

CARRIER RATINGS

CARRIER	A.M. Best Company	Standard & Poor's	Moody's	Fitch
Allianz Life Insurance	A	AA	---	---
Allstate Life Insurance of NY	A+	AA	Aa2 w-	AA w-
American Equity Investment	A-	BBB+	---	BBB+
American General Life	A	A+		
American National (LMG)	A	AA-	---	---
American National Insurance	A	AA-	---	---
Assurity	A-	---	---	---
Aviva Life & Annuity Co.	A	AA-		
Axa Equitable Life Ins. Co.	A+	AA	Aa3	AA-
Forethought Life	A-	---	---	---
Genworth	A	A	A2	A-
IA American				
ING Security Life of Denver	A	A+		
Immediate Annuities				
Investors Insurance (LMG)	A-	A	---	A
John Hancock	A+	AA+	Aa3	AA
Lincoln Benefit Life	A+	AA	Aa2	AA
Lincoln Financial Life	A+	AA-		
MedAmerica	B++	A-	---	---
Metropolitan Life Investors	A+	AA-		
Minnesota Life	A+	AA		
Mutual Of Omaha				
Nationwide	A	AA+	---	---
New York Life*	A++	A+	Aaa	AAA
OM Financial (LMG)				
OM Financial Life	A-	BBB-	Baa3	BBB-
Penn Mutual Life Insurance	A+	AA-	Aa3	---
Phoenix Life	B++	BBB-	Baa2	AA
Presidential Life	B+	---	Ba1	---
Principal Financial Group	A+	A-	Aa3	AA-
Protective Life Insurance	A+	AA-	A2	A+
Prudential Financial	A+	A	A2	A+
Sagicor Life Insurance	A-	---	---	---
Sun Life Financial	A+	AA	Aa3	A
Transamerica	A+	AA	Aa3	AA+
United of Omaha	A+	AA-	---	---
West Coast Life	A+	AA-		
William Penn	A+	AA-	---	---