

Annuity & Life Company Financial Rating Guide

Company	AM BEST	S&P	Moody's	Fitch
Allianz	A	AA	A2	
American Equity	A-	BBB+	A1	AA-
American General	A	A+	A1	AA-
American National	A	AA	Aa3	
Americo	A-	A-		
Aviva	A+	AA-	A1	
AXA Advisors	A+	AA-	Aa3	AA
Banner Life	A++	AA		
Chase	A	A+	A2	
Empire General	A+	AA		AA-
EquiTrust Life	B+			
Forethought	A-			
Fort Dearborn	A+	A+		
Genworth Financial	A	AA-	A1	A-
Great American	A	A-	A3	A+
Illinois Mutual	A-			
Indianapolis Life (An AmerUs Co)	A	A+	A3	
ING USA	A	AA-	A1	AA-
ING Reliastar	A+	AA	Aa3	
Integrity Life Ins Co	A+	AA+	Aa3	AA+
Jefferson Pilot Financial	A+	AA	Aa3	AA
John Hancock	A++	AA+	Aa2	AA+
Kansas City Life	A	A		
Lafayette Life	A+	AA+	Aa3	AA
Liberty Bankers Life	B-			BBB
Life Investors Insurance	A+	AA	Aa3	AA+
Life of the Southwest	A			
Lincoln Benefit Life	A+	AA-		
Lincoln Financial Group	A+	AA	Aa3	AA
Loyal American	A	A		
MedAmerica	A-	A-		
MetLife	A+	AA	Aa2	AA
Monumental	A+	AA	Aa3	AA+

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Mutual of Omaha	A+	AA-	Aa3	
National Western Life	A	A		
North American Company	A+	AA		
Old Mutual Financial Network	B++		Baa3	BB
Presidential Life Ins Co.	B++	BB-		
Principal Financial Group	A+	AA-	Aa2	AA
Protective Life	A+	AA		AA-
Prudential	A+	AA	Aa3	AA
RBC Insurance	A	A-	A1	A+
Reliance Standard Life	A	A	A3	A
Royal Neighbors	A-			
Shenandoah Life	A-			
Standard Life of Indiana	B			
Sun Life Financial	A+	AA	Aa3	
The Standard Insurance	A	AA-	A1	
TransAmerica	A+	AA	Aa3	AA+
Travelers Life & Annuity	A++	AA	Aa1	AA+
Union Central	A	A+		A+
United of Omaha	A+	AA-	Aa3	AA-
West Coast Life	A+	AA	Aa3	AA-