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Financial Strength Ratings

CARRIER	S & P	A.M. BEST	MOODYS
Allianz	AA	A	A2
American Equity	BBB+	A-	NR
American General	A+	A	A2
ANICO (American National)	AA	A+	NR
Assurity	NR	A-	NR
Athene	NR	B++	NR
AVIVA	A+	A	A1
AXA	AA-	A+	Aa3
Banner	AA	A+	NR
Equitrust	BBB+	B++	NR
Fidelity & Guaranty	NR	B++	Ba1
Genworth	A	A	A2
ING	A	A	A3
Integrity	A++	A+	NR
John Hancock	AA-	A	A1
Life of the South West	A	A	A2
Lincoln Benefit Life	AA	A-r	Aa2
Lincoln Financial	AA-	A+	A2
Mass Mutual	AA+	A++	Aa2
Met Life	AA-	A+	Aa3
Minnesota Life	A+	A+	Aa3
Mutual of Omaha	A+	A+	A1
Mutual Trust	A	A-	NR
Nationwide	A+	A+	A1
North American	A+	A+	WR
New York Life	AA+	A++	Aaa
One America	AA-	A+	NR
Oxford	NR	B++	NR
Phoenix Life	BB-	B+	Ba2
Presidential	NR	B++	NR
Protective Life	AA-	A+	A2
Principal	A	A+	Aa3
Prudential	AA-	A+	A2
Savings Bank & Life	A-	A+	NR
Sentinel	NR	B++	NR
Transamerica	AA-	A+	A1

* Effective June 12, 2012