

Banner Life Ins Co

Group Affiliation:	Legal & General America Group	Domicile:	MD
Address:	3275 Bennett Creek Avenue Frederick MD 21704	NAIC Number:	94250
Phone:	301-279-4800	Year Established:	1981
		Company Type:	Stock

Ratings

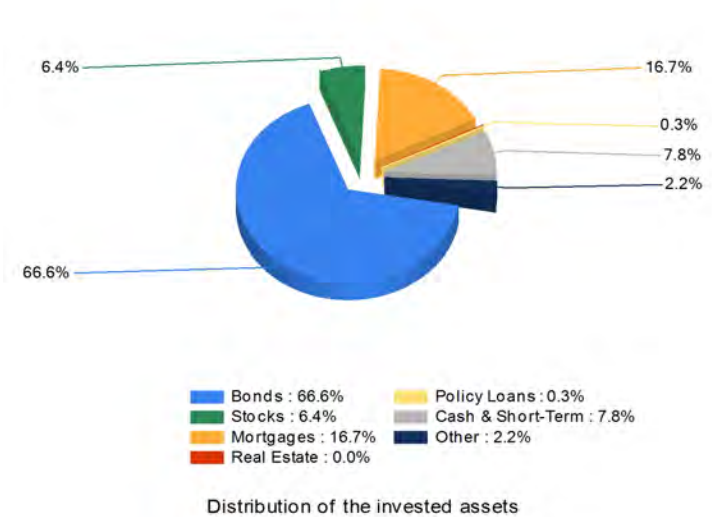
A.M. Best Company(Best's Rating, 15 ratings)	A+ (2)
Standard & Poor's(Fin. Strength, 20 ratings)	AA- (4)
Fitch Ratings(Fin. Strength, 21 ratings)	AA- (4)
Weiss(Safety Rating, 16 ratings)	D (11)
Comdex Ranking(Percentile in Rated Companies)	94

Assets & Liabilities

Total Admitted Assets	8,933,236
Total Liabilities	8,190,419
Separate Accounts	4,045,115
Total Surplus & AVR	805,457
As % of General Account Assets	16.5%

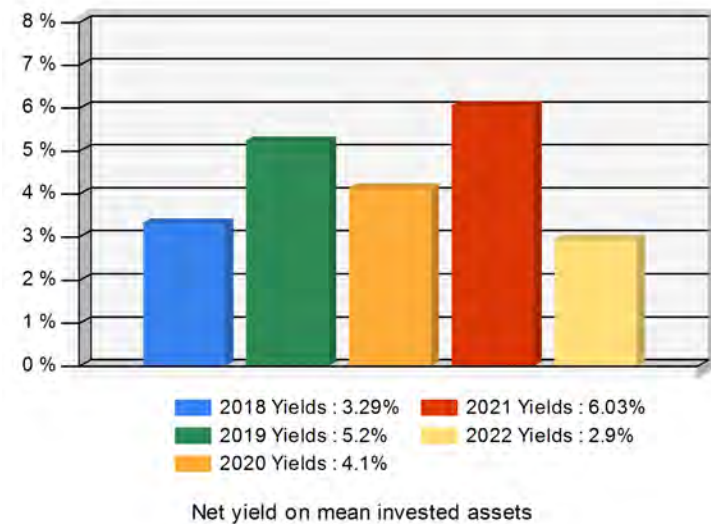
Invested Asset Distribution

Total Invested Assets	4,391,943
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5 Year Investment Yields

5 Year Average	4.30%
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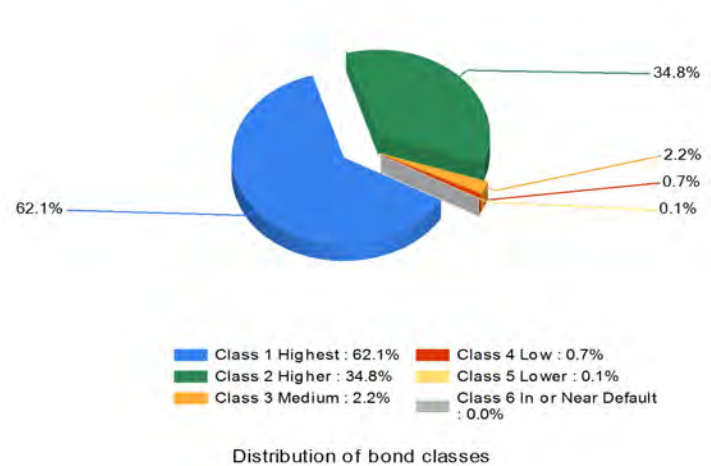
Non-Performing Assets

Bonds In or Near Default	0.0%
Problem Mortgages	0.0%
Real Estate Acquired by Foreclosure	0.0%
Total Non-Performing Assets/Surplus & AVR	0.0%
As a Percent of Invested Assets	0.0%

Income & Earnings

Total Income	2,736,453
Net Premiums Written	1,329,790
Earnings Before Dividends and Taxes	306,154
Net Operating Earnings	301,275

Bond Quality



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 2022 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of October 16, 2023.

Presented by: www.fmiAgent.com, Financial Markets Inc, PO BOX 3980, RAPID CITY, SD 57709 Phone: 605-342-2438 Email: Marketing@fmiAgent.com

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List of Company Ratings

Company: Banner Life Ins Co
Domicile: MD
Established: 1981

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

AA- (4)

An insurer rated 'AA' has VERY STRONG financial security characteristics, differing only slightly from those rated higher.

Fitch Ratings' Insurer Financial Strength Rating

AA- (4)

Very strong. 'AA' IFS ratings denote a very low expectation of ceased or interrupted payments. They indicate very strong capacity to meet policyholder and contract obligations. This capacity is not significantly vulnerable to foreseeable events.

Weiss Safety Rating

D (11)

Weak. The company currently demonstrates what we consider to be significant weaknesses which could negatively impact policyholders. In an unfavorable economic environment, these weaknesses could be magnified.

Comdex Ranking - VitalSigns Composite Index

94

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 October 16, 2023. These ratings have been selected by your life insurance advisor from among the ratings assigned to this insurer.

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