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| **TOP LIFE INSURER RATINGS PROFILE1** |
|  | **A.M. BEST** | **S&P** | **MOODY’S** | **FITCH** |
| Northwestern Mutual | A++ | AA+ | Aaa | AAA |
| New York Life | A++ | AA+ | Aaa | AAA |
| Lincoln National Life Insurance Company | A+ | AA- | A1 | A+ |
| Transamerica | A+ | AA- | A1 | AA- |
| State Farm Life | A++ | AA | Aa1 |  |
| Pacific Life | A+ | A+ | A1 | A+ |
| Prudential Financial | A+ | AA- | A1 | A+ |
| MassMutual Financial Group | A++ | AA+ | Aa2 | AA+ |
| MetLife Companies | A+ | AA- | Aa3 | AA- |
| John Hancock Life Insurance Company | A+ | AA- | A1 | AA- |
| Guardian Life Ins Co of America | A++ | AA+ | Aa2 | AA+ |
| American General Life Companies | A | A+ | A2 | A+ |
| Zurich North America | A | A | A3 |  |
| Mutual of Omaha Companies | A+ | A+ | A1 |  |
| Nationwide Life | A+ | A+ | A1 |  |
| Primerica Life Insurance | A+ | AA- | A2 |  |
| Minnesota Life | A+ | A+ | Aa3 | AA- |
| Banner Life Insurance Company | A+ | AA- |  |  |
| AXA Equitable | A+ | A+ | Aa3 | AA- |
| National Life Group | A | A | A2 |  |
| NACOLAH Life (Illinois) | A+ | A+ |  |  |
| Bankers Life and Casualty (Illinois) | B++ | BBB+ | Baa2 | BBB |
| Allianz Life of NA | A | AA | A2 |  |
| Protective Life | A+ | AA- | A2 | A |
| Allstate Life | A+ | A+ | A1 | A- |
| RiverSource Life Insurance Company | A+ | AA- | Aa3 |  |
| Penn Mutual | A+ | A+ | Aa3 |  |
| Principal Life Group | A+ | A+ | A1 | AA- |
| Ohio National Life Companies | A+ | AA- | A1 |  |
| Gerber Life Insurance Company | A | BBB |  |  |
| 1. *Source*: LIMRA Research, 2Q 2014. |