

## Company Ratings\* (2-1-12)

COMPANY	AM BEST	Standard & Poor's	Moody's	FITCH	Comdex
American General Life	A	A+	A2	A	82
American National	A	A+	---	---	82
Assurity Life	A-	---	---	---	---
Aviva Life	A	A+	A1	---	87
AXA Equitable	A+	AA-	Aa3	AA-	95
Companion Life of New York	A+	A+	---	---	93
Fidelity Life	A-	---	---	---	---
Genworth Life	A	A	A2	A-	79
Genworth Life of NY	A	A	---	A-	79
Genworth Life & Annuity	A	A	A2	A-	79
ING Reliastar Life	A	A-	A3	A-	74
ING Reliastar of NY	A	A-	A3	A-	74
ING Security Life of Denver	A	A-	A3	A-	74
ING USA Life Ins & Ann	A	A-	A3	A-	74
John Hancock Life	A+	AA-	A1	AA-	93
John Hancock Life (USA)	A+	AA-	A1	AA-	93
John Hancock NY	A+	AA-	A1	AA-	93
Legal & General-Banner Life	A+	AA-	---	---	96
Legal & General-Wm Penn(NY)	A+	AA-	---	---	96
Lincoln Benefit Life	A+	A+	A1	A-	86
Lincoln Financial	A+	AA-	A2	A+	89
MetLife Investors	A+	AA-	Aa3	AA-	95
Mutual of Omaha	A+	A+	A1	---	91
Nationwide Life	A+	A+	A1	---	91
Presidential Life	B++	---	---	---	---
Principal	A+	A	Aa3	AA-	91
Protective	A+	AA-	A2	A	87
Prudential	A+	AA-	A2	A+	89
Reliance Standard	A	A	A3	A-	76
Transamerica	A+	AA-	A1	AA-	93
United of Omaha	A+	A+	A1	---	91

\* Ratings shown are correct to the best of our knowledge, based upon information available as of the date of this bulletin. Underwriters Brokerage Service is not responsible for rating discrepancies. This is for general summary purposes only.

# Ratings

- **A.M. Best** provides a financial and operating performance rating on virtually all life and health insurance companies.
- **Standard & Poor's** provides financial strength ratings for those insurers who request a rating. S&P also provides financial strength ratings from public information for other insurers.
- **Moody's** and **Fitch** provide ratings for those insurers who request a rating. Therefore, ratings from these two services are not available for all insurance companies.
- **Comdex** is a composite index based on the ratings received by a company from the ratings and services. It is the average percentile ranking for all of the ratings received by a company.

**The Numerical Equivalence** is the number which is shown in parentheses next to each rating indicating where that particular rating falls in the rating scale. For example, an S&P rating of "AA-" has a numerical equivalence of "(4)", meaning "AA-" is S&P's fourth highest rating.

Rank	A. M. Best	Standard & Poor's	Moody's	Fitch
1	A++	AAA	Aaa	AAA
2	A+	AA+	Aa1	AA+
3	A	AA	Aa2	AA
4	A-	AA-	Aa3	AA-
5	B++	A+	A1	A+
6	B+	A	A2	A
7	B	A-	A3	A-
8	B-	BBB+	Baa1	BBB+
9	C++	BBB	Baa2	BBB
10	C+	BBB-	Baa3	BBB-
11	C	BB+	Ba1	BB+
12	C-	BB	Ba2	BB
13	D	BB-	Ba3	BB-
14	E	B+	B1	B+
15	F	B	B2	B
16		B-	B3	B-
17		CCC+	Caa1	CCC+
18		CCC	Caa2	CCC
19		CCC-	Caa3	CCC-
20		CC	Ca	CC
21			C	C
22				DDD
23				DD
24				D