



Carrier Ratings

| INSURANCE CARRIER | AM BEST | COMDEX | ANNUITY (A) LIFE (L) | YEAR FOUNDED |
|--|---------|--------|-------------------------|--------------|
| Allianz Life Insurance Company of North America | A+ | 94 | A/L | 1896 |
| American Equity Investment Life* | A | 80 | A | 1995 |
| American General Life Insurance Company | A | 80 | A/L | 1919 |
| American Life | NR | 91 | L | 1951 |
| American National Insurance Company* | A | 75 | A/L | 1905 |
| Americo Financial Life & Annuity | A | 71 | A/L | 1946 |
| Ameritas | A | 78 | A | 1887 |
| Assurity Life | A- | N/A | L | 1890 |
| Atlantic Coast | B++ | N/A | A/L | 1925 |
| Athene Annuity & Life Assurance Company | A | 80 | A/L | 2009 |
| Baltimore Life Insurance Company | B++ | 49 | L | 1882 |
| Clear Spring Life (formerly Guggenheim) | A- | N/A | A | 2009 |
| Columbus Life | A+ | 96 | L | 1906 |
| Brighthouse Financial (Formerly MetLife) | A | 76 | L | 1863 |
| EquiTrust Life Insurance Company | B++ | 39 | A/L | 2003 |
| Famers Life | N/R-5 | N/A | L | 1928 |
| Fidelity & Guaranty Life Insurance* | A- | 60 | A/L | 1959 |
| Foresters Financial | A- | N/A | L | 1874 |
| Gerber Life Insurance | A | N/A | L | 1967 |
| Global Atlantic Financial Group (Accordia Life) | A | 75 | A/L | 1985 |
| Government Personnel Mutual Life Insurance (GPM) | A- | N/A | L | 1934 |
| Great American Insurance Group | A+ | 92 | A | 1872 |
| Guaranty Income Life Insurance Company (GILICO) | B++ | 51 | A | 1926 |
| Guardian Life Insurance | A++ | 98 | L | 1860 |
| Integrity Life Insurance Company | A+ | 96 | A | 1966 |
| John Hancock Life | A+ | 93 | L | 1862 |
| Lafayette Life | A+ | 96 | L | 1905 |



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|---|---------|--------|-------------------------|--------------|
| Legacy (see Americo and Ameritas) | A | N/A | A/L | 1946 |
| Legal & General America (Banner) | A+ | 94 | L | 1981 |
| Liberty Bankers Life Insurance Company | A- | N/A | A | 1958 |
| Lincoln Life & Annuity | A+ | 90 | A/L | 1905 |
| Mass Mutual Insurance and Financial | A++ | 98 | L | 1851 |
| Midland National | A+ | 88 | A | 1906 |
| Mutual of Omaha | A+ | 90 | A/L | 1909 |
| Nassau (Formerly: Phoenix Life Insurance) | B++ | N/A | A/L | 1851 |
| Nassau (Safe Harbor Term Only) (Formerly: Phoenix Life Insurance) | B++ | N/A | L | 1851 |
| National Guardian Life Insurance Company | A | N/A | A | 1910 |
| National Western Life Insurance Company | A | 70 | A/L | 1956 |
| Nationwide | A+ | 90 | A/L | 1926 |
| North American Company for Life & Health | A+ | 88 | A/L | 1886 |
| Oceanview | A- | N/A | A | 1965 |
| OneAmerica Company (The State Life Insurance Company) | A+ | 96 | A/L | 1877 |
| Oxford Life Insurance | A | N/A | A/L | 1965 |
| Pacific Life Insurance | A+ | 96 | A | 1868 |
| Protective Life Corporation | A+ | 94 | A/L | 1907 |
| Prudential Financial | A+ | 95 | A/L | 1875 |
| Reliance Standard Life Insurance Company | A++ | 88 | A | 1906 |
| Sagicor Life Insurance Company | A- | N/A | A/L | 1954 |
| SBLI (Savings Bank Life Insurance Company of MA) | A | 59 | L | 1907 |
| Securian Financial (Formerly Minnesota Life Insurance Company) | A+ | 96 | L | 1880 |
| Sentinel Security Life Insurance Company | B++ | N/A | A/L | 1948 |
| SILAC (Formerly Equitable Life & Casualty) | B+ | N/A | A/L | 1935 |
| Symetra | A | 79 | A/L | 1957 |
| The Standard | A | 81 | A | 1906 |
| Transamerica Insurance | A | 81 | L | 1928 |



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|--------------------------|----------------|---------------|---------------------------------|---------------------|
| Upstream | NR | N/A | A | 1912 |
| United Life | A | N/A | L | 1962 |

*- we hold a contract in NY