

Principal	A+	A+	✓	✓				✓		✓	
Protective	A+	AA-	✓	✓						✓	
Prudential	A+	AA-	✓		✓					✓	
Reliance Standard	A	A		✓							
Royal Bank of Canada	A		✓	✓							
SBLI	A+		✓								
Sun Life	A	AA-	✓	✓							
The Standard	A	AA-		✓							
Transamerica	A	AA-	✓	✓						✓	
Union Central	A	AA-	✓					✓			
United of Omaha	A+	AA-	✓								
US Life	A	A+	✓								
West Coast Life	A+	AA-	✓	✓							
Company	AM Best	S&P	Life	Annuity	LTC	AssetBased LTC	Critical Illness	Disability	Med Supp	Variable Life	Variable Annuity