

Life Insurer Financial Analysis

Company

Wichita
National Life
Ins Co

Ratings

A.M. Best Company (Best's Rating, 15 ratings)	B+ (6)
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)	D (11)
Comdex Ranking (Percentile in Rated Companies)	

Asset Analysis

Total Admitted Assets	85,407
Total Liabilities	68,390
Separate Accounts	0
Total Surplus & AVR	17,045
As % of General Account Assets	20.0%
Invested Assets	82,979
Bonds(%)	65.0%
Stocks(%)	0.0%
Mortgages(%)	1.1%
Real Estate(%)	0.6%
Policy Loans(%)	0.3%
Cash & Short-Term(%)	26.6%
Other Invested Assets(%)	6.4%
	100.0%
Net Yield on Mean Invested Assets	
2024 (Industry Average 4.19%)	3.80%
2023 (Industry Average 4.06%)	1.19%
2022 (Industry Average 3.59%)	1.70%
2021 (Industry Average 3.37%)	1.57%
2020 (Industry Average 3.52%)	2.03%
5 Year Average (Industry Average 3.75%)	2.06%
Total Investment Return	
2024 (Industry Average 4.21%)	3.97%
2023 (Industry Average 3.82%)	1.19%
2022 (Industry Average 2.49%)	1.70%
2021 (Industry Average 4.64%)	1.57%
2020 (Industry Average 4.28%)	2.03%
5 Year Average (Industry Average 3.89%)	2.09%
Asset Growth	
2024 Total Admitted Assets	85,407
1-Year Growth	271.7%
3-Year Compound Growth	85.1%
2024 Total Surplus & AVR	17,045
1-Year Growth	11.5%
3-Year Compound Growth	40.9%

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 January 15, 2026.

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		0.0%
Non-Investment Grade Bonds/Surplus & AVR		0.0%
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	53,963
Total Bonds Market Value	53,304
Bonds Market Value/BookValue	98.8%
Quality	
Class 1: Highest Quality	100.0%
Class 2: Higher Quality	0.0%
Class 3: Medium Quality	0.0%
Class 4: Low Quality	0.0%
Class 5: Lower Quality	0.0%
Class 6: In or Near Default	0.0%
Weighted Bond Class	1.0
Maturity	
1 Year or Less	1.0%
1 to 5 Years	11.3%
5 to 10 Years	17.1%
10 to 20 Years	1.8%
Over 20 Years	68.8%
Weighted Bond Maturity (Years)	19.1

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Operating Income Analysis

Total Income	61,873
Total General Expenses	4,599
Total General Expenses/Total Income	7.4%
Earnings Before Policy Dividends & Taxes	-8,377
Policy Dividends	0
Policy Dividends/Earnings	0.0%
Pretax Earnings from Operations	-8,377
Federal Income Taxes	42
Income Taxes/Pretax Earnings	-0.5%
Net Earnings from Operations	-8,418
Net Realized Capital Gains	88
Net Income	-8,330
As % of Admitted Assets	-9.8%
Unrealized Capital Gains	0

Premium Growth

2024 Total Premium Income	59,682
1-Year Growth	1,234.0%
3-Year Compound Growth	191.5%
2024 Ordinary Life Premium	2,265
1-Year Growth	-37.7%
3-Year Compound Growth	74.6%

Profitability

Return on Assets	-36.6%
Return on Equity	-55.2%
2024 Lapse Ratio	2.3%
3-Year Average Lapse Ratio	3.8%
Net Investment Income	1,983
Required Interest	4,920
Interest Margin	-59.7%
Ordinary Life Expenses/Premiums	8.4%
General Expenses/Total Income	7.4%
Commissions & General Expenses/Total Income	13.0%

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Analysis of Face Amount of Insurance

Total Insurance In Force	209,433
Ordinary Life	28.7%
Group Life	0.0%
Other	71.3%
Total Reinsurance Ceded	135,090
% of In Force Ceded	
Ordinary Life	86.4%
Group Life	0.0%
Other	55.7%
Ordinary Life Policies In Force	2,856
Average Policy Size (in dollars)	21,035
Ordinary Life Policies Issued in 2024	45
Average Policy Size (in dollars)	38,822

Analysis by Line of Business

Net Premiums Written	59,682
Individual	
Life	0.6%
Annuities	95.3%
Health	0.9%
Group	
Life	0.0%
Annuities	0.0%
Health	0.0%
Credit Life & Health	3.2%
Other Lines	0.0%
Net Earnings from Operations	-8,418
Individual	
Life	1.6%
Annuities	99.3%
Health	-0.8%
Group	
Life	0.0%
Annuities	0.0%
Health	0.0%
Credit Life & Health	-0.2%
Other Lines	0.0%

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List of Company Ratings

Company: Wichita National Life Ins Co
Domicile: OK
Established: 1957

A.M. Best Company Rating

B+ (6)

Very Good. Assigned to companies that have, in our opinion, a good ability to meet their ongoing obligations to policyholders.

Weiss Safety Rating

D (11)

Weak. The company currently demonstrates what we consider to be significant weaknesses which could negatively impact policyholders. In an unfavorable economic environment, these weaknesses could be magnified.

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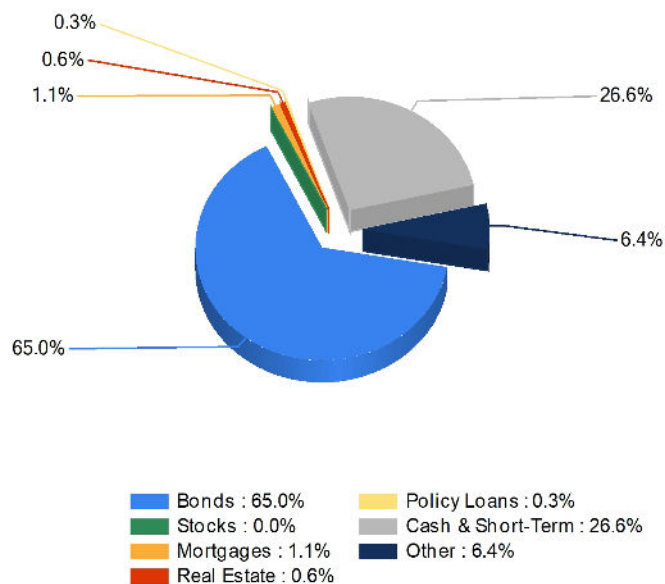
Watch list identifiers follow the ratings if the company is on the rating service's watch list. The identifier indicates a possible upgrade (w+), downgrade (w-), or unknown change (w).

The ratings on this report are current as of January 15, 2026. These ratings have been selected by your life insurance advisor from among the ratings assigned to this insurer.

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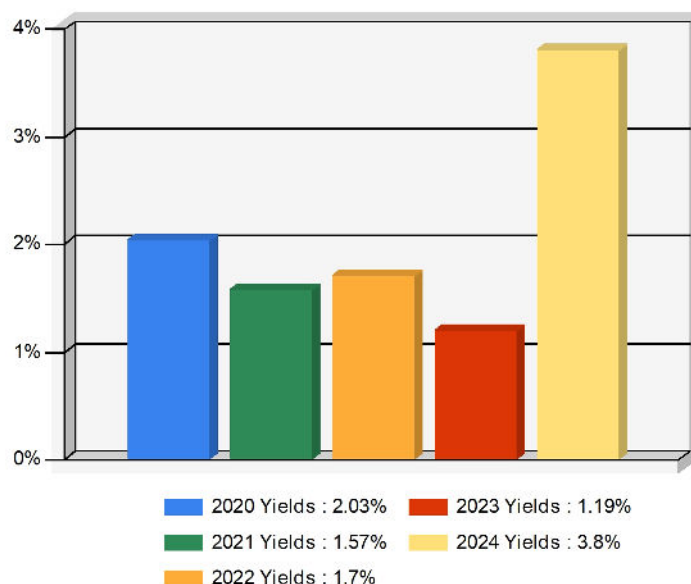
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Invested Asset Distribution



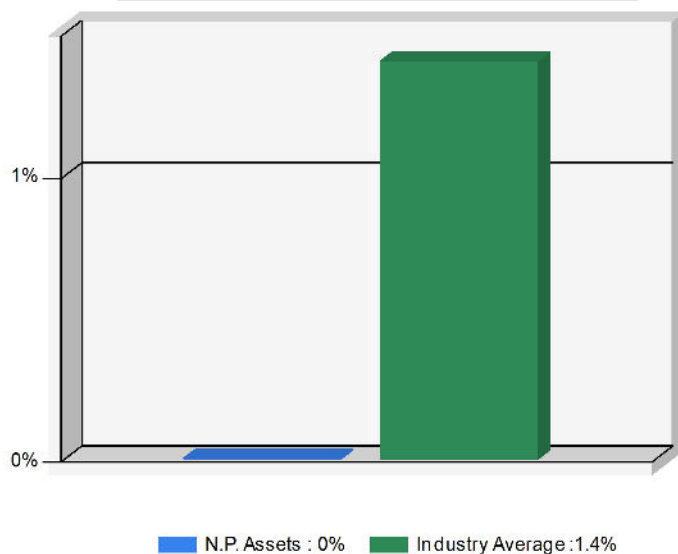
Distribution of the invested assets

5 Year Investment Yields



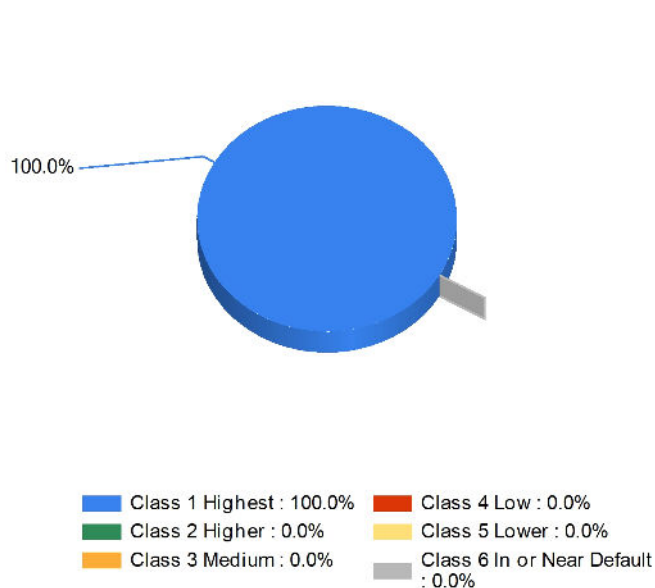
Net yield on mean invested assets

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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