

LifeDepartment.com

(888) 455-1403

Insurance Company Ratings

<u>Insurance Company</u>	<u>A.M. Best</u>	<u>Std & Poor's</u>	<u>Moody's</u>	<u>Fitch</u>
American General Life	A++	AA+	Aa1	AA+
Banner Life	A++	AA		
Genworth Life Insurance Company	A+	AA-	Aa3	AA-
Genworth Life Insurance Company of New York	A+	AA-	Aa3	AA-
Genworth Life and Annuity Insurance Company	A+	AA-	Aa3	AA-
Lincoln Benefit Life	A+	AA	Aa2	not rated
Lincoln Life Insurance Company	A+	AA	Aa3	AA
Lincoln Life and Annuity Company of New York	A+	AA	Aa3	AA
Protective Life Corporation	A+	AA	Aa3	AA-
Prudential Financial	A+	AA-	Aa3	AA-
ReliaStar Life Insurance Company	A+	AA	Aa3	AA
ReliaStar Life Insurance Company of New York	A+	AA	Aa3	AA
West Coast Life Insurance Company	A+	AA	Aa3	AA-
William Penn Insurance Company of New York	A++	AA		

Insurance Company Rating Services & Their Rating Scales

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

The ratings shown reflect the opinions of the rating agencies and are not implied warranties of the company's ability to meet its contractual obligations.