

Life Insurer Financial Analysis

Company

New York Life
Ins & Ann

Ratings

A.M. Best Company (Best's Rating, 15 ratings)	A++ (1)
Standard & Poor's (Financial Strength, 20 ratings)	AA+ (2)
Moody's (Financial Strength, 21 ratings)	Aa1 (2)
Fitch Ratings (Financial Strength, 21 ratings)	AAA (1)
KBRA (Financial Strength, 19 ratings)	
Weiss (Safety Rating, 16 ratings)	B (5)
Comdex Ranking (Percentile in Rated Companies)	100

Asset Analysis

Total Admitted Assets	204,816,150
Total Liabilities	196,399,404
Separate Accounts	60,358,084
Total Surplus & AVR	10,502,546
As % of General Account Assets	7.3%
Invested Assets	130,193,977
Bonds(%)	78.4%
Stocks(%)	0.6%
Mortgages(%)	13.4%
Real Estate(%)	0.1%
Policy Loans(%)	0.8%
Cash & Short-Term(%)	2.6%
Other Invested Assets(%)	4.1%
	<u>100.0%</u>
Net Yield on Mean Invested Assets	
2024 (Industry Average 4.19%)	4.30%
2023 (Industry Average 4.06%)	4.16%
2022 (Industry Average 3.59%)	3.56%
2021 (Industry Average 3.37%)	3.66%
2020 (Industry Average 3.52%)	3.64%
5 Year Average (Industry Average 3.75%)	3.86%
Total Investment Return	
2024 (Industry Average 4.21%)	4.28%
2023 (Industry Average 3.82%)	3.62%
2022 (Industry Average 2.49%)	3.64%
2021 (Industry Average 4.64%)	4.23%
2020 (Industry Average 4.28%)	3.63%
5 Year Average (Industry Average 3.89%)	3.88%
Asset Growth	
2024 Total Admitted Assets	204,816,150
1-Year Growth	5.4%
3-Year Compound Growth	3.8%
2024 Total Surplus & AVR	10,502,546
1-Year Growth	-3.4%
3-Year Compound Growth	-3.3%

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 2024 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of November 3, 2025.

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

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Asset Quality Analysis

Non-Investment Grade Bonds (Class 3 - 6)	
Non-Investment Grade Bonds/Total Bonds	4.9%
Non-Investment Grade Bonds/Surplus & AVR	49.5%
Non-Performing Bonds (Class 6)	
Non-Performing Bonds/Total Bonds	0.0%
Non-Performing Bonds/Surplus & AVR	0.4%
Non-Performing Mortgages & Real Estate	
Non-Performing Mort & R.E./ Total Mort & R.E.	0.2%
Non-Performing Mort & R.E./Surplus & AVR	0.4%
Non-Performing Assets/Surplus & AVR	
Bonds In or Near Default	0.4%
Problem Mortgages	0.4%
Real Estate Acquired by Foreclosure	0.0%
Total Non-Performing Assets/Surplus & AVR	0.8%
As a Percent of Invested Assets	0.1%

Bond Portfolio Analysis

Total Bonds Book Value	102,132,602
Total Bonds Market Value	94,515,876
Bonds Market Value/BookValue	92.5%
Quality	
Class 1: Highest Quality	60.9%
Class 2: Higher Quality	34.1%
Class 3: Medium Quality	3.0%
Class 4: Low Quality	1.6%
Class 5: Lower Quality	0.2%
Class 6: In or Near Default	0.0%
Weighted Bond Class	1.5
Maturity	
1 Year or Less	13.8%
1 to 5 Years	36.6%
5 to 10 Years	23.4%
10 to 20 Years	10.0%
Over 20 Years	15.6%
Weighted Bond Maturity (Years)	8.3

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Operating Income Analysis

Total Income	28,766,777
Total General Expenses	1,260,444
Total General Expenses/Total Income	4.4%
Earnings Before Policy Dividends & Taxes	556,411
Policy Dividends	0
Policy Dividends/Earnings	0.0%
Pretax Earnings from Operations	556,411
Federal Income Taxes	210,027
Income Taxes/Pretax Earnings	37.7%
Net Earnings from Operations	346,384
Net Realized Capital Gains	-70,980
Net Income	275,404
As % of Admitted Assets	0.1%
Unrealized Capital Gains	368,492

Premium Growth

2024 Total Premium Income	21,985,660
1-Year Growth	31.7%
3-Year Compound Growth	16.3%
2024 Ordinary Life Premium	1,445,007
1-Year Growth	-27.8%
3-Year Compound Growth	-18.0%

Profitability

Return on Assets	0.2%
Return on Equity	3.9%
2024 Lapse Ratio	4.7%
3-Year Average Lapse Ratio	3.6%
Net Investment Income	5,501,855
Required Interest	4,150,643
Interest Margin	32.6%
Ordinary Life Expenses/Premiums	17.3%
General Expenses/Total Income	4.4%
Commissions & General Expenses/Total Income	6.6%

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Analysis of Face Amount of Insurance

Total Insurance In Force	936,419,150
Ordinary Life	19.6%
Group Life	80.4%
Other	0.0%
Total Reinsurance Ceded	75,704,798
% of In Force Ceded	
Ordinary Life	38.8%
Group Life	0.6%
Other	0.0%
Ordinary Life Policies In Force	526,775
Average Policy Size (in dollars)	348,565
Ordinary Life Policies Issued in 2024	27,397
Average Policy Size (in dollars)	322,843

Analysis by Line of Business

Net Premiums Written	21,985,660
Individual	
Life	6.6%
Annuities	87.9%
Health	0.0%
Group	
Life	5.5%
Annuities	0.0%
Health	0.0%
Credit Life & Health	0.0%
Other Lines	0.0%
Net Earnings from Operations	346,384
Individual	
Life	74.9%
Annuities	-22.5%
Health	0.0%
Group	
Life	-4.0%
Annuities	4.5%
Health	0.0%
Credit Life & Health	0.0%
Other Lines	47.2%

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List of Company Ratings

Company: New York Life Ins & Ann
Domicile: DE
Established: 1980

A.M. Best Company Rating

A++ (1)

Superior. Assigned to companies that have, in our opinion, a superior ability to meet their ongoing obligations to policyholders.

Standard & Poor's Financial Strength Rating

AA+ (2)

An insurer rated 'AA' has VERY STRONG financial security characteristics, differing only slightly from those rated higher.

Moody's Financial Strength Rating

Aa1 (2)

Insurance companies rated Aa offer excellent financial security. Together with the Aaa group, they constitute what are generally known as high-grade companies. They are rated lower than Aaa companies because long-term risks appear somewhat larger.

Fitch Ratings' Insurer Financial Strength Rating

AAA (1)

Exceptionally strong. 'AAA' IFS ratings denote the lowest expectation of ceased or interrupted payments. They are assigned only in the case of exceptionally strong capacity to meet policyholder and contract obligations. This capacity is highly unlikely to be adversely affected by foreseeable events.

Weiss Safety Rating

B (5)

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

100

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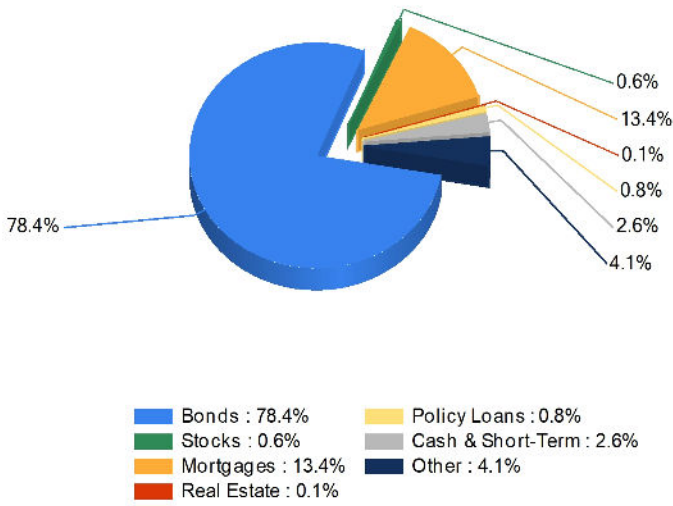
Watch list identifiers follow the ratings if the company is on the rating service's watch list. The identifier indicates a possible upgrade (w+), downgrade (w-), or unknown change (w).

The ratings on this report are current as of November 3, 2025. These ratings have been selected by your life insurance advisor from among the ratings assigned to this insurer.

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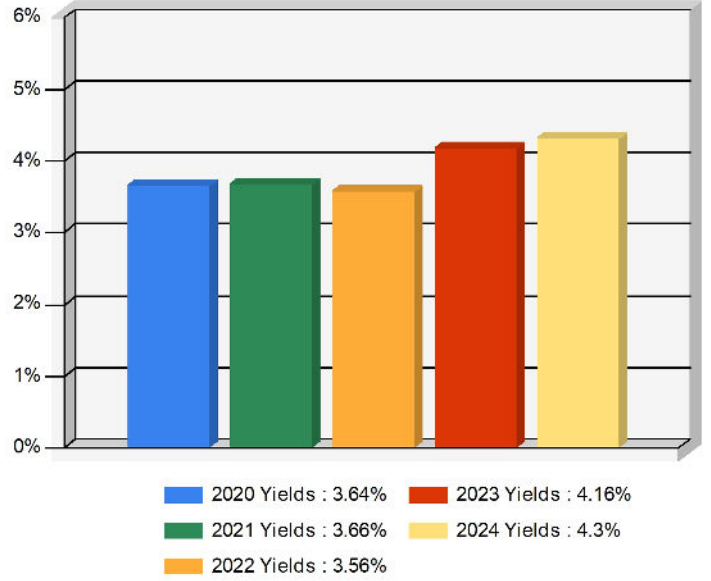
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Invested Asset Distribution



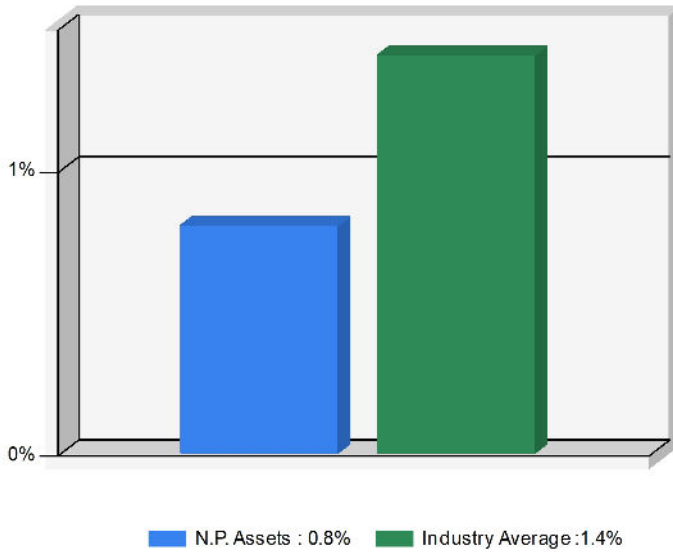
Distribution of the invested assets

5 Year Investment Yields



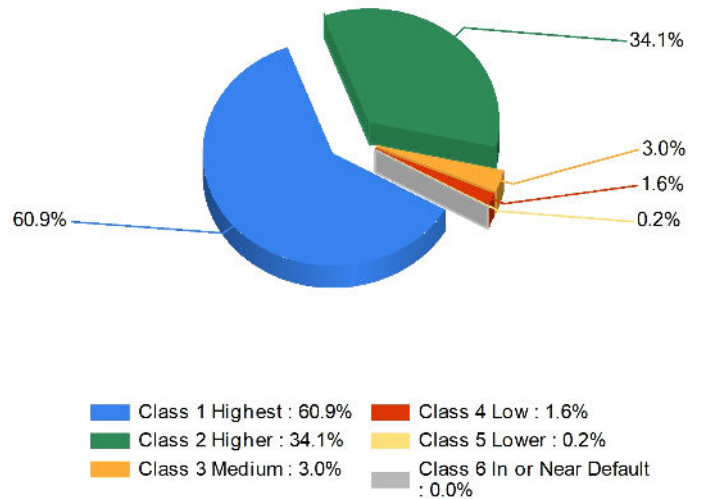
Net yield on mean invested assets

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 2024 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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