

Life Insurer Financial Analysis

Company

SILAC Ins Co

Ratings

A.M. Best Company (Best's Rating, 15 ratings)	B (7)
Standard & Poor's (Financial Strength, 20 ratings)	
Moody's (Financial Strength, 21 ratings)	
Fitch Ratings (Financial Strength, 21 ratings)	BBB- (10)
KBRA (Financial Strength, 19 ratings)	BBB (9)
Weiss (Safety Rating, 16 ratings)	D+ (10)
Comdex Ranking (Percentile in Rated Companies)	32

Asset Analysis

Total Admitted Assets	9,962,218
Total Liabilities	9,426,812
Separate Accounts	0
Total Surplus & AVR	706,464
As % of General Account Assets	7.1%
Invested Assets	9,524,653
Bonds(%)	81.8%
Stocks(%)	0.2%
Mortgages(%)	7.7%
Real Estate(%)	0.4%
Policy Loans(%)	0.0%
Cash & Short-Term(%)	4.7%
Other Invested Assets(%)	5.2%
	<u>100.0%</u>
Net Yield on Mean Invested Assets	
2024 (Industry Average 4.19%)	4.39%
2023 (Industry Average 4.06%)	4.28%
2022 (Industry Average 3.59%)	2.97%
2021 (Industry Average 3.37%)	1.81%
2020 (Industry Average 3.52%)	2.50%
5 Year Average (Industry Average 3.75%)	3.19%
Total Investment Return	
2024 (Industry Average 4.21%)	4.88%
2023 (Industry Average 3.82%)	4.41%
2022 (Industry Average 2.49%)	2.55%
2021 (Industry Average 4.64%)	3.06%
2020 (Industry Average 4.28%)	2.79%
5 Year Average (Industry Average 3.89%)	3.54%
Asset Growth	
2024 Total Admitted Assets	9,962,218
1-Year Growth	-4.1%
3-Year Compound Growth	13.7%
2024 Total Surplus & AVR	706,464
1-Year Growth	23.2%
3-Year Compound Growth	30.1%

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 October 15, 2025.

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Asset Quality Analysis

Non-Investment Grade Bonds (Class 3 - 6)	
Non-Investment Grade Bonds/Total Bonds	13.3%
Non-Investment Grade Bonds/Surplus & AVR	146.7%
Non-Performing Bonds (Class 6)	
Non-Performing Bonds/Total Bonds	0.7%
Non-Performing Bonds/Surplus & AVR	8.0%
Non-Performing Mortgages & Real Estate	
Non-Performing Mort & R.E./ Total Mort & R.E.	11.7%
Non-Performing Mort & R.E./Surplus & AVR	12.8%
Non-Performing Assets/Surplus & AVR	
Bonds In or Near Default	8.0%
Problem Mortgages	12.8%
Real Estate Acquired by Foreclosure	0.0%
Total Non-Performing Assets/Surplus & AVR	20.7%
As a Percent of Invested Assets	1.5%

Bond Portfolio Analysis

Total Bonds Book Value	7,787,536
Total Bonds Market Value	7,147,640
Bonds Market Value/BookValue	91.8%
Quality	
Class 1: Highest Quality	29.5%
Class 2: Higher Quality	57.2%
Class 3: Medium Quality	10.2%
Class 4: Low Quality	1.5%
Class 5: Lower Quality	0.8%
Class 6: In or Near Default	0.7%
Weighted Bond Class	1.9
Maturity	
1 Year or Less	3.9%
1 to 5 Years	18.7%
5 to 10 Years	31.4%
10 to 20 Years	26.3%
Over 20 Years	19.7%
Weighted Bond Maturity (Years)	11.8

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Operating Income Analysis

Total Income	1,553,873
Total General Expenses	114,308
Total General Expenses/Total Income	7.4%
Earnings Before Policy Dividends & Taxes	75,441
Policy Dividends	0
Policy Dividends/Earnings	0.0%
Pretax Earnings from Operations	75,441
Federal Income Taxes	27,490
Income Taxes/Pretax Earnings	36.4%
Net Earnings from Operations	47,950
Net Realized Capital Gains	72,137
Net Income	120,088
As % of Admitted Assets	1.2%
Unrealized Capital Gains	-8,294

Premium Growth

2024 Total Premium Income	778,291
1-Year Growth	218.4%
3-Year Compound Growth	-15.7%
2024 Ordinary Life Premium	1,735
1-Year Growth	-9.1%
3-Year Compound Growth	-9.6%

Profitability

Return on Assets	0.5%
Return on Equity	11.2%
2024 Lapse Ratio	2.7%
3-Year Average Lapse Ratio	1.9%
Net Investment Income	433,650
Required Interest	77,613
Interest Margin	458.7%
Ordinary Life Expenses/Premiums	24.2%
General Expenses/Total Income	7.4%
Commissions & General Expenses/Total Income	2.6%

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Analysis of Face Amount of Insurance

Total Insurance In Force	124,915
Ordinary Life	100.0%
Group Life	0.0%
Other	0.0%
 Total Reinsurance Ceded	 89,116
% of In Force Ceded	
Ordinary Life	71.3%
Group Life	0.0%
Other	0.0%
 Ordinary Life Policies In Force	 15,467
Average Policy Size (in dollars)	8,076
Ordinary Life Policies Issued in 2024	0
Average Policy Size (in dollars)	0

Analysis by Line of Business

Net Premiums Written	778,291
Individual	
Life	0.2%
Annuities	96.1%
Health	3.7%
Group	
Life	0.0%
Annuities	0.0%
Health	0.0%
Credit Life & Health	0.0%
Other Lines	0.0%
 Net Earnings from Operations	 47,950
Individual	
Life	6.1%
Annuities	81.2%
Health	12.7%
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: SILAC Ins Co
Domicile: IN
Established: 1935

A.M. Best Company Rating

B (7)

Fair. Assigned to companies that have, in our opinion, a fair ability to meet their ongoing obligations to policyholders, but are financially vulnerable to adverse changes in underwriting and economic conditions.

Fitch Ratings' Insurer Financial Strength Rating

BBB- (10)

Good. 'BBB' IFS ratings indicate that there is currently a low expectation of ceased or interrupted payments. The capacity to meet policyholder and contract obligations on a timely basis is considered adequate, but adverse changes in circumstances and economic conditions are more likely to impact this capacity.

KBRA Financial Strength Rating

BBB (9)

An insurer rated 'BBB' has GOOD financial security characteristics, but is more likely to be affected by adverse business conditions than are higher rated insurers.

Weiss Safety Rating

D+ (10)

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.

Comdex Ranking - VitalSigns Composite Index

32

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).

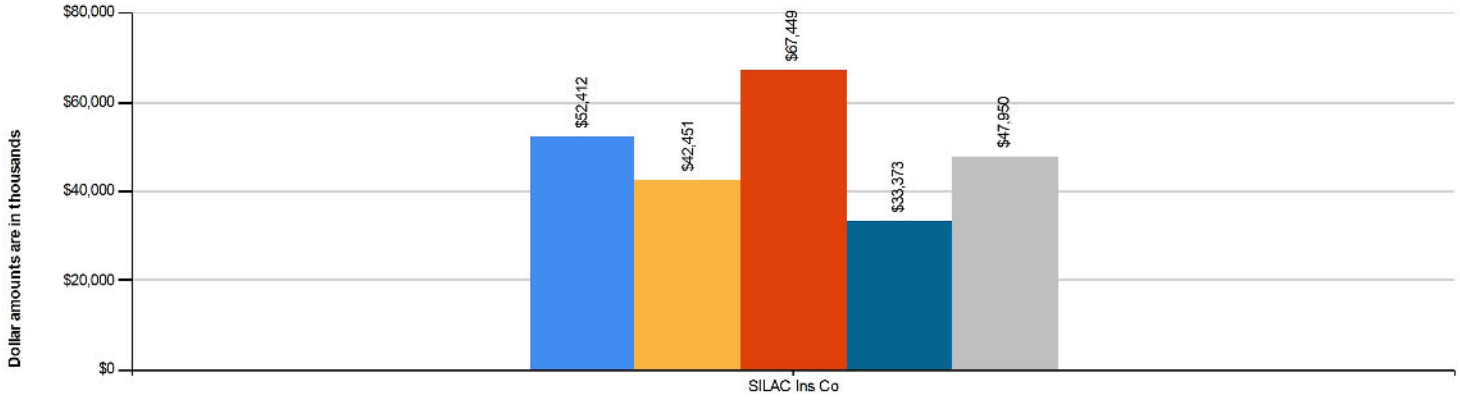
The ratings on this report are current as of October 15, 2025. These ratings have been selected by your life insurance advisor from among the ratings assigned to this insurer.

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Trend Analysis Report

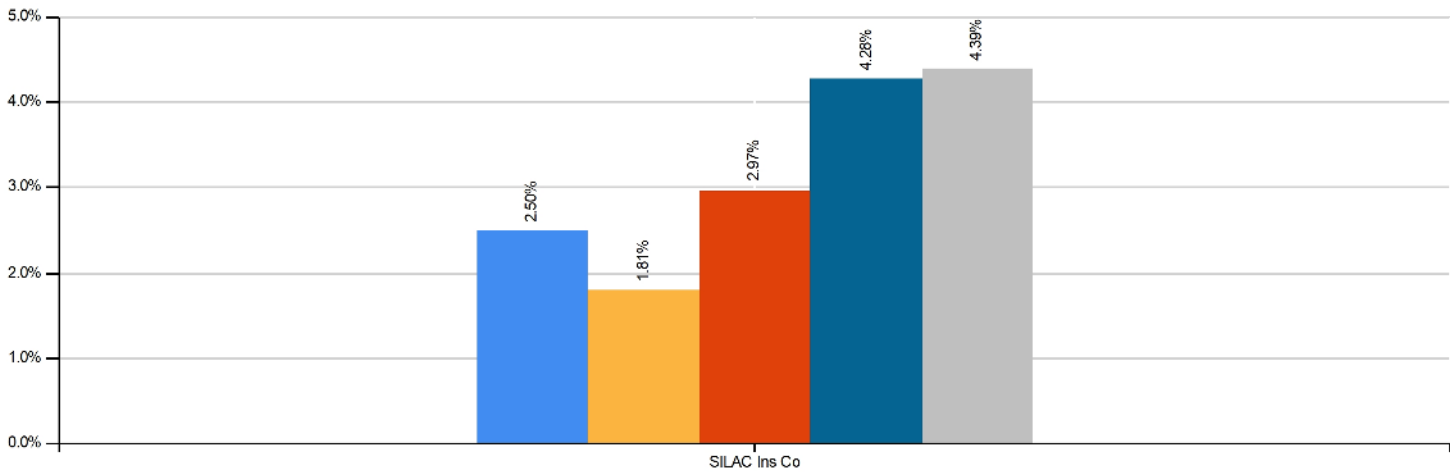
Net Earnings from Operations - 5 Year Comparison

2020 2021 2022 2023 2024



Net Yield on Mean Invested Assets - 5 Year Comparison

2020 2021 2022 2023 2024



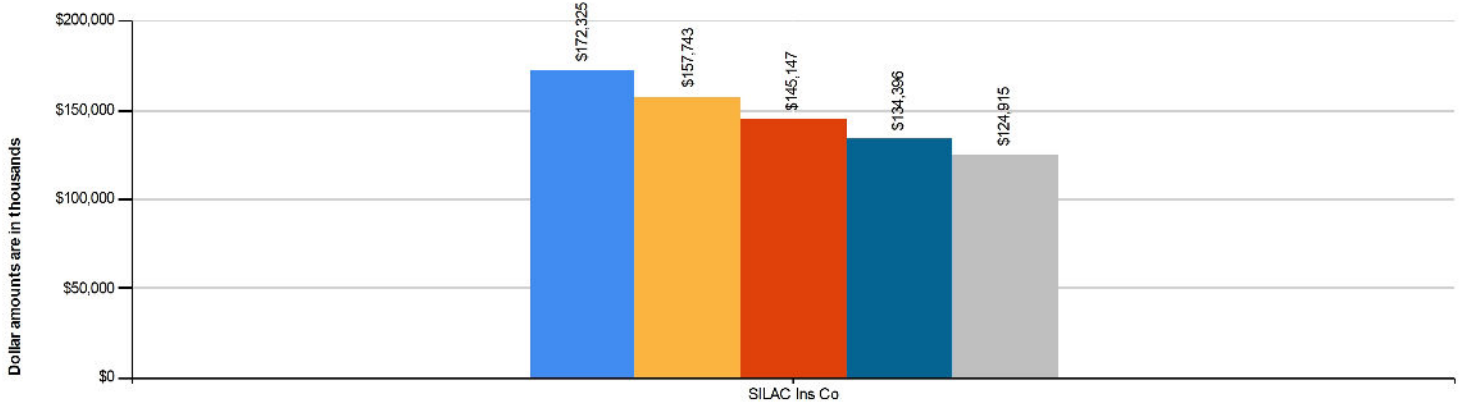
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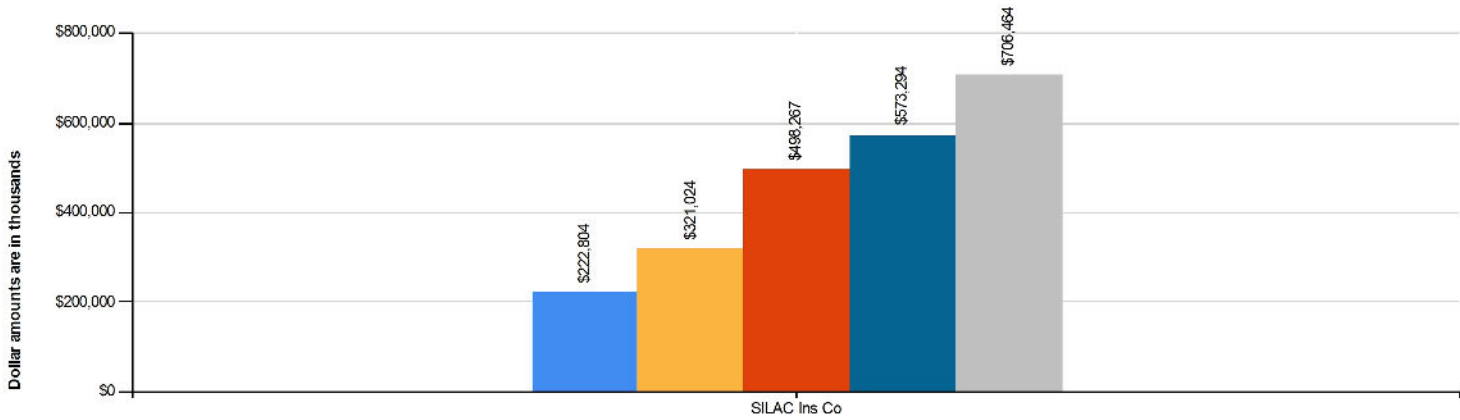
Total Insurance in Force - 5 Year Comparison

2020 2021 2022 2023 2024



Total Surplus & Asset Valuation Reserve - 5 Year Comparison

2020 2021 2022 2023 2024

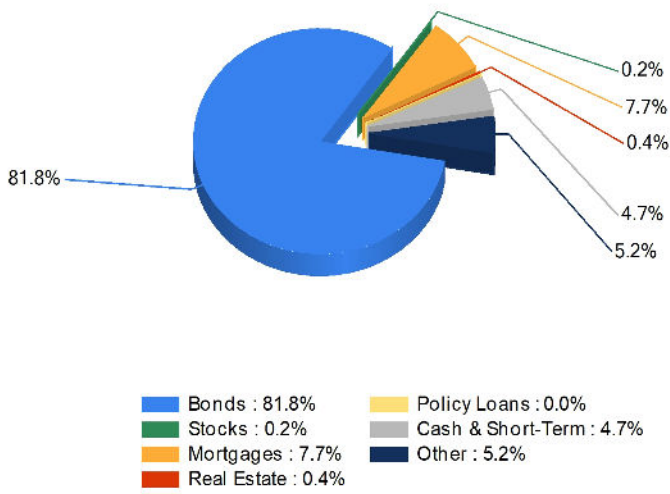


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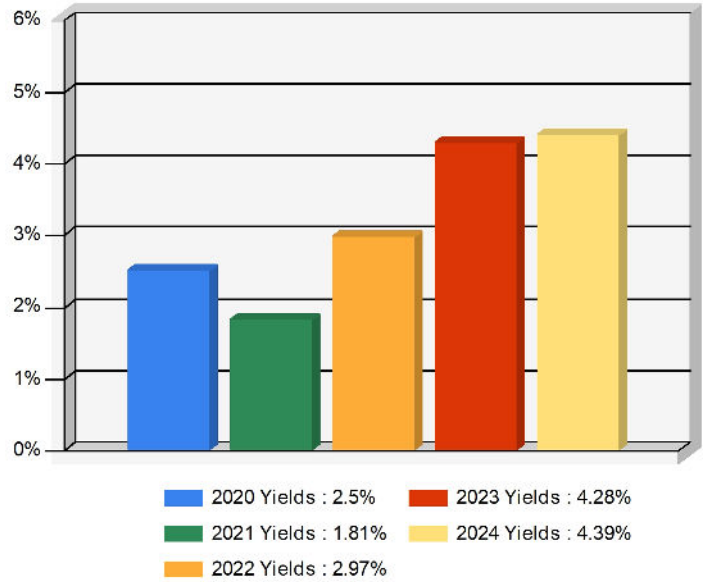
SILAC Ins Co

Invested Asset Distribution



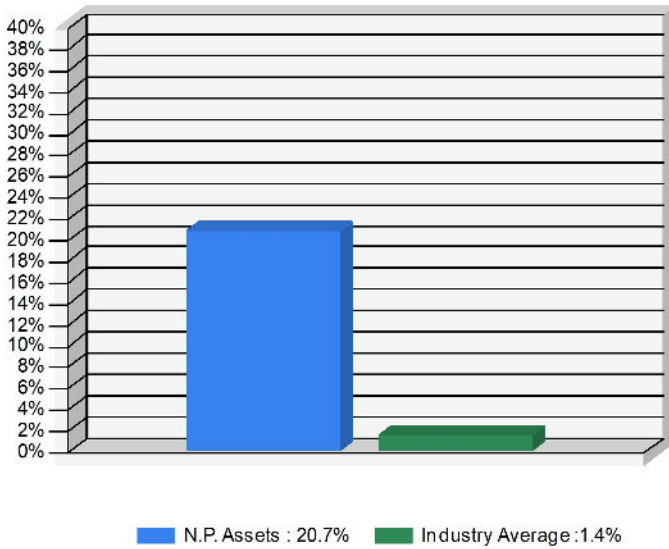
Distribution of the invested assets

5 Year Investment Yields



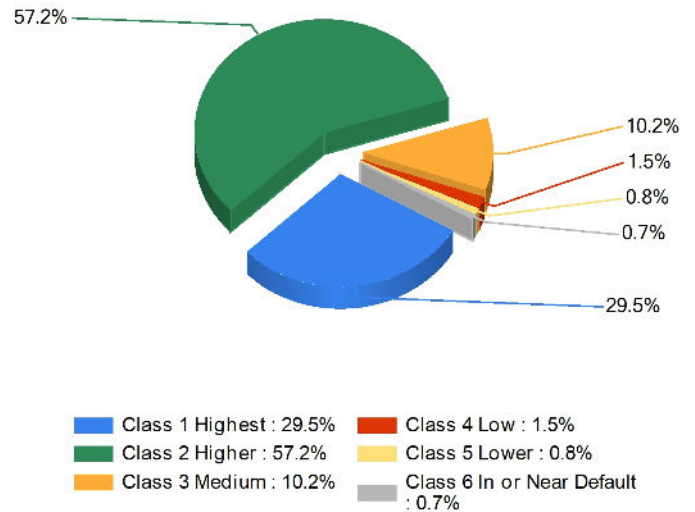
Net yield on mean invested assets

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

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VitalSigns Company List

	Company	State	Comdex Ranking	A.M. Best Rating
1	Accordia Life & Ann Co	IA	78	A
2	Aetna Life Ins Co	CT	75	A
3	AGC Life Ins Co	MO	81	A
4	Allianz Life Ins Co of NA	MN	96	A+
5	Allianz Life Ins of New York	NY	96	A+
6	Amer Bankers Life Assur Co FL	FL	78	A
7	Amer Equity Invest Life Ins Co	IA	78	A
8	Amer Equity Invest Life of NY	NY	79	A
9	Amer Fam Life Assur Co of NY	NY	90	A+
10	Amer Fam Life Assur Columbus	NE	92	A+
11	Amer Natl Life Ins Co of NY	NY	78	A
12	American Family Life Ins Co	WI	81	A
13	American General Life Ins Co	TX	81	A
14	American Income Life Ins Co	IN	88	A
15	American Life Ins Co	DE	91	NR
16	American Memorial Life Ins Co	IA	82	A
17	American National Ins Co	TX	78	A
18	American United Life Ins Co	IN	95	A+
19	Americo Finl Life & Ann	TX	74	A
20	Ameritas Life Ins Corp.	NE	82	A
21	Ameritas Life Ins Corp. of NY	NY	82	A
22	Ann Investors Life Ins Co	OH	98	A++
23	Aspida Life Ins Co	MI	56	A-
24	Athene Ann & Life Assur NY	NY	88	A+
25	Athene Ann & Life Co	IA	88	A+
26	AuguStar Life Assur Corp	OH	74	A
27	AuguStar Life Ins Co	OH	74	A
28	Aurora National Life Assur Co	MO	95	A+
29	Baltimore Life Ins Co	MD	49	B++
30	Bankers Consec Life Ins Co	NY	76	A
31	Bankers Life & Casualty Co	IL	75	A
32	Bankers Life Ins Co of LA	LA	56	A- w
33	Banner Life Ins Co	MD	91	A+ w
34	Berkshire Hathaway Life of NE	NE	100	A++
35	Berkshire Life Ins Co of Amer	MA	100	A++
36	Blue Shield of CA Life & Hlth	CA	79	A
37	Brighthouse Life Ins Co	DE	76	A
38	Brighthouse Life Ins Co of NY	NY	78	A
39	C.M. Life Ins Co	CT	98	A++
40	Canada Life Assur Co USB	MI	96	A+

Comdex Ranking > and A.M. Best Rating >.

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41	Catholic Order of Foresters	IL	49	B++
42	Cigna Health & Life Ins Co	CT	78	A
43	Cigna Worldwide Ins Co	DE	81	A
44	Cincinnati Life Ins Co	OH	91	A+
45	CL Life & Ann Ins Co	UT	49	B++ w
46	CMFG Life Ins Co	IA	81	A
47	Colonial Life & Acc Ins	SC	78	A
48	Colonial Penn Life Ins Co	PA	75	A
49	Columbus Life Ins Co	OH	95	A+
50	Commonwealth Ann & Life	MA	78	A
51	Companion Life Ins Co	NY	90	A+
52	Connecticut General Life Ins	CT	80	A
53	Dearborn Life Ins Co	IL	87	A+
54	Dearborn Natl Life Ins of NY	NY	87	A+
55	Delaware Life Ins Co	DE	56	A-
56	Eagle Life Ins Co	IA	78	A
57	Empire Fidelity Investments Life	NY	90	A+
58	Empower Ann Ins Co	CT	96	A+
59	Empower Ann Ins Co of Amer	CO	96	A+
60	Empower Life & Ann of NY	NY	96	A+
61	Equitable Finl Life Ins Co	NY	84	A
62	Equitable Finl Life of America	AZ	84	A
63	EquiTrust Life Ins Co	AZ	52	B++
64	Everlake Life Ins Co	IL	72	A
65	Fidelity & Guar Life Ins Co	IA	73	A
66	Fidelity & Guar Life Ins of NY	NY	74	A
67	Fidelity Investments Life Ins	UT	90	A+
68	First Allmerica Financial Life	MA	78	A
69	First Penn-Pacific Life Ins Co	IN	78	A
70	First Reliance Standard Life	NY	92	A++
71	First Security Benefit L&A NY	NY	56	A-
72	First Symetra Nat Life Ins NY	NY	78	A
73	First Unum Life Ins Co	NY	78	A
74	Forethought Life Ins Co	IN	78	A
75	Fortitude Life Ins & Ann	AZ	73	A
76	GCU	PA	56	A-
77	General Re Life Corporation	CT	100	A++
78	Genworth Life & Ann Ins	VA	32	B-
79	Genworth Life Ins Co	DE	32	C++
80	Genworth Life Ins Co of NY	NY	32	C++

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81	Globe Life And Acc Ins Co	NE	88	A
82	Guaranty Income Life Ins Co	IA	56	A-
83	Guardian Ins & Ann Co	DE	100	A++
84	Guardian Life Ins Co of Amer	NY	100	A++
85	Hannover Life Reassur Amer	FL	95	A+
86	Hartford Life & Acc Ins	CT	92	A+
87	HCC Life Ins Co	IN	92	A++
88	Health Net Life Ins Co	CA	69	NR
89	Horace Mann Life Ins Co	IL	78	A
90	Humana Ins Co of Kentucky	KY	75	A
91	Integrity Life Ins Co	OH	95	A+
92	Investors Heritage Life Ins Co	KY	39	B++
93	Jackson National Life Ins Co	MI	76	A
94	Jackson Natl Life Ins Co of NY	NY	76	A
95	John Hancock Life & Health Ins	MA	95	A+
96	John Hancock Life Ins Co (USA)	MI	95	A+
97	John Hancock Life Ins Co of NY	NY	95	A+
98	Knights of Columbus	CT	98	A+
99	Lafayette Life Ins Co	OH	95	A+
100	Liberty National Life Ins Co	NE	88	A
101	Life Ins Co of North America	PA	100	A++
102	Life Ins Co of the Southwest	TX	89	A+
103	Life of the South Ins Co	GA	56	A- w
104	Lincoln Benefit Life Co	NE	40	B++
105	Lincoln Life & Ann Co NY	NY	81	A
106	Lincoln National Life Ins Co	IN	81	A
107	Massachusetts Mutual Life Ins	MA	98	A++
108	MassMutual Ascend Life Ins Co	OH	97	A++
109	MEMBERS Life Ins Co	IA	81	A
110	Metropolitan Life Ins Co	NY	94	A+
111	Metropolitan Tower Life Ins Co	NE	94	A+
112	Midland National Life Ins Co	IA	88	A+
113	Minnesota Life Ins Co	MN	95	A+
114	MML Bay State Life Ins Co	CT	98	A++
115	Modern Woodmen of America	IL	85	A
116	MONY Life Ins Co	NY	90	A+
117	Munich American Reassur Co	GA	96	A+
118	Mutual of America Life Ins Co	NY	57	A-
119	Mutual of Omaha Ins Co	NE	89	A+
120	Nassau Life & Ann Co	CT	48	B++

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121	Nassau Life Ins Co	NY	48	B++
122	Nassau Life Ins Co of Kansas	KS	39	B++
123	National Integrity Life Ins Co	NY	95	A+
124	National Life Ins Co	VT	89	A+
125	National Western Life Ins Co	AZ	62	A- w
126	Nationwide Life & Ann Ins	OH	89	A+
127	Nationwide Life Ins Co	OH	89	A+
128	Natl Security Life & Ann	NY	49	A-
129	New England Life Ins Co	MA	76	A
130	New York Life Group Ins Co NY	NY	100	A++
131	New York Life Ins & Ann	DE	100	A++
132	New York Life Ins Co	NY	100	A++
133	North American Co for L&H Ins	IA	88	A+
134	Northwestern Long Term Care	WI	100	A++
135	Northwestern Mutual Life Ins	WI	100	A++
136	NYLIFE Ins Co of Arizona	AZ	100	A++
137	Pacific Guardian Life Ins Co	HI	78	A
138	Pacific Life & Ann Co	AZ	94	A+
139	Pacific Life Ins Co	NE	94	A+
140	Pan-American Assur Co	LA	79	A
141	Pan-American Life Ins Co	LA	79	A
142	PartnerRe Life Re Co of Amer	AR	92	A+
143	Paul Revere Life Ins Co	MA	78	A
144	Penn Ins & Ann Co	DE	93	A+
145	Penn Ins & Ann Co of NY	NY	93	A+
146	Penn Mutual Life Ins Co	PA	93	A+
147	Primerica Life Ins Co	TN	92	A+
148	Principal Life Ins Co	IA	90	A+
149	Principal National Life Ins Co	IA	90	A+
150	Protective Life & Ann Ins	AL	94	A+
151	Protective Life Ins Co	NE	92	A+
152	Provident Life & Acc	TN	78	A
153	Provident Life & Casualty	TN	79	A
154	Pruco Life Ins Co	AZ	94	A+
155	Pruco Life Ins Co of NJ	NJ	94	A+
156	Prudential Ins Co of America	NJ	94	A+
157	Reliable Life Ins Co	MO	56	A-
158	Reliance Standard Life Ins Co	IL	91	A++
159	ReliaStar Life Ins Co	MN	81	A
160	ReliaStar Life Ins Co of NY	NY	81	A

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161	RGA Reins Co	MO	90	A+
162	RiverSource Life Ins Co	MN	89	A+
163	RiverSource Life Ins Co of NY	NY	89	A+
164	S.USA Life Ins Co	AZ	62	A- w
165	Savings Bank Mutual Life of MA	MA	75	A
166	SBLI USA Life Ins Co	NY	56	A- w
167	SCOR Global Life Americas Re	DE	82	A
168	SCOR Global Life Re Co of DE	DE	82	A
169	SCOR Global Life USA Re Co	DE	82	A
170	Securian Life Ins Co	MN	95	A+
171	Security Benefit Life Ins Co	KS	56	A-
172	Security Life of Denver Ins Co	CO	70	NR
173	ShelterPoint Life Ins Co	NY	78	A
174	Shenandoah Life Ins Co	VA	56	A- w
175	SILAC Ins Co	IN	32	B
176	Southern Financial Life Ins Co	KY	56	A- w
177	Standard Ins Co	OR	84	A
178	State Farm Life & Acc Assur Co	IL	99	A++
179	State Farm Life Ins Co	IL	99	A++
180	State Life Ins Co	IN	95	A+
181	Sun Life & Health Ins Co US	MI	96	A+
182	Sun Life Assur of Canada USB	MI	96	A+
183	Swiss Re Life & Health America	MO	95	A+
184	Symetra Life Ins Co	IA	81	A
185	Talcott Resolution L&A Ins Co	CT	57	A-
186	Talcott Resolution Life Ins Co	CT	57	A-
187	Teachers Ins & Ann Assn	NY	100	A++
188	Texas Life Ins Co	TX	83	A+
189	Thrivent Finl for Lutherans	WI	100	A++
190	TIAA-CREF Life Ins Co	NY	96	A++
191	Transamerica Finl Life Ins Co	NY	84	A
192	Transamerica Life Ins Co	IA	84	A
193	Union National Life Ins Co	LA	56	A-
194	Union Security Ins Co	IA	40	B++
195	United American Ins Co	NE	88	A
196	United Heritage Life Ins Co	ID	56	A-
197	United Ins Co of America	IL	60	A-
198	United Life Ins Co	IA	56	A-
199	United of Omaha Life Ins Co	NE	89	A+
200	United States Life Ins in NY	NY	81	A

Comdex Ranking > and A.M. Best Rating >.

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. This information represents only a few aspects of a company's performance. All dollar amounts are in thousands. All ratings shown are current as of October 15, 2025.

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

VitalSigns Company List

	Company	State	Comdex Ranking	A.M. Best Rating
201	United World Life Ins Co	NE	90	A+
202	UnitedHealthcare Ins Co	CT	88	A
203	Unum Ins Co	ME	79	A
204	Unum Life Ins Co of Amer	ME	78	A
205	USAA Life Ins Co	TX	99	A++
206	USAA Life Ins Co of NY	NY	99	A++
207	USAble Life	AR	75	A
208	Vantis Life Ins Co	DE	87	NR
209	Variable Ann Life Ins Co	TX	81	A
210	Voya Retirement Ins & Ann Co	CT	82	NR
211	Washington National Ins Co	IN	75	A
212	Western & Southern Life Ins Co	OH	95	A+
213	Western-Southern Life Assur Co	OH	95	A+
214	Wilcac Life Ins Co	IL	83	A+
215	William Penn Life Ins Co of NY	NY	91	A+ w
216	Wilton Reassur Co	MN	83	A+
217	Wilton Reassur Life of NY	NY	83	A+

Comdex Ranking > and A.M. Best Rating >.

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