

## Life Insurer Financial Profile

Company	Banner Life	ReliaStar Life-ING	Genworth Life Insurance Co	Transamerica Life Ins	American General Life
<b>Ratings</b>					
A.M. Best Company (Best's Rating, 15 ratings)	A+	A	A	A	A
Standard & Poor's (Financial Strength, 20 ratings)	A+	A+	A	AA-	A+
Moody's (Financial Strength, 21 ratings)		A2	A2	A1	A1
Fitch Ratings(Financial Strength, 21 ratings)		A-	A-	AA	A-
TheStreet.com (Safety Rating, 16 ratings)	D+	B	C+	B-	C+
<b>Assets &amp; Liabilities</b>					
Total Admitted Assets	1,414,139	20,673,305	32,974,558	101,455,188	39,653,080
Total Liabilities	1,102,829	18,482,995	29,809,708	96,428,363	33,699,048
Separate Accounts	24,461	2,227,830	37,976	33,205,532	2,279,970
Total Surplus & AVR	312,294	2,209,324	3,193,775	5,895,512	6,348,826
As % of General Account Assets	22.5%	12.0%	9.7%	8.6%	17.0%
<b>Invested Asset Distribution &amp; Yield</b>					
Total Invested Assets	1,183,510	17,702,676	31,703,872	65,253,834	35,614,029
Bonds (%)	82.4%	67.3%	71.9%	72.3%	75.2%
Stocks (%)	11.0%	2.4%	7.5%	1.8%	10.8%
Mortgages (%)	0.0%	12.6%	13.4%	14.3%	5.8%
Real Estate (%)	0.0%	0.1%	0.0%	0.2%	0.4%
Policy Loans (%)	2.8%	3.9%	2.7%	1.2%	2.5%
Cash & Short-Term (%)	3.9%	7.5%	1.1%	6.0%	2.1%
Other Invested Assets (%)	0.0%	6.2%	3.4%	4.2%	3.1%
Net Yield on Mean Invested Assets					
2009 (Industry Average 4.63%)	6.37%	4.98%	4.59%	4.50%	5.85%
5 Year Average (Industry Average 5.34%)	4.99%	5.44%	6.07%	5.32%	7.19%
<b>Non-Performing Assets as % of Surplus &amp; AVR</b>					
Bonds In or Near Default	0.3%	1.3%	1.4%	3.8%	1.7%
Problem Mortgages	0.0%	0.0%	0.0%	0.0%	0.2%
Real Estate Acquired by Foreclosure	0.0%	0.0%	0.0%	0.1%	0.0%
Total Non-Performing Assets	0.3%	1.3%	1.4%	3.9%	1.9%
As a Percent of Invested Assets	0.1%	0.2%	0.1%	0.4%	0.3%
<b>Bond Quality</b>					
Total Value of Bonds	1,021,372	13,103,574	23,108,899	50,102,708	27,533,743
Class 1-2: Highest Quality	97.2%	92.4%	92.2%	88.3%	91.6%
Class 3-5: Lower Quality	2.7%	7.4%	7.6%	11.2%	8.0%
Class 6: In or Near Default	0.1%	0.2%	0.2%	0.4%	0.4%
Weighted Bond Class	1.3	1.5	1.5	1.6	1.6
<b>Income &amp; Earnings</b>					
Total Income	340,537	2,700,314	3,245,532	12,143,931	4,636,884
Net Premiums Written	206,161	566,262	1,252,218	8,085,118	1,724,508
Earnings Before Dividends and Taxes	105,243	238,662	59,934	600,164	368,242
Net Operating Earnings	102,096	104,562	207,903	601,050	128,789

Data for Year-End 2009 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of May 17, 2010.  
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