

<u>Company Name</u>	<u>AM Best</u>	<u>S&amp;P</u>	<u>Moody's</u>	<u>Comdex</u>
Allianz Life	A+	AA	Aa3	96
American Equity	A-	A-		57
American National	A	A		76
Athene	A	A+	A1	82
AXA Equitable (Equitable)	A	A+	A1	82
Banner Life	A+	AA-		94
Columbus Life	A+	AA-	Aa3	96
Equitrust	B++	BBB+		39
Fidelity & Guaranty Life	A-	A-	A3	60
Global Atlantic (Accordia)	A	A-	A2	75
Great American Life	A+	A+	A1	92
Clear Spring Life	A-			
John Hancock	A+	AA-	A1	93
Lincoln Financial (Lincoln National)	A	A+	A2	80
MassMutual	A++	AA+	Aa3	98
Mutual Of Omaha	A+	A+	A1	90
National Life Group	A+	A+	A1	90
Nationwide	A+	A+	A1	90
North American	A+	A+		89
OneAmerica (State Life)	A+	AA-		95
Pacific Life	A+	AA-	Aa3	95
Principal	A+	A+	A1	91
Protective Life	A+	AA-		94
Prudential	A+	AA-	Aa3	95
Sentinel Security	B++			
Symetra	A	A	A1	79
Transamerica	A	A+	A1	82

*Updated as of: 11-16-23*

## Rating Scales

<u>AM Best</u>		<u>S&amp;P</u>		<u>Moody's</u>	
A++	(Superior)	AAA	(Extremely Strong)	Aaa	(Exceptional)
A+	(Superior)	AA+	(Very Strong)	Aa1	(Excellent)
A	(Excellent)	AA	(Very Strong)	Aa2	(Excellent)
A-	(Excellent)	AA-	(Very Strong)	Aa3	(Excellent)
B++	(Good)	A+	(Strong)	A1	(Good)
B+	(Good)	A	(Strong)	A2	(Good)
B	(Fair)	A-	(Strong)	A3	(Good)
B-	(Fair)	BBB+	(Good)	Baa1	(Adequate)
C++	(Marginal)	BBB	(Good)	Baa2	(Adequate)
C+	(Marginal)	BBB-	(Good)	Baa3	(Adequate)
C-	(Weak)	BB	(Marginal)	Ba2	(Questionable)
D	(Poor)	BB-	(Marginal)	Ba3	(Questionable)
E	(Regulatory Supervision)	B+	(Weak)	B1	(Poor)
F	(In Liquidation)	B	(Weak)	B2	(Poor)
S	(Rating Suspended)	B-	(Weak)	B3	(Poor)
		CCC+	(Very Weak)	Caa1	(Very Poor)
		CCC	(Very Weak)	Caa2	(Very Poor)
		CCC-	(Very Weak)	Caa3	(Very Poor)
		CC	(Extremely Weak)	Ca	(Extremely Poor)
		R	(Regulatory Action)	C	(Lowest)

### Comdex

The Comdex is a percentile ranking of all the major insurance rating organizations combined. The rating is on a number scale of 1 to 100 with a higher number being the better ranking. If an insurance company's Comdex ranking is 80, this means it scores higher than 80% of all other insurance companies with multiple ratings. An insurance