%
Non-Performing Assets as % of Surplus & AVR								
Bonds In or Near Default	21.7%	0.0%	1.3%	0.0%	1.4%	0.6%	0.0%	2.6%
Problem Mortgages	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%
Real Estate Acquired by Foreclosure	1.0%	0.0%	0.0%	0.0%	0.0%	0.6%	0.0%	0.0%
Total Non-Performing Assets	22.8%	0.0%	1.3%	0.0%	1.4%	1.5%	0.0%	2.6%
As a Percent of Invested Assets	1.7%	0.0%	0.1%	0.0%	0.3%	0.2%	0.0%	0.3%
Bond Quality								
Total Value of Bonds	56,371,187	594,453	17,376,024	168,835	29,404,193	9,642,080	34,618	2,512,226
Class 1-2: Highest Quality	95.8%	97.9%	97.7%	94.1%	93.9%	94.4%	100.0%	94.4%
Class 3-5: Lower Quality	2.4%	2.1%	2.2%	5.9%	5.8%	5.5%	0.0%	5.2%
Class 6: In or Near Default	1.9%	0.0%	0.1%	0.0%	0.3%	0.2%	0.0%	0.4%
Weighted Bond Class	1.4	1.3	1.3	1.4	1.6	1.6	1.2	1.4
Income & Earnings								
Total Income	13,862,972	478,157	5,473,748	61,746	4,460,619	2,959,230	17,101	556,849
Net Premiums Written	9,618,613	432,952	4,051,492	53,562	1,367,023	2,020,976	16,811	316,277
Earnings Before Dividends and Taxes	1,282,359	22,516	326,512	-1,074	631,206	167,108	-1,425	83,938
Net Operating Earnings	1,042,149	21,154	187,503	-1,540	508,937	110,858	-995	56,679

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Company	Assurity Life Ins Co	Athene Life Ins Co	Aviva Life & Ann Co	Aviva Life & Ann Co of NY	AXA Equitable Life & Ann	AXA Equitable Life Ins Co	Companion Life Ins Co	EquiTrust Life Ins Co
Ratings								
A.M. Best Company (Best's Rating, 15 ratings)	A- (4)	NR (0)	A w (3)	A w (3)	A w (3)	A+ w (2)	A+ (2)	B+ w (6)
Standard & Poor's (Financial Strength, 20 ratings)			A+ (5)	A+ (5)	AA- (4)	AA- (4)	A+ (5)	BBB+ (8)
Moody's (Financial Strength, 21 ratings)			A1 (5)			Aa3 (4)		
Fitch Ratings(Financial Strength, 21 ratings)					AA- (4)	AA- (4)		
Weiss (Safety Rating, 16 ratings)	B+ (4)	U	C+ (7)	C (8)	B (5)	C+ (7)	B (5)	B- (6)
Comdex Ranking (Percentile in Rated Companies)			87	86	90	95	93	41
Assets & Liabilities								
Total Admitted Assets	2,326,325	1,321	45,603,044	1,542,387	520,607	135,726,109	780,187	7,360,738
Total Liabilities	2,069,441	498	43,246,971	1,434,260	458,745	131,924,824	713,377	6,909,246
Separate Accounts	0	0	2,690,682	0	0	92,957,775	35,329	77,464
Total Surplus & AVR	279,552	838	2,448,676	113,803	62,778	4,231,848	71,092	480,071
As % of General Account Assets	12.0%	63.5%	5.7%	7.4%	12.1%	9.9%	9.5%	6.6%
Invested Asset Distribution & Yield								
Total Invested Assets	2,239,447	1,308	41,726,666	1,499,900	503,888	40,248,334	717,629	7,182,895
Bonds (%)	76.5%	92.9%	84.7%	89.0%	41.9%	69.5%	87.8%	86.7%
Stocks (%)	2.2%	4.7%	2.2%	0.3%	0.0%	3.5%	0.0%	0.3%
Mortgages (%)	13.5%	0.0%	7.2%	6.3%	0.0%	9.9%	5.8%	8.9%
Real Estate (%)	1.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Policy Loans (%)	4.8%	0.0%	1.6%	1.7%	53.3%	8.9%	3.0%	0.0%
Cash & Short-Term (%)	1.2%	2.4%	1.5%	1.8%	4.8%	2.8%	3.0%	2.6%
Other Invested Assets (%)	0.1%	0.0%	2.9%	0.8%	0.0%	5.5%	0.4%	1.4%
Net Yield on Mean Invested Assets								
2010 (Industry Average 4.56%)	5.58%	0.00%	6.21%	6.36%	5.80%	6.21%	5.69%	6.06%
5 Year Average (Industry Average 5.15%)	5.83%	0.00%	5.29%	5.99%	5.99%	6.19%	5.83%	5.48%
Non-Performing Assets as % of Surplus & AVR								
Bonds In or Near Default	0.0%	0.0%	1.1%	0.0%	0.0%	4.6%	0.0%	3.1%
Problem Mortgages	2.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
Real Estate Acquired by Foreclosure	1.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.1%
Total Non-Performing Assets	3.0%	0.0%	1.1%	0.0%	0.0%	4.8%	0.0%	4.2%
As a Percent of Invested Assets	0.4%	0.0%	0.1%	0.0%	0.0%	0.5%	0.0%	0.3%
Bond Quality								
Total Value of Bonds	1,732,198	3,070	35,904,517	1,364,918	234,740	29,133,852	630,334	6,417,564
Class 1-2: Highest Quality	97.3%	100.0%	93.3%	96.6%	99.1%	94.3%	95.9%	91.9%
Class 3-5: Lower Quality	2.7%	0.0%	6.6%	3.4%	0.9%	5.1%	4.1%	7.9%
Class 6: In or Near Default	0.0%	0.0%	0.1%	0.0%	0.0%	0.7%	0.0%	0.2%
Weighted Bond Class	1.4	1.0	1.5	1.4	1.2	1.5	1.4	1.5
Income & Earnings								
Total Income	395,855	78	8,108,083	183,076	39,736	14,082,792	122,764	832,822
Net Premiums Written	254,426	0	6,465,757	58,337	5,394	9,678,715	77,203	390,936
Earnings Before Dividends and Taxes	38,599	-638	307,922	9,722	8,260	1,074,398	6,985	34,876
Net Operating Earnings	12,668	-638	197,462	9,103	7,574	593,461	4,270	16,257

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Company	Fidelity & Guar Life Ins Co NY	Fidelity & Guaranty Life Ins	Genworth Life & Ann Ins	Genworth Life Ins Co	Genworth Life Ins Co NY	Great American Life Ins Co	Illinois Mutual Life Ins Co	ING USA Ann & Life Ins Co
Ratings								
A.M. Best Company (Best's Rating, 15 ratings)	B++ (5)	B++ (5)	A (3)	A (3)	A (3)	A (3)	B+ (6)	A w (3)
Standard & Poor's (Financial Strength, 20 ratings)		BB- (13)	A (6)	A (6)	A (6)	A+ (5)		A- (7)
Moody's (Financial Strength, 21 ratings)		Ba1 (11)	A2 (6)	A2 (6)	A2 (6)	A3 (7)		A3 (7)
Fitch Ratings(Financial Strength, 21 ratings)	BBB (9)	BBB (9)	A- (7)	A- (7)	A- (7)	A+ (5)		A- w- (7)
Weiss (Safety Rating, 16 ratings)	B- (6)	C+ (7)	B- (6)	C+ (7)	B- (6)	B- (6)	B (5)	C (8)
Comdex Ranking (Percentile in Rated Companies)	47	55	78	78	78	82		75
Assets & Liabilities								
Total Admitted Assets	476,866	16,386,058	25,149,351	33,585,119	7,432,016	11,470,511	1,211,617	73,377,046
Total Liabilities	434,983	15,483,939	23,372,755	30,601,566	6,882,881	10,479,655	1,107,565	71,652,350
Separate Accounts	0	220,655	10,925,327	21,546	1,438,019	0	56,341	47,777,560
Total Surplus & AVR	41,883	902,298	1,836,826	3,042,055	561,056	1,029,046	107,476	1,808,752
As % of General Account Assets	8.8%	5.6%	12.9%	9.1%	9.4%	9.0%	9.3%	7.1%
Invested Asset Distribution & Yield								
Total Invested Assets	468,294	15,679,481	12,890,169	32,377,504	5,805,785	11,173,899	1,099,808	24,514,776
Bonds (%)	89.9%	92.2%	68.1%	74.1%	81.9%	90.8%	82.4%	75.7%
Stocks (%)	1.6%	1.8%	8.1%	7.2%	0.7%	1.9%	5.0%	0.7%
Mortgages (%)	0.0%	0.0%	16.1%	11.8%	13.5%	2.5%	5.0%	10.4%
Real Estate (%)	0.0%	0.0%	0.3%	0.0%	0.0%	0.7%	0.4%	0.1%
Policy Loans (%)	0.4%	0.5%	4.0%	2.8%	0.5%	1.4%	1.6%	0.5%
Cash & Short-Term (%)	6.4%	3.7%	0.8%	0.4%	1.4%	1.3%	2.7%	6.4%
Other Invested Assets (%)	1.7%	1.8%	2.6%	3.7%	2.1%	1.4%	3.0%	6.2%
Net Yield on Mean Invested Assets								
2010 (Industry Average 4.56%)	5.93%	5.63%	5.75%	4.91%	5.73%	6.63%	5.60%	4.04%
5 Year Average (Industry Average 5.15%)	6.00%	5.70%	5.78%	5.60%	5.75%	6.13%	6.23%	4.58%
Non-Performing Assets as % of Surplus & AVR								
Bonds In or Near Default	0.0%	0.3%	2.2%	2.0%	2.4%	2.6%	6.1%	1.6%
Problem Mortgages	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
Real Estate Acquired by Foreclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.9%	0.0%
Total Non-Performing Assets	0.0%	0.3%	2.2%	2.0%	2.4%	2.7%	7.0%	1.6%
As a Percent of Invested Assets	0.0%	0.0%	0.3%	0.2%	0.2%	0.2%	0.7%	0.1%
Bond Quality								
Total Value of Bonds	450,529	15,013,052	8,936,560	24,178,274	4,840,246	10,307,706	916,540	19,458,994
Class 1-2: Highest Quality	94.0%	95.2%	87.2%	92.3%	89.6%	94.7%	97.2%	92.6%
Class 3-5: Lower Quality	6.0%	4.8%	12.4%	7.4%	10.1%	5.1%	2.1%	7.3%
Class 6: In or Near Default	0.0%	0.0%	0.5%	0.2%	0.3%	0.3%	0.7%	0.1%
Weighted Bond Class	1.5	1.6	1.6	1.5	1.5	1.4	1.3	1.5
Income & Earnings								
Total Income	64,950	2,277,106	2,562,763	2,931,268	720,031	2,644,394	173,640	4,635,715
Net Premiums Written	36,813	1,127,617	943,498	1,273,421	329,767	1,941,971	104,488	2,580,560
Earnings Before Dividends and Taxes	5,714	294,962	177,149	-69,925	170,087	204,265	15,055	1,241,676
Net Operating Earnings	3,619	295,106	178,470	-75,605	142,059	153,713	7,306	816,563

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Ratings								
A.M. Best Company (Best's Rating, 15 ratings)	A+ (2)	A+ (2)	A+ (2)	A+ (2)	A (3)	A (3)	A+ (2)	A+ (2)
Standard & Poor's (Financial Strength, 20 ratings)	AA+ (2)	AA- (4)	AA- (4)	AA+ (2)	A- (7)	A (6)	A+ (5)	AA- (4)
Moody's (Financial Strength, 21 ratings)	Aa3 (4)	A1 (5)	A1 (5)			A2 (6)	A1 (5)	A2 (6)
Fitch Ratings(Financial Strength, 21 ratings)	AA (3)	AA- (4)	AA- (4)	AA (3)		A+ (5)	A- (7)	A+ (5)
Weiss (Safety Rating, 16 ratings)	B- (6)	A- (3)	B (5)	B (5)	B (5)	B (5)	B+ (4)	B- (6)
Comdex Ranking (Percentile in Rated Companies)	97	93	93	97	77	81	86	89
Assets & Liabilities								
Total Admitted Assets	5,909,711	17,155,098	214,163,190	2,598,700	14,160,738	9,165,314	2,396,597	158,433,198
Total Liabilities	5,380,501	16,160,501	208,986,517	2,486,660	13,523,084	8,613,838	2,085,767	151,967,631
Separate Accounts	2,583,572	7,351,272	125,510,304	0	3,893,335	0	2,017,185	84,179,790
Total Surplus & AVR	573,911	999,411	6,077,459	125,476	705,780	564,748	311,801	6,873,433
As % of General Account Assets	17.3%	10.2%	6.9%	4.8%	6.9%	6.2%	82.2%	9.3%
Invested Asset Distribution & Yield								
Total Invested Assets	3,232,729	9,099,281	83,299,186	2,495,775	10,017,869	9,024,273	274,869	71,059,107
Bonds (%)	73.7%	88.0%	61.9%	77.9%	87.4%	79.2%	110.9%	79.1%
Stocks (%)	12.8%	0.0%	3.2%	0.4%	1.1%	0.3%	0.0%	2.5%
Mortgages (%)	1.9%	8.9%	15.1%	9.4%	1.8%	10.3%	0.0%	8.7%
Real Estate (%)	0.0%	0.9%	4.1%	0.0%	0.0%	0.0%	0.0%	0.3%
Policy Loans (%)	3.7%	1.2%	5.8%	8.4%	1.1%	1.9%	0.0%	3.2%
Cash & Short-Term (%)	5.4%	0.7%	4.0%	1.2%	1.5%	2.0%	-11.6%	2.6%
Other Invested Assets (%)	2.6%	0.3%	6.0%	2.6%	7.2%	6.4%	0.7%	3.8%
Net Yield on Mean Invested Assets								
2010 (Industry Average 4.56%)	4.78%	10.42%	5.33%	5.98%	5.55%	7.16%	4.41%	5.45%
5 Year Average (Industry Average 5.15%)	5.28%	20.12%	5.90%	5.91%	5.93%	6.13%	5.42%	5.67%
Non-Performing Assets as % of Surplus & AVR								
Bonds In or Near Default	1.2%	0.0%	3.4%	2.8%	0.3%	2.3%	0.0%	1.7%
Problem Mortgages	0.0%	0.0%	0.2%	0.0%	0.2%	0.0%	0.0%	0.0%
Real Estate Acquired by Foreclosure	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Total Non-Performing Assets	1.2%	0.0%	3.7%	2.8%	0.5%	2.3%	0.0%	1.7%
As a Percent of Invested Assets	0.2%	0.0%	0.3%	0.1%	0.0%	0.1%	0.0%	0.2%
Bond Quality								
Total Value of Bonds	2,568,855	8,051,627	54,629,576	1,974,235	8,882,050	7,334,000	316,391	58,211,563
Class 1-2: Highest Quality	90.3%	95.0%	92.4%	95.3%	95.1%	94.3%	99.4%	94.1%
Class 3-5: Lower Quality	9.4%	5.0%	7.3%	4.6%	4.9%	5.5%	0.6%	5.7%
Class 6: In or Near Default	0.3%	0.0%	0.4%	0.2%	0.0%	0.2%	0.0%	0.2%
Weighted Bond Class	1.5	1.4	1.4	1.5	1.3	1.5	1.0	1.5
Income & Earnings								
Total Income	497,340	4,463,819	12,377,702	725,701	1,942,191	1,986,011	102,981	23,726,599
Net Premiums Written	389,414	3,803,332	9,173,284	586,134	1,390,294	1,385,193	0	18,052,689
Earnings Before Dividends and Taxes	61,026	93,927	369,653	49,619	96,031	161,352	12,811	511,569
Net Operating Earnings	45,988	-21,503	731,956	867	48,427	105,954	8,669	601,765

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Company	North American Co for L&H	Penn Mutual Life Ins Co	PHL Variable Ins Co	Phoenix Life & Ann Co	Presidential Life Ins Co	Principal Life Ins Co	Protective Life & Ann Ins	Protective Life Ins NY
Ratings								
A.M. Best Company (Best's Rating, 15 ratings)	A+ (2)	A+ (2)	B+ (6)	B+ (6)	B++ (5)	A+ (2)	A+ (2)	A (3)
Standard & Poor's (Financial Strength, 20 ratings)	A+ (5)	AA- (4)	BB- (13)			A (6)	AA- (4)	
Moody's (Financial Strength, 21 ratings)		Aa3 (4)	Ba2 (12)			Aa3 (4)		
Fitch Ratings(Financial Strength, 21 ratings)			BB+ (11)	BB+ (11)		AA- (4)	A (6)	
Weiss (Safety Rating, 16 ratings)	B (5)	A- (3)	C (8)	C+ (7)	C+ (7)	B+ (4)	B (5)	C+ (7)
Comdex Ranking (Percentile in Rated Companies)	93	96	51	41		91	90	
Assets & Liabilities								
Total Admitted Assets	10,363,208	12,217,488	4,778,696	50,016	3,627,335	122,004,241	1,067,998	684,630
Total Liabilities	9,596,234	10,696,556	4,502,998	26,876	3,354,304	117,626,480	985,806	595,027
Separate Accounts	0	4,465,699	3,199,985	6,997	0	63,444,494	40,108	0
Total Surplus & AVR	815,921	1,574,867	278,822	23,166	312,145	4,610,753	90,767	90,734
As % of General Account Assets	7.9%	20.3%	17.7%	53.9%	8.6%	7.9%	8.8%	13.3%
Invested Asset Distribution & Yield								
Total Invested Assets	10,104,871	7,381,920	1,476,533	36,303	3,557,765	56,570,578	1,009,105	670,346
Bonds (%)	91.4%	82.8%	83.5%	86.4%	84.4%	72.2%	89.7%	90.0%
Stocks (%)	1.1%	2.2%	0.4%	0.0%	2.9%	1.2%	0.5%	0.0%
Mortgages (%)	0.0%	0.0%	0.0%	0.0%	0.0%	15.6%	4.2%	0.0%
Real Estate (%)	0.0%	0.2%	0.0%	0.0%	0.0%	0.6%	0.0%	0.0%
Policy Loans (%)	0.8%	4.5%	3.9%	6.5%	0.6%	1.5%	4.6%	0.0%
Cash & Short-Term (%)	1.1%	0.8%	6.0%	7.0%	2.5%	1.3%	1.0%	10.0%
Other Invested Assets (%)	5.6%	9.5%	6.2%	0.0%	9.6%	7.5%	0.0%	0.0%
Net Yield on Mean Invested Assets								
2010 (Industry Average 4.56%)	7.11%	5.18%	4.50%	3.95%	6.10%	5.40%	6.11%	4.24%
5 Year Average (Industry Average 5.15%)	6.73%	5.84%	4.90%	4.61%	6.50%	5.83%	6.09%	4.67%
Non-Performing Assets as % of Surplus & AVR								
Bonds In or Near Default	1.8%	1.2%	6.7%	0.0%	0.8%	3.5%	0.0%	2.3%
Problem Mortgages	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Real Estate Acquired by Foreclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total Non-Performing Assets	1.8%	1.2%	6.7%	0.0%	0.8%	3.5%	0.0%	2.3%
As a Percent of Invested Assets	0.1%	0.2%	1.3%	0.0%	0.1%	0.3%	0.0%	0.3%
Bond Quality								
Total Value of Bonds	9,279,685	6,113,251	1,308,142	33,941	3,127,381	41,425,053	904,778	637,897
Class 1-2: Highest Quality	95.6%	96.8%	86.2%	93.5%	95.0%	91.1%	95.7%	94.0%
Class 3-5: Lower Quality	4.2%	2.9%	12.4%	6.5%	4.9%	8.5%	4.3%	5.6%
Class 6: In or Near Default	0.2%	0.3%	1.4%	0.0%	0.1%	0.4%	0.0%	0.3%
Weighted Bond Class	1.3	1.2	1.7	1.4	1.5	1.6	1.6	1.5
Income & Earnings								
Total Income	2,156,747	1,918,156	637,749	4,362	345,597	9,603,042	255,147	18,103
Net Premiums Written	1,461,151	1,405,408	468,158	439	122,116	5,582,295	194,613	11,621
Earnings Before Dividends and Taxes	116,341	17,748	81,523	1,508	47,075	916,405	25,089	11,952
Net Operating Earnings	70,677	14,279	77,571	1,823	26,943	509,721	17,410	11,232

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Data for Year-End 2010 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of May 01, 2012. Presented by: Paul Irving, Annuity Department, 950 Los Osos Valley Road, Los Osos, CA 93402 Phone: 805-597-3616 Email: paul@annuitydept.com

Life Insurer Financial Profile

Company	Pruco Life Ins Co	Pruco Life Ins Co of NJ	Reliance Standard Life of TX	ReliaStar Life Ins Co	ReliaStar Life Ins Co of NY	Savings Bank Life Ins Co of MA	SBLI USA Mutual Life Ins Co	Securian Life Ins Co
Ratings								
A.M. Best Company (Best's Rating, 15 ratings)	A+ (2)	A+ (2)		A w (3)	A w (3)	A+ (2)	NR (0)	A+ (2)
Standard & Poor's (Financial Strength, 20 ratings)	AA- (4)	AA- (4)		A- (7)	A- (7)	A- (7)		A+ (5)
Moody's (Financial Strength, 21 ratings)	A2 (6)			A3 (7)	A3 (7)			Aa3 (4)
Fitch Ratings(Financial Strength, 21 ratings)	A+ (5)	A+ (5)		A- w- (7)	A- w- (7)			AA- (4)
Weiss (Safety Rating, 16 ratings)	C+ (7)	B (5)	U	C- (9)	C+ (7)	B+ (4)	C- (9)	B+ (4)
Comdex Ranking (Percentile in Rated Companies)	89	92		75	75	84		93
Assets & Liabilities								
Total Admitted Assets	46,231,559	6,569,810	640,763	20,811,447	3,364,509	2,562,923	1,472,583	155,220
Total Liabilities	45,013,274	6,354,158	62,601	18,733,299	3,044,313	2,403,679	1,408,063	25,556
Separate Accounts	39,134,493	5,084,646	0	2,255,258	1,138,542	0	0	395
Total Surplus & AVR	1,292,443	229,184	583,347	2,132,956	322,954	168,817	64,553	129,836
As % of General Account Assets	18.2%	15.4%	91.0%	11.5%	14.5%	6.6%	4.4%	83.9%
Invested Asset Distribution & Yield								
Total Invested Assets	6,839,856	1,402,400	589,081	17,381,277	2,145,148	2,416,244	1,434,056	148,270
Bonds (%)	61.6%	69.1%	9.3%	71.7%	82.9%	79.0%	83.6%	90.0%
Stocks (%)	4.7%	0.7%	89.4%	2.5%	0.1%	2.8%	2.0%	0.0%
Mortgages (%)	15.6%	12.9%	0.0%	11.3%	4.4%	0.0%	0.0%	0.0%
Real Estate (%)	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.8%	0.0%
Policy Loans (%)	13.0%	12.5%	0.0%	3.8%	5.1%	3.2%	7.8%	0.1%
Cash & Short-Term (%)	3.0%	3.5%	1.2%	3.5%	3.2%	2.9%	4.1%	10.0%
Other Invested Assets (%)	2.3%	1.3%	0.0%	7.1%	4.3%	11.9%	1.7%	0.0%
Net Yield on Mean Invested Assets								
2010 (Industry Average 4.56%)	5.84%	5.76%	10.80%	5.34%	5.12%	5.07%	5.14%	5.32%
5 Year Average (Industry Average 5.15%)	5.56%	5.65%	4.22%	5.34%	5.56%	5.70%	5.47%	5.33%
Non-Performing Assets as % of Surplus & AVR								
Bonds In or Near Default	0.7%	0.2%	0.0%	1.1%	2.4%	0.0%	18.0%	0.0%
Problem Mortgages	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
Real Estate Acquired by Foreclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	17.4%	0.0%
Total Non-Performing Assets	0.7%	0.2%	0.0%	1.1%	2.4%	0.1%	35.3%	0.0%
As a Percent of Invested Assets	0.1%	0.0%	0.0%	0.1%	0.4%	0.0%	1.6%	0.0%
Bond Quality								
Total Value of Bonds	4,459,625	1,004,123	62,090	12,722,228	1,816,855	1,909,919	1,255,244	146,399
Class 1-2: Highest Quality	91.9%	91.5%	100.0%	93.2%	94.6%	98.0%	93.7%	100.0%
Class 3-5: Lower Quality	7.9%	8.5%	0.0%	6.6%	5.0%	2.0%	5.4%	0.0%
Class 6: In or Near Default	0.2%	0.0%	0.0%	0.2%	0.4%	0.0%	0.9%	0.0%
Weighted Bond Class	1.5	1.5	1.0	1.5	1.5	1.3	1.3	1.3
Income & Earnings								
Total Income	16,760,202	1,748,113	55,877	2,077,272	348,969	355,322	170,865	58,878
Net Premiums Written	15,207,355	1,509,433	165	287,258	174,243	214,509	91,326	50,473
Earnings Before Dividends and Taxes	485,935	83,878	55,760	-103,637	19,004	41,925	13,172	5,066
Net Operating Earnings	295,101	51,044	55,675	-148,178	14,963	12,524	4,408	3,345

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Data for Year-End 2010 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of May 01, 2012. Presented by: Paul Irving, Annuity Department, 950 Los Osos Valley Road, Los Osos, CA 93402 Phone: 805-597-3616 Email: paul@annuitydept.com

Life Insurer Financial Profile

Company	Penn Mutual Life	PHL Variable Ins Co	Phoenix Life & Ann	Presidential Life Ins	Principal Life	Protective Life & Ann	Pruco Life of NJ	Prudential Ins Co of Amer
Ratings								
A.M. Best Company (Best's Rating, 15 ratings)	A+ (2)	B+ (6)	B+ (6)	B+ (6)	A+ (2)	A+ (2)	A+ (2)	A+ (2)
Standard & Poor's (Financial Strength, 20 ratings)	AA- (4)	BB- (13)			A (6)	AA- (4)	AA- (4)	AA- (4)
Moody's (Financial Strength, 21 ratings)	Aa3 (4)	Ba2 (12)			Aa3 (4)			A2 (6)
Fitch Ratings(Financial Strength, 21 ratings)		BB+ (11)	BB+ (11)		AA- (4)	A (6)	A+ (5)	A+ (5)
Weiss (Safety Rating, 16 ratings)	A- (3)	C (8)	C+ (7)	C (8)	B+ (4)	B (5)	C (8)	B (5)
Comdex (Percentile in Rated Companies)	96	51	43		92	90	92	89
Assets & Liabilities								
Total Admitted Assets	10,939,523	4,586,303	60,427	3,613,890	118,786,258	927,370	4,801,456	225,787,699
Total Liabilities	9,575,188	4,350,607	35,003	3,344,113	114,197,513	848,706	4,648,050	215,746,045
Separate Accounts	3,709,390	2,948,680	9,121	0	58,050,113	32,695	3,306,361	76,981,235
Total Surplus & AVR	1,396,824	238,191	25,508	280,474	4,772,062	85,130	163,219	11,829,264
As % of General Account Assets	19.3%	14.5%	49.7%	7.8%	7.9%	9.5%	10.9%	7.9%
Invested Asset Distribution & Yield								
Total Invested Assets	6,889,025	1,528,938	44,173	3,536,060	58,709,828	881,359	1,419,711	142,461,529
Bonds (%)	77.3%	84.1%	63.1%	82.8%	71.0%	87.2%	70.0%	66.1%
Stocks (%)	2.5%	0.7%	0.0%	2.9%	1.2%	0.6%	0.7%	6.2%
Mortgages (%)	0.0%	0.0%	0.0%	0.0%	15.8%	5.0%	11.8%	13.1%
Real Estate (%)	0.2%	0.0%	0.0%	0.0%	0.6%	0.0%	0.0%	0.2%
Policy Loans (%)	4.8%	3.2%	4.9%	0.5%	1.5%	5.4%	12.0%	4.8%
Cash & Short-Term (%)	3.6%	6.2%	32.0%	8.2%	2.2%	1.8%	3.8%	6.1%
Other Invested Assets (%)	11.6%	5.7%	0.0%	5.6%	7.7%	0.0%	1.7%	3.5%
Net Yield on Mean Invested Assets								
2009 (Industry Average 4.63%)	5.31%	4.53%	4.17%	5.10%	5.41%	6.09%	5.44%	6.10%
5 Year Average (Industry Average 5.34%)	6.45%	5.03%	4.78%	6.88%	5.99%	6.13%	5.49%	5.54%
Non-Performing Assets as % of Surplus & AVR								
Bonds In or Near Default	2.2%	8.3%	0.0%	1.9%	3.5%	2.3%	1.4%	3.9%
Problem Mortgages	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Real Estate Acquired by Foreclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total Non-Performing Assets	2.2%	8.3%	0.0%	1.9%	3.5%	2.3%	1.4%	3.9%
As a Percent of Invested Assets	0.4%	1.3%	0.0%	0.2%	0.3%	0.2%	0.2%	0.3%
Bond Quality								
Total Value of Bonds	5,552,309	1,376,838	41,998	3,221,978	42,763,805	783,805	1,052,311	103,147,852
Class 1-2: Highest Quality	96.3%	84.4%	92.7%	93.6%	90.9%	94.9%	89.6%	88.9%
Class 3-5: Lower Quality	3.1%	14.1%	7.3%	6.3%	8.8%	4.9%	10.2%	10.7%
Class 6: In or Near Default	0.5%	1.4%	0.0%	0.2%	0.4%	0.3%	0.2%	0.4%
Weighted Bond Class	1.3	1.7	1.4	1.5	1.6	1.6	1.5	1.6
Income & Earnings								
Total Income	1,812,119	559,159	8,826	397,544	10,152,350	239,657	816,571	24,005,629
Net Premiums Written	1,317,547	364,170	2,381	208,138	6,021,396	185,721	627,994	17,192,703
Earnings Before Dividends and Taxes	98,038	-26,172	1,967	33,023	954,003	21,849	24,085	2,935,090
Net Operating Earnings	72,310	-31,030	-297	23,011	608,723	13,603	2,461	2,424,181

Data for Year-End 2009 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of March 15, 2011.
Presented by: CPS Broker, Annuity Department, 950 Los Osos Valley Road, Los Osos, CA 93402 Phone: 805-597-3616 Email: paul@annuitydept.com

Life Insurer Financial Profile

Company	Standard Ins Co	State Life Ins Co	Sun Life Assur Co of CA (US)	Transamerica Financial Life	Transamerica Life Ins Co	Union Central Life Ins Co	United States Life Ins of NY	West Coast Life Ins Co
Ratings								
A.M. Best Company (Best's Rating, 15 ratings)	A (3)	A+ (2)	A (3)	A+ (2)	A+ (2)	A (3)	A (3)	A+ (2)
Standard & Poor's (Financial Strength, 20 ratings)	A+ (5)	AA- (4)	BBB+ (8)	AA- (4)	AA- (4)	A+ (5)	A+ (5)	AA- (4)
Moody's (Financial Strength, 21 ratings)	A2 (6)		A3 (7)	A1 (5)	A1 (5)		A2 (6)	A2 (6)
Fitch Ratings(Financial Strength, 21 ratings)	A (6)		A- (7)	AA- (4)	AA- (4)	A+ (5)	A (6)	A (6)
Weiss (Safety Rating, 16 ratings)	B+ (4)	B (5)	C (8)	B (5)	C (8)	B- (6)	B- (6)	C+ (7)
Comdex Ranking (Percentile in Rated Companies)	82	96	73	93	93	85	82	87
Assets & Liabilities								
Total Admitted Assets	15,616,840	3,646,681	48,259,078	24,312,485	106,886,676	6,925,943	11,591,716	3,827,235
Total Liabilities	14,445,326	3,424,999	46,379,222	23,517,818	102,588,552	6,525,544	10,424,269	3,183,137
Separate Accounts	4,787,388	0	35,310,333	14,267,158	38,370,952	1,829,921	83,318	49,930
Total Surplus & AVR	1,266,134	241,129	1,961,995	904,785	5,194,127	416,307	1,307,616	670,871
As % of General Account Assets	11.7%	6.6%	15.2%	9.0%	7.6%	8.2%	11.4%	17.8%
Invested Asset Distribution & Yield								
Total Invested Assets	10,508,765	3,569,301	12,574,149	9,687,941	65,292,609	4,858,192	10,972,757	3,651,449
Bonds (%)	56.2%	90.7%	68.9%	83.2%	72.0%	82.9%	82.1%	74.8%
Stocks (%)	0.0%	0.3%	2.9%	0.1%	1.8%	0.5%	0.2%	3.6%
Mortgages (%)	41.9%	6.8%	9.1%	7.9%	12.4%	11.4%	6.6%	19.2%
Real Estate (%)	0.4%	0.0%	1.2%	0.0%	0.2%	0.3%	0.2%	0.0%
Policy Loans (%)	0.0%	0.8%	5.5%	0.6%	1.1%	3.6%	2.0%	1.0%
Cash & Short-Term (%)	0.5%	1.3%	9.6%	1.4%	2.4%	0.7%	7.5%	1.4%
Other Invested Assets (%)	0.9%	0.1%	2.8%	6.6%	10.0%	0.6%	1.4%	0.0%
Net Yield on Mean Invested Assets								
2010 (Industry Average 4.56%)	5.69%	5.73%	2.47%	5.40%	4.54%	5.56%	6.63%	5.57%
5 Year Average (Industry Average 5.15%)	5.85%	5.63%	4.01%	5.48%	5.14%	5.74%	6.80%	5.69%
Non-Performing Assets as % of Surplus & AVR								
Bonds In or Near Default	0.0%	0.0%	4.7%	2.5%	2.6%	1.4%	1.5%	0.0%
Problem Mortgages	0.3%	0.0%	0.0%	0.0%	0.0%	0.5%	1.5%	0.0%
Real Estate Acquired by Foreclosure	0.0%	0.0%	0.2%	0.0%	0.1%	0.2%	0.0%	0.1%
Total Non-Performing Assets	0.3%	0.0%	4.8%	2.5%	2.7%	2.2%	3.0%	0.1%
As a Percent of Invested Assets	0.0%	0.0%	0.7%	0.2%	0.2%	0.2%	0.4%	0.0%
Bond Quality								
Total Value of Bonds	5,943,319	3,278,850	9,896,551	8,179,542	48,290,733	4,075,110	9,839,775	2,731,448
Class 1-2: Highest Quality	94.3%	95.4%	90.5%	93.7%	90.1%	97.4%	93.7%	93.8%
Class 3-5: Lower Quality	5.7%	4.6%	8.6%	6.0%	9.6%	2.5%	6.1%	6.2%
Class 6: In or Near Default	0.0%	0.0%	0.9%	0.3%	0.3%	0.1%	0.2%	0.0%
Weighted Bond Class	1.4	1.5	1.6	1.5	1.6	1.4	1.6	1.7
Income & Earnings								
Total Income	3,893,047	744,492	4,427,340	5,883,247	13,146,219	952,576	1,495,086	240,190
Net Premiums Written	3,263,491	549,754	3,466,690	5,143,777	9,145,443	626,285	722,289	134,846
Earnings Before Dividends and Taxes	307,725	33,739	72,267	194,418	214,364	23,130	204,586	-267,732
Net Operating Earnings	196,852	15,461	97,376	135,847	474,517	15,565	222,235	-300,455

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Life Insurer Financial Profile

Company	Western Reserve Life Assur of OH	William Penn Life Ins Co of NY
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Ratings

A.M. Best Company (Best's Rating, 15 ratings)	A+ (2)	A+ (2)
Standard & Poor's (Financial Strength, 20 ratings)	AA- (4)	AA- (4)
Moody's (Financial Strength, 21 ratings)	A1 (5)	
Fitch Ratings(Financial Strength, 21 ratings)	AA- (4)	
Weiss (Safety Rating, 16 ratings)	B (5)	C (8)
Comdex Ranking (Percentile in Rated Companies)	93	96

Assets & Liabilities

Total Admitted Assets	9,497,886	1,097,314
Total Liabilities	8,986,622	953,657
Separate Accounts	7,401,665	0
Total Surplus & AVR	520,481	147,161
As % of General Account Assets	24.8%	13.4%

Invested Asset Distribution & Yield

Total Invested Assets	1,855,578	1,035,483
Bonds (%)	50.7%	95.2%
Stocks (%)	1.8%	0.0%
Mortgages (%)	0.7%	0.0%
Real Estate (%)	2.0%	0.0%
Policy Loans (%)	21.1%	3.9%
Cash & Short-Term (%)	13.0%	0.9%
Other Invested Assets (%)	10.7%	0.0%
Net Yield on Mean Invested Assets		
2010 (Industry Average 4.56%)	4.02%	5.61%
5 Year Average (Industry Average 5.15%)	4.89%	5.87%

Non-Performing Assets as % of Surplus & AVR

Bonds In or Near Default	0.2%	0.0%
Problem Mortgages	0.0%	0.0%
Real Estate Acquired by Foreclosure	<u>0.0%</u>	<u>0.0%</u>
Total Non-Performing Assets	0.2%	0.0%
As a Percent of Invested Assets	0.1%	0.0%

Bond Quality

Total Value of Bonds	1,183,172	1,001,437
Class 1-2: Highest Quality	96.3%	96.3%
Class 3-5: Lower Quality	3.6%	3.7%
Class 6: In or Near Default	0.1%	0.0%
Weighted Bond Class	1.3	1.3

Income & Earnings

Total Income	1,004,481	95,255
Net Premiums Written	524,953	28,044
Earnings Before Dividends and Taxes	237,088	-6,175
Net Operating Earnings	132,262	-7,823

A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. View our Important Notice: Best's Credit Ratings for a disclaimer notice and complete details at <http://www.ambest.com/ratings/notice>.

Data for Year-End 2010 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of May 01, 2012.

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