

Liberty Bankers Life Ins Co

Company Information

1605 LBJ Freeway Suite 710
 Dallas TX 75234
 469-522-4400

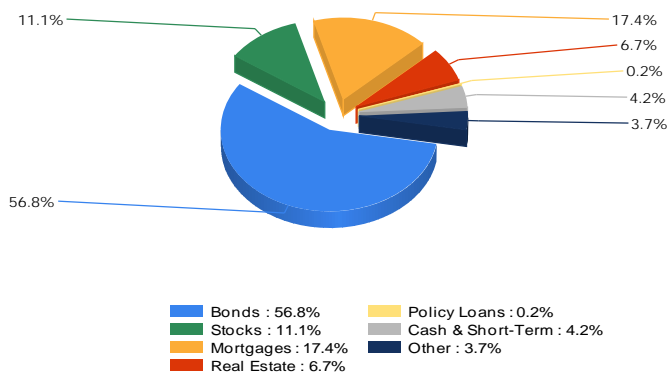
Domicile: OK
 NAIC Number: 68543
 Year Established: 1957
 Company Type: Stock

Ratings

A. M. Best Company(Statutory Financial) B- (8)
 Weiss(Financial Strength) D+ (10)

Invested Asset Distribution

Total Invested Assets 1,266,521

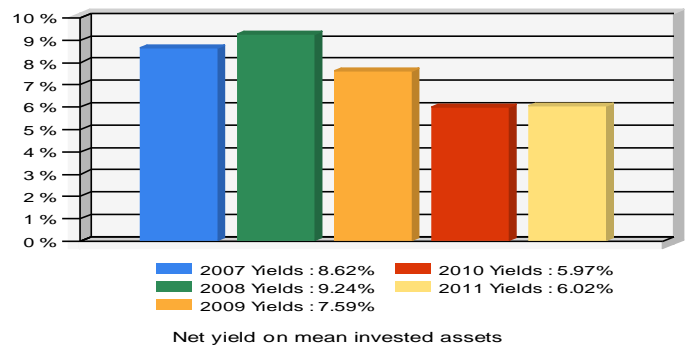


Distribution of the invested assets

Assets & Liabilities

Total Admitted Assets 1,301,987
 Total Liabilities 1,171,464
 Separate Accounts 0
 Total Surplus & AVR (Asset Valuation Reserve) 153,552
 As % of General Account Assets 11.8%

5 Year Investment Yields



Net yield on mean invested assets

5 Year Average 7.49%

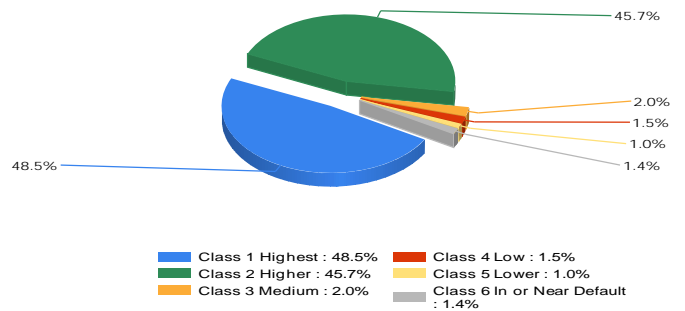
Non-Performing Assets

Bonds In or Near Default 6.7%
 Problem Mortgages 12.4%
 Real Estate Acquired by Foreclosure 26.6%
 Total Non-Perf. Assets/Surplus & AVR 45.7%
 As a Percent of Invested Assets 5.5%

Income & Earnings

Total Income 309,996
 Net Premiums Written 242,773
 Earnings Before Div. and Taxes 12,343
 Net Operating Earnings 14,880

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

List of Company Ratings

Company: Liberty Bankers Life Ins Co
Domicile: OK
Established: 1957

A.M. Best Company Rating

B- (8)

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.

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.

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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.

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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	