

Insurance Company Financial Ratings

As of 01/04/2012

Life Insurance Standard &

Company	A.M. Best	Poor's	Moody's	Fitch Ratings	The Street	Comdex
American General Life	A (3)	A+ (5)	A2 (6)	A (6)	B-(6)	82
Aviva Life	Aw (3)	A+w- (5)	A1 (5)		C + (7)	87
AXA Equitable Life	A+ w (2)	AA- w- (4)	Aa3 (4)	AA- (4)	C+ (7)	95
Banner Life	A+ (2)	AA- (4)			D (11)	96
Columbus Life Insurance	A+ (2)	AA+ (2)	Aa3 (4)	AA (3)	B+ (4)	97
Genworth Financial	A (3)	A (6)	A2 (6)	A- (7)	B- (6)	79
Lincoln Benefit	A+ (2)	A+ (5)	A1 (5)	A -(7)	B+ (4)	86
Lincoln National Life	A+ (2)	AA- (4)	A2 (6)	A+ (5)	B- (6)	89
North American Life	A+ (2)	A+ (5)			B (5)	93
Ohio National Life	A+ (2)	AA (3)	A1 (5)		B (5)	94
Pacific Life	A+ (2)	A+ (5)	A1 (5)	A+ (5)	A- (3)	89
Protective Life	A+ (2)	AA- (4)	A2 (6)	A (6)	B (5)	87
Prudential (PRUCO)	A+ (2)	AA- (4)	A2 (6)	A+ (5)	B (5)	92
ReliaStar Life (ING)	Aw (3)	A-w- (7)	A3	A- w- (7)	C- (9)	74
Security Mutual	A- (4)				B (5)	
Savings Bank Life (SBLI)	A+ (2)	A- (7)			B+ (4)	84
Sun Life Financial	A+ (2)				C (8)	
Transamerica	A+ (2)	AA- (4)	A1 (5)	AA - (4)	C (8)	93
Union Central	A (3)	A+ (5)		A+ (5)	B- (6)	85
United of Omaha Life	A+ (2)	A+ (5)	A1 (5)		B (5)	91
West Coast Life	A+ (2)	AA- (4)	A 2 (6)	A (6)	C + (7)	87
Western Reserve Life	A+ (2)	AA- (4)	A1 (5)	AA - (4)	B (5)	93
William Penn Lfd Ins	A+ (2)	AA- (4)			C (8)	96

Disability Insurance Standard &

Company	A.M. Best	Poor's	Moody's	Fitch Ratings	The Street	Comdex
Assurity Life	A- (4)				B+ (4)	
Berkshire/Guardian	A++ (1)	AA+ (2)			A (2)	100
Illinois Mutual	B+ (6)				B (5)	
Lloyd's of London	A+	A+		A+		
Mass Mutual	A++ (1)	AA+ (2)	Aa2 (3)	AA+ (2)	A (2)	99
Metropolitan Life	A+ (2)	AA- (4)	Aa3 (4)	AA- (4)	B (5)	95
Principal Life	A+ (2)	A (6)	Aa3 (4)	AA- (4)	B + (4)	91
Standard Insurance Co.	A (3)	A+ (5)	A1 (5)	A+ (5)	B+ (4)	86
Union Central	A (3)	A + (5)		A+ (5)	B- (6)	85

Long-Term Care Insurance Standard &

Company	A.M. Best	Poor's	Moody's	Fitch Ratings	The Street	Comdex
Berkshire/Guardian	A++ (1)	AA+ (2)			A (2)	100
Genworth Financial	A (3)	A (6)	A2 (6)	A- (7)	B- (7)	79
John Hancock	A+ (2)	AA - (4)	A1 (5)	AA- (4)	B (5)	93
Metropolitan Life	A+ (2)	AA- (4)	Aa3 (4)	AA- (4)	B (5)	95
Prudential Financial	A+ (2)	AA- (4)	A2 (6)	A+ (5)	B (5)	89
Mutual of Omaha	A+ (2)	A+ (5)	A1 (5)		B + (4)	91

John E. Ryan, CFP

800-796-0909

www.Ryan-Insurance.net