

Reliance Standard Life Ins Co

Group Affiliation: Tokio Marine US Life Group
Address: 2001 Market Street Suite 1500
 Philadelphia PA 19103
Phone: 267-256-3500

Domicile: IL
NAIC Number: 68381
Year Established: 1907
Company Type: Stock

Ratings

A.M. Best Company(Best's Rating, 15 ratings) A+ (2)
 Standard & Poor's(Fin. Strength, 20 ratings) A+ (5)
 Moody's(Fin. Strength, 21 ratings) A2 (6)
 Weiss(Safety Rating, 16 ratings) C+ (7)
 Comdex Ranking(Percentile in Rated Companies) 87

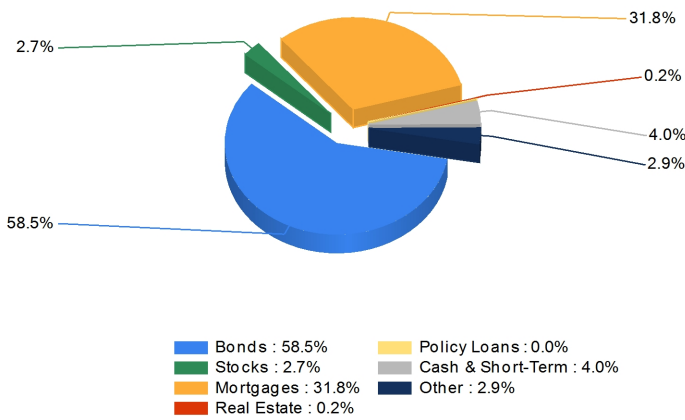
Assets & Liabilities

Total Admitted Assets 15,902,859
 Total Liabilities 14,385,730
 Separate Accounts 186,554
 Total Surplus & AVR 1,817,112
 As % of General Account Assets 11.6%

C+ (7)

Invested Asset Distribution

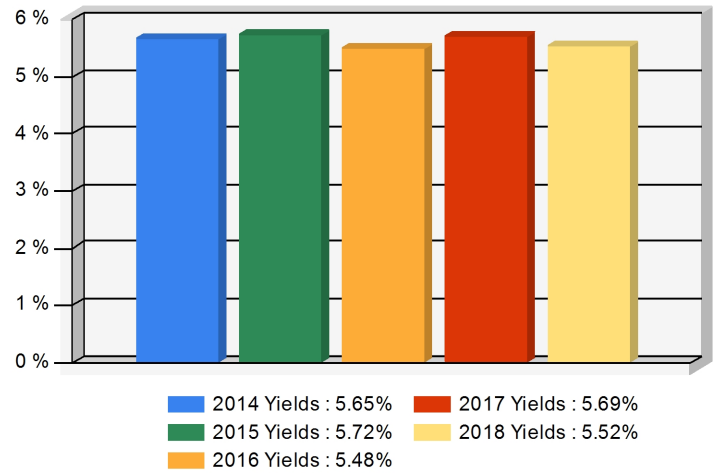
Total Invested Assets 15,436,114



Distribution of the invested assets

5 Year Investment Yields

5 Year Average 5.61%



Net yield on mean invested assets

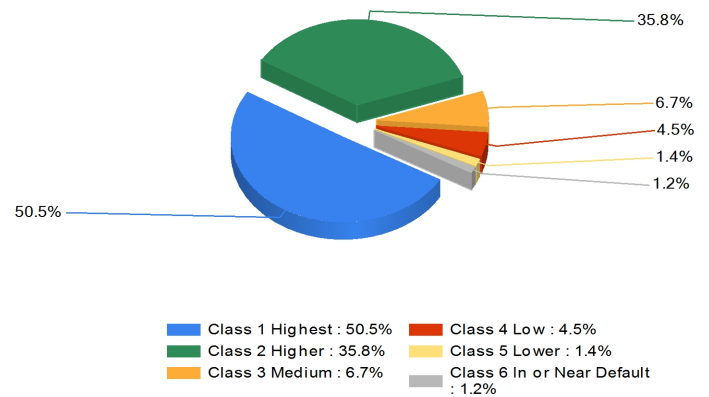
Non-Performing Assets

Bonds In or Near Default 5.8%
 Problem Mortgages 17.7%
 Real Estate Acquired by Foreclosure 1.4%
 Total Non-Performing Assets/Surplus & AVR 24.8%
 As a Percent of Invested Assets 2.9%

Income & Earnings

Total Income 3,159,200
 Net Premiums Written 2,355,954
 Earnings Before Dividends and Taxes 345,672
 Net Operating Earnings 240,067

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>.

Data for Year-End 2019 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of June 1, 2020.

Presented by: Presented by: My Annuity Store, Inc. 855-583-1104 Email: info@myannuitystore.com

List of Company Ratings

Company: Reliance Standard Life Ins Co
Domicile: IL
Established: 1907

A.M. Best Company Rating

A+ (2)

Superior. Assigned to companies that have, in our opinion, a superior ability to meet their ongoing obligations to policyholders.

Standard & Poor's Financial Strength Rating

A+ (5)

An insurer rated 'A' has STRONG financial security characteristics, but is somewhat more likely to be affected by adverse business conditions than are insurers with higher ratings.

Moody's Financial Strength Rating

A2 (6)

Insurance companies rated A offer good financial security. However, elements may be present which suggest a susceptibility to impairment sometime in the future.

Weiss Safety Rating

C+ (7)

Fair. The company offers fair financial security and is currently stable. But during an economic downturn or other financial pressures, we feel it may encounter difficulties in maintaining its financial stability.

Comdex Ranking - VitalSigns Composite Index

87

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 June 1, 2020. 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	KBRA	Weiss
1.	A++ Superior	AAA Extremely Strong	Aaa Exceptional	AAA Exceptionally Strong	AAA Extremely Strong	A+ Excellent
2.	A+ Superior	AA+ Very Strong	Aa1 Excellent	AA+ Very Strong	AA+ Very Strong	A Excellent
3.	A Excellent	AA Very Strong	Aa2 Excellent	AA Very Strong	AA Very Strong	A- Excellent
4.	A- Excellent	AA- Very Strong	Aa3 Excellent	AA- Very Strong	AA- Very Strong	B+ Good
5.	B++ Very Good	A+ Strong	A1 Good	A+ Strong	A+ Strong	B Good
6.	B+ Good	A Strong	A2 Good	A Strong	A- Strong	B Good
7.	B Fair	A- Strong	A3 Good	A- Strong	BBB+ Good	C+ Fair
8.	B- Fair	BBB+ Good	Baa1 Adequate	BBB+ Good	BBB Good	C Fair
9.	C++ Marginal	BBB Good	Baa2 Adequate	BBB Good	BBB- Good	C- Fair
10.	C+ Marginal	BBB- Good	Baa3 Adequate	BBB- Good	BB+ Marginal	D+ Weak
11.	C Weak	BB+ Marginal	Ba1 Questionable	BB+ Moderately Weak	BB Marginal	D Weak
12.	C- DWeak	BB Marginal	Ba2 Questionable	BB Moderately Weak	BB- Marginal	D- Weak
13.	D Poor	BB- Marginal	Ba3 Questionable	BB- Moderately Weak	B+ Weak	E+ Very Weak
14.	E Under State Supervision	B+ Weak	B1 Poor	B+ Weak	B Weak	E Very Weak
15.	F In Liquidation	B Weak	B2 Poor	B Weak	B- Weak	E- Very Weak
16.		B- Weak	B3 Poor	B- Weak	CCC Very Weak	F Failed
17.		CCC+ Very Weak	Caa1 Very Poor	CCC+ Very Weak	CC Extremely Weak	
18.		CCC Very Weak	Caa2 Very Poor	CCC Very Weak	C Lowest	
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		