



Final Expense Companies & Ratings¹

Company Name	A.M. Best	S & P	Moody's	Fitch
American Amicable	A-			
American Memorial	A-	A-		A
Americo	A-	A-	A3	
Assurity Life	A-			
Foresters	A			
Genworth Life	A	A	A2	A-
Liberty Bankers	B-			
Mutual of Omaha	A+	AA-	Aa3	
Presidential Life	B+			
Royal Neighbors	A-			
United Home Life	A-			

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¹ The ratings of independent rating agencies are a measure of financial strength and claims paying ability. The ratings are based on an analysis of financial results and evaluation of management objectives and strategies. The ratings do not pertain to investment options, which fluctuate with market conditions. The ratings do not indicate approval by the analysts and are subject to change. All ratings shown are current as of March 01, 2011.