

# Fidelity & Guaranty Life Ins

## Company Information

**P.O. Box 1137**  
**Baltimore MD 21203-1137**  
**410-895-0100**

**Domicile:** MD  
**NAIC Number:** 63274  
**Year Established:** 1959  
**Company Type:** Stock

### Ratings

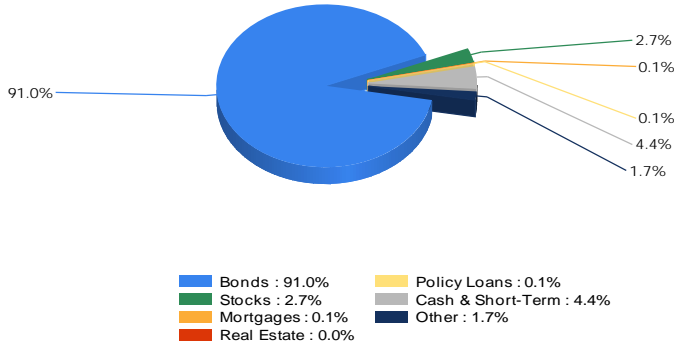
A. M. Best Company(Statutory Financial)	B++ (5)
Standard & Poor's(Financial Strength)	BBB- (10)
Moody's(Claims Paying)	Ba1 (11)
Fitch Ratings(Financial Strength)	BBB (9)
Weiss(Financial Strength)	C+ (7)
Comdex Ranking(Percentile in Rated Companies)	53

### Assets & Liabilities

Total Admitted Assets	16,698,718
Total Liabilities	15,798,247
Separate Accounts	614,047
Total Surplus & AVR (Asset Valuation Reserve)	947,464
As % of General Account Assets	5.9%

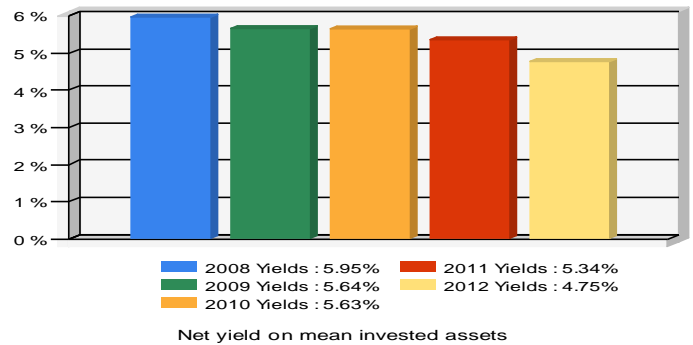
### Invested Asset Distribution

Total Invested Assets 15,753,354



Distribution of the invested assets

### 5 Year Investment Yields

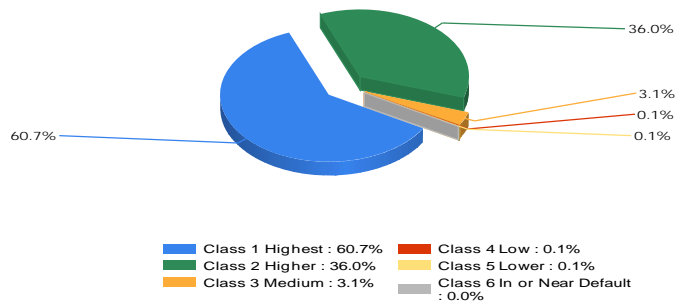


Net yield on mean invested assets

5 Year Average

5.46%

### Bond Quality



Distribution of bond classes

### Non-Performing Assets

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

### Income & Earnings

Total Income	1,324,008
Net Premiums Written	324,778
Earnings Before Div. and Taxes	111,723
Net Operating Earnings	106,262

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 2012 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 January 15, 2014.

Presented by: Deborah Armstrong, 23500 Mercantile Rd #C, Beachwood, OH 44122 Phone: 216-464-1542 Email: [deborah@berson-sokol.com](mailto:deborah@berson-sokol.com)

## List of Possible Ratings

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