

Protective Life & Ann Ins

Group Affiliation: Protective Life Group
Address: 2801 Highway 280 South
 Birmingham AL 35223
Phone: 205-268-1000

Domicile: AL
NAIC Number: 88536
Year Established: 1978
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) C+ (7)
 Comdex Ranking(Percentile in Rated Companies) 94

Assets & Liabilities

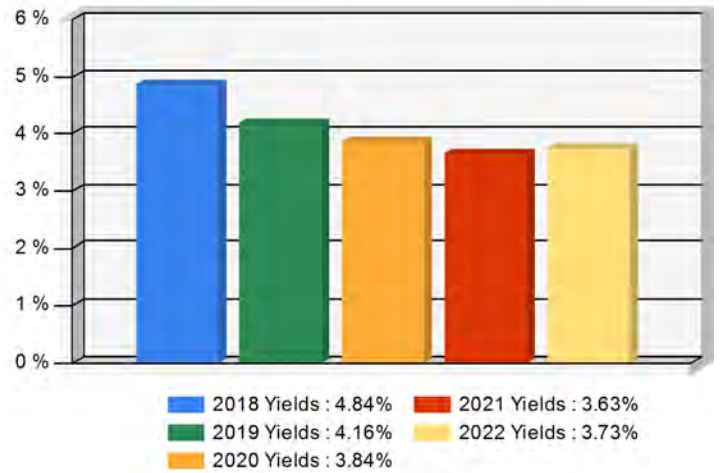
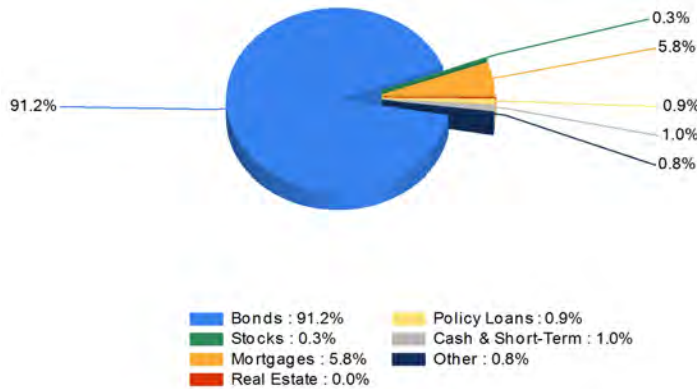
Total Admitted Assets 5,855,934
 Total Liabilities 5,313,137
 Separate Accounts 165,665
 Total Surplus & AVR 582,341
 As % of General Account Assets 10.2%

Invested Asset Distribution

Total Invested Assets 5,611,496

5 Year Investment Yields

5 Year Average 4.04%



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%

Bond Quality



Income & Earnings

Total Income 339,070
 Net Premiums Written 124,543
 Earnings Before Dividends and Taxes 44,792
 Net Operating Earnings 43,728

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

List of Company Ratings

Company: Protective Life & Ann Ins
Domicile: AL
Established: 1978

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

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

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.

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>.

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.

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