

# EquiTrust Life Ins Co

## Company Information

7100 Westown Parkway Suite 200  
 West Des Moines IA 50266  
 877-249-3694

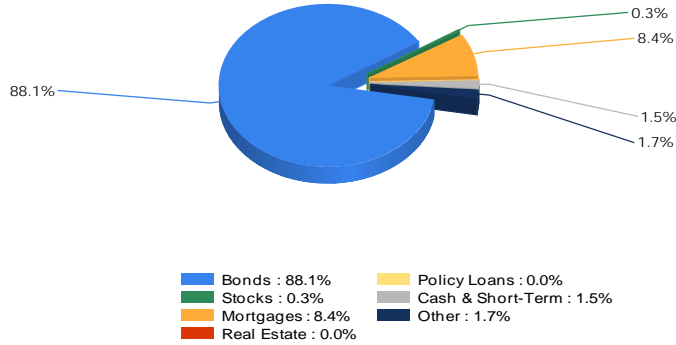
Domicile: IA  
 NAIC Number: 62510  
 Year Established: 1966  
 Company Type: Stock

### Ratings

|   |          |
|---|----------|
| A. M. Best Company(Statutory Financial)       | B++ (5)  |
| Standard & Poor's(Financial Strength)         | BBB+ (8) |
| Weiss(Financial Strength)                     | B- (6)   |
| Comdex Ranking(Percentile in Rated Companies) | 46       |

### Invested Asset Distribution

Total Invested Assets 7,085,711

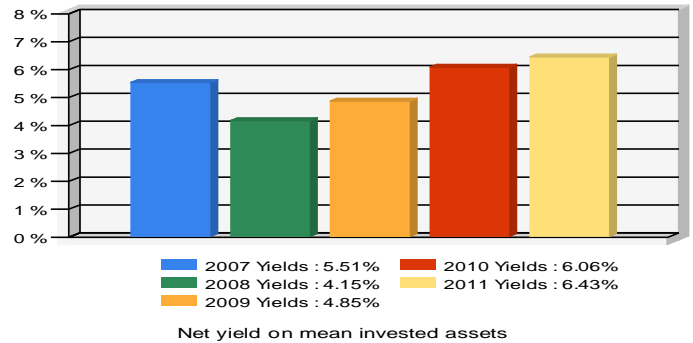


Distribution of the invested assets

### Assets & Liabilities

|  |           |
|--|-----------|
| Total Admitted Assets                            | 7,238,942 |
| Total Liabilities                                | 6,801,804 |
| Separate Accounts                                | 67,787    |
| Total Surplus & AVR<br>(Asset Valuation Reserve) | 466,697   |
| As % of General Account Assets                   | 6.5%      |

### 5 Year Investment Yields



5 Year Average

5.40%

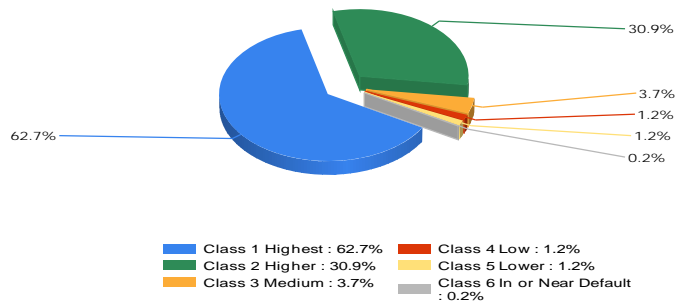
### Non-Performing Assets

|                                      |      |
|--------------------------------------|------|
| Bonds In or Near Default             | 3.3% |
| Problem Mortgages                    | 0.0% |
| Real Estate Acquired by Foreclosure  | 0.0% |
| Total Non-Perf. Assets/Surplus & AVR | 3.3% |
| As a Percent of Invested Assets      | 0.2% |

### Income & Earnings

|                                |           |
|--------------------------------|-----------|
| Total Income                   | 1,111,563 |
| Net Premiums Written           | 647,313   |
| Earnings Before Div. and Taxes | 42,331    |
| Net Operating Earnings         | 18,738    |

### 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>.

Source: Summary statutory financial Data for Year-End 2011 as reported by the life insurance companies' statutory annual statements. Classifications contained herein are defined by the NAIC. All dollar amounts are in thousands. All ratings shown are current as of May 09, 2013.

Presented by: Lynn Poplsterin, 23500 Mercantile, Beachwood, OH 44122 Phone: 216-464-1542 Email: [lynn@berson-sokol.com](mailto:lynn@berson-sokol.com)

## List of Company Ratings

**Company:** EquiTrust Life Ins Co  
**Domicile:** IA  
**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

**46**

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 May 09, 2013. These ratings have been selected by your life insurance advisor from among the ratings assigned to this insurer.

Presented by: Lynn Poplsterin, 23500 Mercantile, Beachwood, OH 44122 Phone: 216-464-1542 Email: [lynn@berson-sokol.com](mailto:lynn@berson-sokol.com)

## List of Possible Ratings

|     | A.M. Best                    | Standard & Poor's       | Moody's              | Fitch Ratings               | Weiss           |
|-----|------------------------------|-------------------------|----------------------|-----------------------------|-----------------|
| 1.  | A++<br>Superior              | AAA<br>Extremely Strong | Aaa<br>Exceptional   | AAA<br>Exceptionally Strong | A+<br>Excellent |
| 2.  | A+<br>Superior               | AA+<br>Very Strong      | Aa1<br>Excellent     | AA+<br>Very Strong          | A<br>Excellent  |
| 3.  | A<br>Excellent               | AA<br>Very Strong       | Aa2<br>Excellent     | AA<br>Very Strong           | A-<br>Excellent |
| 4.  | A-<br>Excellent              | AA-<br>Very Strong      | Aa3<br>Excellent     | AA-<br>Very Strong          | B+<br>Good      |
| 5.  | B++<br>Very Good             | A+<br>Strong            | A1<br>Good           | A+<br>Strong                | B<br>Good       |
| 6.  | B+<br>Good                   | A<br>Strong             | A2<br>Good           | A<br>Strong                 | B<br>Good       |
| 7.  | B<br>Fair                    | A-<br>Strong            | A3<br>Good           | A-<br>Strong                | C+<br>Fair      |
| 8.  | B-<br>Fair                   | BBB+<br>Good            | Baa1<br>Adequate     | BBB+<br>Good                | C<br>Fair       |
| 9.  | C++<br>Marginal              | BBB<br>Good             | Baa2<br>Adequate     | BBB<br>Good                 | C-<br>Fair      |
| 10. | C+<br>Marginal               | BBB-<br>Good            | Baa3<br>Adequate     | BBB-<br>Good                | D+<br>Weak      |
| 11. | C<br>Weak                    | BB+<br>Marginal         | Ba1<br>Questionable  | BB+<br>Moderately Weak      | D<br>Weak       |
| 12. | C-<br>DWeak                  | BB<br>Marginal          | Ba2<br>Questionable  | BB<br>Moderately Weak       | D-<br>Weak      |
| 13. | D<br>Poor                    | BB-<br>Marginal         | Ba3<br>Questionable  | BB-<br>Moderately Weak      | E+<br>Very Weak |
| 14. | E<br>Under State Supervision | B+<br>Weak              | B1<br>Poor           | B+<br>Weak                  | E<br>Very Weak  |
| 15. | F<br>In Liquidation          | B<br>Weak               | B2<br>Poor           | B<br>Weak                   | E-<br>Very Weak |
| 16. |                              | B-<br>Weak              | B3<br>Poor           | B-<br>Weak                  | F<br>Failed     |
| 17. |                              | CCC+<br>Very Weak       | Caa1<br>Very Poor    | CCC+<br>Very Weak           |                 |
| 18. |                              | CCC<br>Very Weak        | Caa2<br>Very Poor    | CCC<br>Very Weak            |                 |
| 19. |                              | CCC-<br>Very Weak       | Caa3<br>Very Poor    | CCC-<br>Very Weak           |                 |
| 20. |                              | CC<br>Extremely Weak    | Ca<br>Extremely Poor | CC<br>Extremely Weak        |                 |
| 21. |                              |                         | C<br>Lowest          | C<br>Distressed             |                 |