

Life Insurer Financial Analysis

Company

Loyal American
Life Ins Co

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)	
Fitch Ratings (Financial Strength, 21 ratings)	
KBRA (Financial Strength, 19 ratings)	
Weiss (Safety Rating, 16 ratings)	B- (6)
Comdex Ranking (Percentile in Rated Companies)	

Asset Analysis

Total Admitted Assets	472,710
Total Liabilities	285,986
Separate Accounts	0
Total Surplus & AVR	190,071
As % of General Account Assets	40.2%
Invested Assets	423,344
Bonds(%)	70.7%
Stocks(%)	23.6%
Mortgages(%)	0.0%
Real Estate(%)	0.0%
Policy Loans(%)	0.0%
Cash & Short-Term(%)	5.6%
Other Invested Assets(%)	0.0%
	100.0%
Net Yield on Mean Invested Assets	
2024 (Industry Average 4.19%)	2.85%
2023 (Industry Average 4.06%)	2.71%
2022 (Industry Average 3.59%)	2.58%
2021 (Industry Average 3.37%)	2.52%
2020 (Industry Average 3.52%)	2.54%
5 Year Average (Industry Average 3.75%)	2.64%
Total Investment Return	
2024 (Industry Average 4.21%)	17.64%
2023 (Industry Average 3.82%)	10.75%
2022 (Industry Average 2.49%)	8.16%
2021 (Industry Average 4.64%)	8.41%
2020 (Industry Average 4.28%)	8.36%
5 Year Average (Industry Average 3.89%)	10.66%
Asset Growth	
2024 Total Admitted Assets	472,710
1-Year Growth	7.9%
3-Year Compound Growth	5.5%
2024 Total Surplus & AVR	190,071
1-Year Growth	25.7%
3-Year Compound Growth	11.8%

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		0.8%
Non-Investment Grade Bonds/Surplus & AVR		1.2%
Non-Performing Bonds (Class 6)		
Non-Performing Bonds/Total Bonds		0.0%
Non-Performing Bonds/Surplus & AVR		0.0%
Non-Performing Mortgages & Real Estate		
Non-Performing Mort & R.E./ Total Mort & R.E.		0.0%
Non-Performing Mort & R.E./Surplus & AVR		0.0%
Non-Performing Assets/Surplus & AVR		
Bonds In or Near Default		0.0%
Problem Mortgages		0.0%
Real Estate Acquired by Foreclosure		0.0%
Total Non-Performing Assets/Surplus & AVR		0.0%
As a Percent of Invested Assets		0.0%

Bond Portfolio Analysis

Total Bonds Book Value	299,232
Total Bonds Market Value	281,477
Bonds Market Value/BookValue	94.1%
Quality	
Class 1: Highest Quality	26.9%
Class 2: Higher Quality	72.3%
Class 3: Medium Quality	0.4%
Class 4: Low Quality	0.3%
Class 5: Lower Quality	0.0%
Class 6: In or Near Default	0.0%
Weighted Bond Class	1.7
Maturity	
1 Year or Less	9.2%
1 to 5 Years	44.0%
5 to 10 Years	46.0%
10 to 20 Years	0.8%
Over 20 Years	0.0%
Weighted Bond Maturity (Years)	4.9

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Operating Income Analysis

Total Income	363,718
Total General Expenses	40,351
Total General Expenses/Total Income	11.1%
Earnings Before Policy Dividends & Taxes	32,060
Policy Dividends	0
Policy Dividends/Earnings	0.0%
Pretax Earnings from Operations	32,060
Federal Income Taxes	-14,958
Income Taxes/Pretax Earnings	-46.7%
Net Earnings from Operations	47,018
Net Realized Capital Gains	-56
Net Income	46,962
As % of Admitted Assets	9.9%
Unrealized Capital Gains	61,672

Premium Growth

2024 Total Premium Income	349,281
1-Year Growth	-0.5%
3-Year Compound Growth	-1.3%
2024 Ordinary Life Premium	4,344
1-Year Growth	0.6%
3-Year Compound Growth	0.4%

Profitability

Return on Assets	10.7%
Return on Equity	31.8%
2024 Lapse Ratio	4.1%
3-Year Average Lapse Ratio	8.2%
Net Investment Income	11,881
Required Interest	261
Interest Margin	4,459.7%
Ordinary Life Expenses/Premiums	6.2%
General Expenses/Total Income	11.1%
Commissions & General Expenses/Total Income	28.9%

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Analysis of Face Amount of Insurance

Total Insurance In Force	278,058
Ordinary Life	99.5%
Group Life	0.5%
Other	0.0%
Total Reinsurance Ceded	222,543
% of In Force Ceded	
Ordinary Life	79.9%
Group Life	100.0%
Other	0.0%
Ordinary Life Policies In Force	22,381
Average Policy Size (in dollars)	12,359
Ordinary Life Policies Issued in 2024	665
Average Policy Size (in dollars)	8,662

Analysis by Line of Business

Net Premiums Written	349,281
Individual	
Life	1.2%
Annuities	0.0%
Health	98.8%
Group	
Life	0.0%
Annuities	0.0%
Health	0.0%
Credit Life & Health	0.0%
Other Lines	0.0%
Net Earnings from Operations	47,018
Individual	
Life	0.4%
Annuities	0.0%
Health	99.6%
Group	
Life	0.0%
Annuities	0.0%
Health	0.0%
Credit Life & Health	0.0%
Other Lines	0.0%

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List of Company Ratings

Company: Loyal American Life Ins Co
Domicile: OH
Established: 1955

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.

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.

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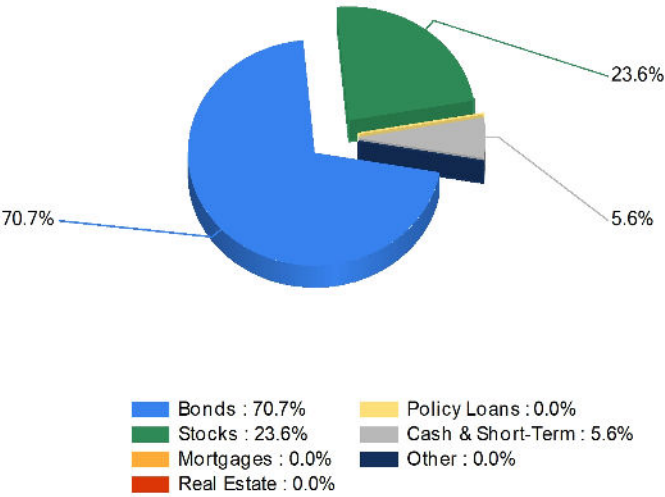
Watch list identifiers follow the ratings if the company is on the rating service's watch list. The identifier indicates a possible upgrade (w+), downgrade (w-), or unknown change (w).

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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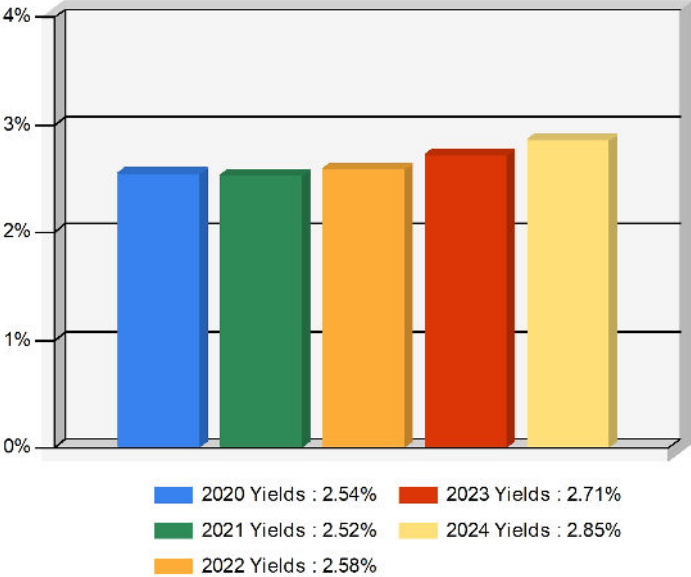
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Invested Asset Distribution



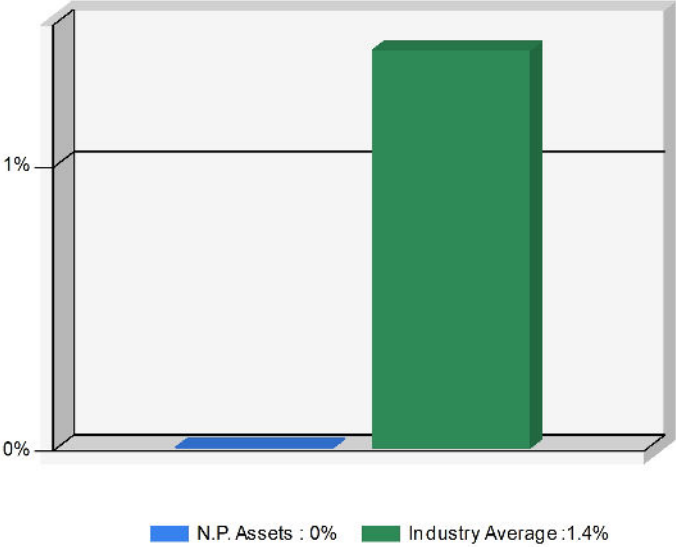
Distribution of the invested assets

5 Year Investment Yields



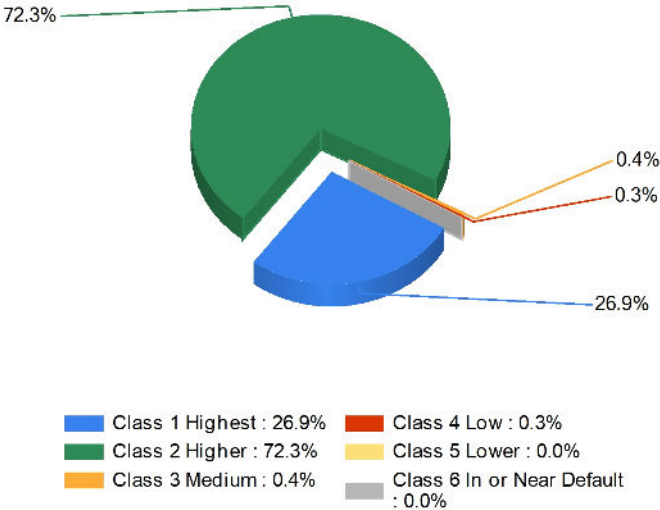
Net yield on mean invested assets

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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