

Carrier Ratings* (2-23-10)

COMPANY	AM BEST	Standard & Poor's	Moody's	FITCH
American General Life	A	A+	A1	---
American National	A	AA-	---	---
Assurity Life	A-	---	---	---
Aviva Life	A	AA-	A1	---
AXA Equitable	A+	AA	Aa3	AA-
Banner Life	A+	A+	---	---
Companion Life of New York	A+	AA-	---	---
Fidelity Life	A-	---	---	---
Genworth Life	A	A	A2	A-
Genworth Life of NY	A	A	A2	A-
Genworth Life & Annuity	A	A	A2	A-
ING Reliastar Life	A	AA-	A2	A-
ING Reliastar of NY	A	AA-	A2	A-
ING Security Life of Denver	A	AA-	A2	A-
ING USA Life Ins & Ann	A	AA-	A2	A-
John Hancock Life	A+	AA+	Aa3	AA
John Hancock Life (USA)	A+	AA+	Aa3	AA
John Hancock NY	A+	AA+	Aa3	AA
Liberty Life	A	A-	---	A+
Lincoln Benefit Life	A+	AA	A1	A
Lincoln Financial	A+	AA-	A2	A+
MetLife Investors	A+	AA-	Aa3	AA-
Mutual of Omaha	A+	AA-	Aa3	---
Nationwide Life	A+	A+	A1	AA-
Presidential Life	B+	BB+	Ba2	B
Prudential	A+	AA-	A2	A+
Reliance Standard	A	A	A3	A-
Sun Life Financial	A+	AA	Aa2	AA-
Transamerica	A	AA-	A1	AA
United of Omaha	A+	AA-	Aa3	---
West Coast Life	A+	AA	A2	A
William Penn Life (NY)	A+	A+	---	---

* 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.

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