

EquiTrust Life Ins Co

Group Affiliation: EquiTrust Life Insurance Co
Address: 222 West Adams Street Suite 2150
 Chicago IL 60606
Phone: 312-702-3400

Domicile: IL
NAIC Number: 62510
Year Established: 1966
Company Type: Stock

Ratings

A.M. Best Company(Best's Rating, 15 ratings) B++ (5)
 Standard & Poor's(Fin. Strength, 20 ratings) BBB+ (8)
 Weiss(Safety Rating, 16 ratings) B- (6)
 Comdex Ranking(Percentile in Rated Companies) 41

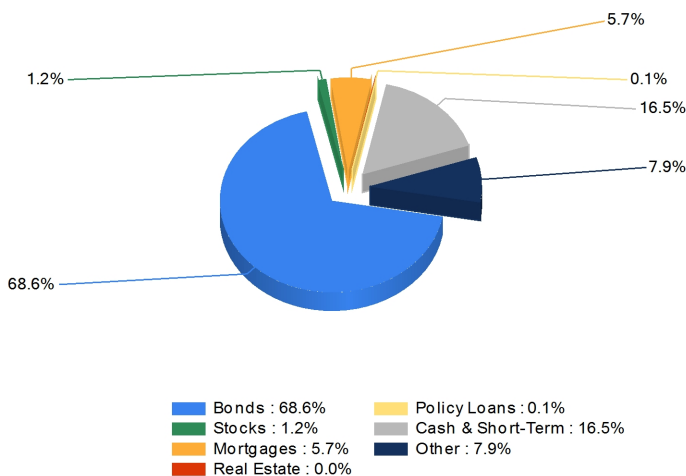
Assets & Liabilities

Total Admitted Assets 20,735,507
 Total Liabilities 19,549,475
 Separate Accounts 705,976
 Total Surplus & AVR 1,371,230
 As % of General Account Assets 6.8%

B- (6)

Invested Asset Distribution

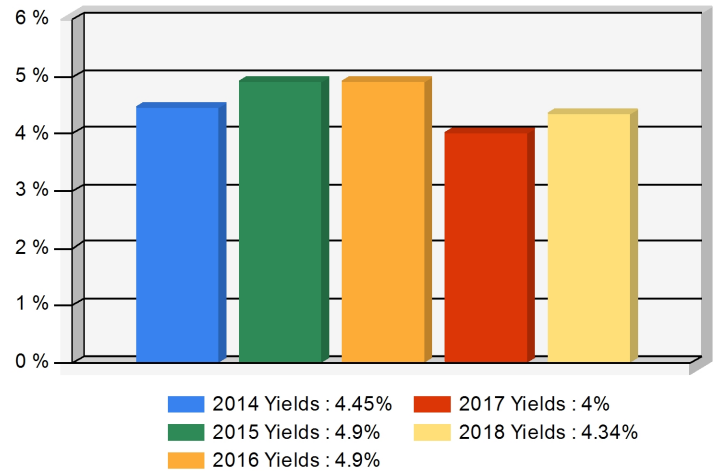
Total Invested Assets 19,460,852



Distribution of the invested assets

5 Year Investment Yields

5 Year Average 4.52%



Net yield on mean invested assets

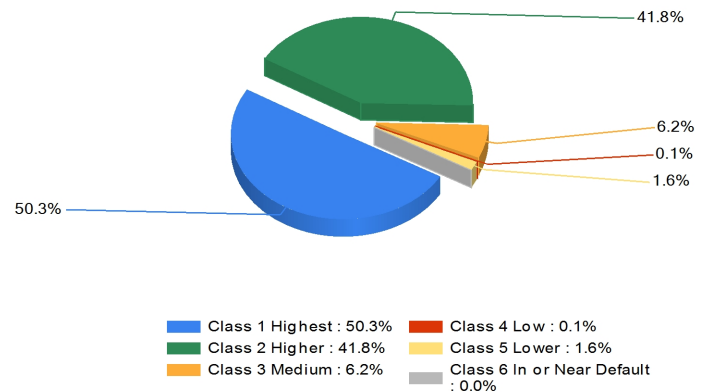
Non-Performing Assets

Bonds In or Near Default 0.2%
 Problem Mortgages 0.0%
 Real Estate Acquired by Foreclosure 0.4%
 Total Non-Performing Assets/Surplus & AVR 0.6%
 As a Percent of Invested Assets 0.0%

Income & Earnings

Total Income 2,655,080
 Net Premiums Written 1,787,020
 Earnings Before Dividends and Taxes 289,775
 Net Operating Earnings 202,814

Bond Quality



Distribution of bond classes

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 2019 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of June 1, 2020.

Presented by: My Annuity Store, Inc. Contact: 855-583-1104 Email: info@myannuitystore.com

List of Company Ratings

Company: EquiTrust Life Ins Co
Domicile: IL
Established: 1966

A.M. Best Company Rating

B++ (5)

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

Standard & Poor's Financial Strength Rating

BBB+ (8)

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

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.

Comdex Ranking - VitalSigns Composite Index

41

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 June 1, 2020. These ratings have been selected by your life insurance advisor from among the ratings assigned to this insurer.

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