

Life Insurer Financial Profile

Company

Americo Finl
Life & Ann

Ratings

A.M. Best Company (Best's Rating, 15 ratings)	A (3)
Standard & Poor's (Financial Strength, 20 ratings)	
Moody's (Financial Strength, 21 ratings)	A3 (7)
Fitch Ratings(Financial Strength, 21 ratings)	
KBRA (Financial Strength, 19 ratings)	
Weiss (Safety Rating, 16 ratings)	B- (6)
Comdex Ranking (Percentile in Rated Companies)	71

Assets & Liabilities

Total Admitted Assets	6,268,118
Total Liabilities	5,453,918
Separate Accounts	0
Total Surplus & AVR	966,545
As % of general Account Assets	15.4%

Invested Asset Distribution & Yield

Total Invested Assets	5,743,536
Bonds(%)	64.1%
Stocks(%)	18.3%
Mortgages(%)	7.6%
Real Estate(%)	0.0%
Policy Loans(%)	0.9%
Cash & Short-Term(%)	1.6%
Other Invested Assets(%)	7.5%
Net Yield on Mean Invested Assets	
2021 (Industry Average 3.37%)	5.05%
5 Year Average (Industry Average 3.85%)	5.26%

Non-Performing Assets as % of Surplus & AVR

Bonds In or Near Default	0.0%
Problem Mortgages	0.0%
Real Estate Acquired by Foreclosure	0.0%
Total Non-Performing Assets	0.0%
As a percent of Invested Assets	0.0%

Bond Quality

Total Value of Bonds	3,681,560
Class 1-2: Highest Quality	95.1%
Class 3-5: Lower Quality	4.9%
Class 6: In or Near Default	0.0%
Weighted Bond Class	1.5

Income & Earnings

Total Income	2,233,757
Net Premiums Written	872,237
Earning Before Dividends and Taxes	-76,560
Net Operating Earning	-41,876

A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. View our Important Notice: Best's Credit Ratings for a disclaimer notice and complete details at <http://www.ambest.com/ratings/notice>.

Data for Year-End 2021 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of January 3, 2023.

Presented by: Kiara Caudill, 10497 BALROYAL CT, FISHERS, IN 46037 Phone: 3177717740 Email: kiara@myannuitystore.com

List of Company Ratings

Company: Americo Finl Life & Ann
Domicile: TX
Established: 1946

A.M. Best Company Rating

A (3)

Excellent. Assigned to companies that have, in our opinion, an excellent ability to meet their ongoing obligations to policyholders.

Moody's Financial Strength Rating

A3 (7)

Insurance companies rated A offer good financial security. However, elements may be present which suggest a susceptibility to impairment sometime in the future.

Weiss Safety Rating

B- (6)

Good. The company offers good financial security and has the resources to deal with a variety of adverse economic conditions. It comfortably exceeds the minimum levels for all of our rating criteria, and is likely to remain healthy for the near future. However, in the event of a severe recession or major financial crisis, we feel that this assessment should be reviewed to make sure that the firm is still maintaining adequate financial strength.

Comdex Ranking - VitalSigns Composite Index

71

The Comdex gives the average percentile ranking of this company in relation to all other companies that have been rated by the rating services. The Comdex Ranking is the percentage of companies that are rated lower than this company.

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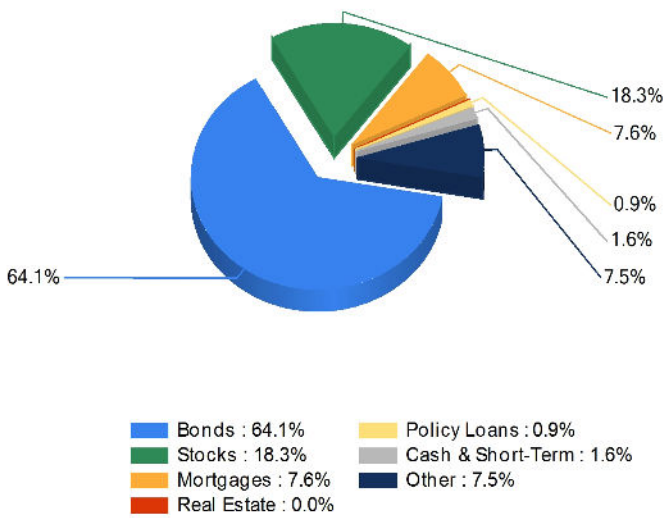
Watch list identifiers follow the ratings if the company is on the rating service's watch list. The identifier indicates a possible upgrade (w+), downgrade (w-), or unknown change (w).

The ratings on this report are current as of January 3, 2023. These ratings have been selected by your life insurance advisor from among the ratings assigned to this insurer.

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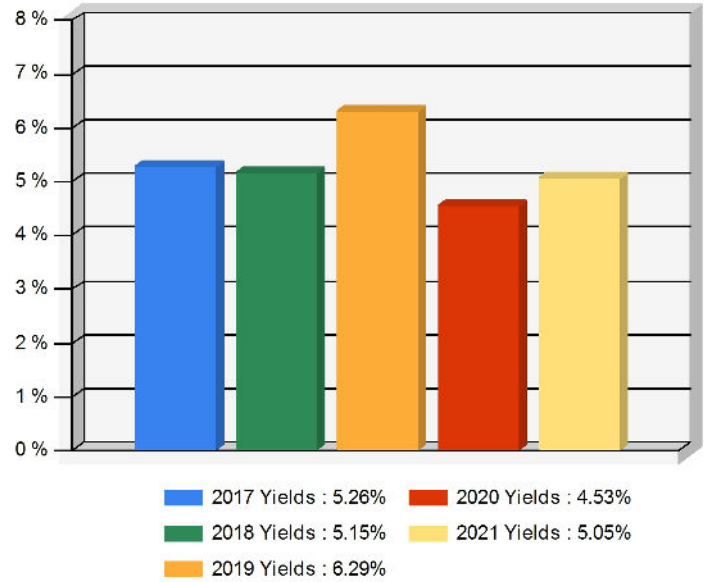
Americo Finl Life & Ann

Invested Asset Distribution



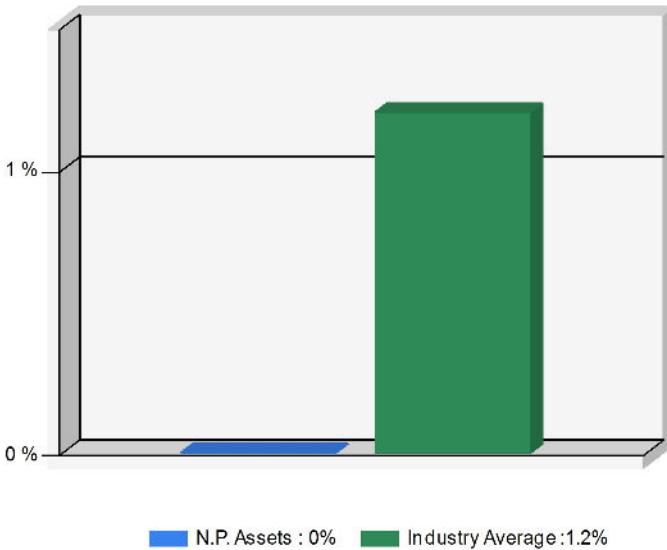
Distribution of the invested assets

5 Year Investment Yields



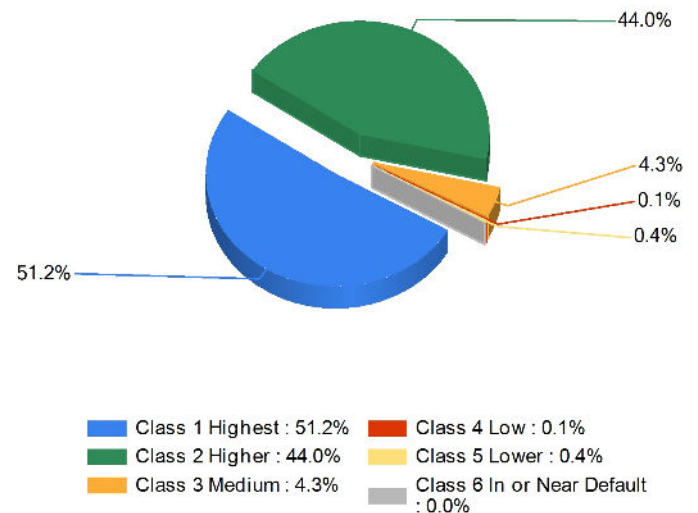
Net yield on mean invested assets

Non-Perform Assets/Surplus & AVR



Non-performing assets as a percentage of Surplus & AVR as compared to the Industry Average.

Bond Quality



Distribution of bond classes

Data for Year-End 2021 from the life insurance companies' statutory annual statements. This information represents only one aspect of a company's performance. All dollar amounts are in thousands.
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