

## The Brokers Network Portfolio of Carriers

Company Name	AM Best	S & P	Moody's	Fitch	Weiss	Comdex	Admitted Assets	Total Surplus	Surplus Ratio	Net Yield
Accordia Life & Annuity	A-	A-	---	---	C	58	\$7,674,856	\$649,297	8.50%	3.32%
Allianz Life Ins Co of N America	A+	AA	A2	---	B	91	\$120,593,636	\$6,369,840	6.80%	5.36%
American Equity	A-	A-	---	BBB+	B	61	\$41,615,584	\$2,591,918	6.20%	4.85%
American General	A	A+	A2	A+	B	82	\$166,711,283	\$10,759,002	8.80%	5.59%
American National	A	A	---	---	B	78	\$18,342,074	\$3,376,495	19.40%	4.17%
American National of NY	A	A	---	---	B	78	\$273,411	\$29,074	10.60%	3.32%
Athene Annuity & Life	A-	A-	---	A-	C+	61	\$44,053,155	\$1,511,433	3.40%	5.93%
AXA Equitable Life	A+	AA-	Aa3	AA-	B+	94	\$164,667,583	\$5,895,390	11.80%	6.98%
Banner Life	A+	AA-	---	AA-	C+	94	\$2,213,712	\$347,298	19.90%	6.42%
Companion Life of NY	A+	AA-	---	---	C+	95	\$1,013,431	\$56,194	6.00%	4.64%
EquiTrust Life	B++	BBB+	---	---	B-	43	\$15,881,346	\$928,640	6.10%	4.45%
Fidelity & Guaranty	B++	BBB-	Baa3	BBB	C+	53	\$19,810,068	\$1,344,644	7.00%	5.07%
Forethought Life	A-	A-	A3	---	B	62	\$18,822,786	\$1,266,347	7.90%	3.77%
Genworth Life	B	BB-	Ba2	BB	B-	49	\$38,504,309	\$2,932,199	7.60%	4.89%
Genworth Life of NY	B	BB-	Ba2	BB	C+	49	\$8,372,238	\$546,572	7.40%	4.62%
Genworth Life & Annuity	B++	BB-	Baa2	BB	B-	53	\$23,410,503	\$1,758,387	10.90%	4.65%
Great American	A	A+	A2	---	B-	81	\$25,935,988	\$1,907,027	7.40%	5.23%
Guggenheim Life & Annuity	B++	---	---	---	B-	---	\$13,397,732	\$772,308	6.50%	5.76%
Illinois Mutual	A-	---	---	---	A-	---	\$1,388,935	\$224,279	16.80%	4.06%
Integrity Life	A+	AA	Aa3	AA	B-	96	\$6,844,346	\$758,069	17.40%	5.21%
John Hancock Life of NY	A+	AA-	A1	AA-	B+	92	\$16,390,180	\$1,382,646	15.50%	4.34%
John Hancock Life USA	A+	AA-	A1	AA-	B	92	\$227,843,142	\$7,287,628	7.40%	4.72%
Life of the Southwest	A	A+	A2	---	B	81	\$14,680,992	\$943,893	6.40%	4.08%
Lincoln Life & Annuity	A+	AA-	A1	A+	B	90	\$13,176,599	\$568,991	6.90%	5.37%
Lincoln National	A+	AA-	A1	A+	B	90	\$213,891,333	\$8,107,260	8.90%	4.71%
MetLife USA	A	A+	A3	A+	B	80	\$173,761,514	\$6,487,511	9.50%	4.78%
Metropolitan Life	A+	AA-	Aa3	AA-	B-	94	\$390,842,696	\$18,624,273	7.20%	4.71%
Minnesota Life	A+	A+	Aa3	AA	B+	93	\$36,910,379	\$2,988,122	17.90%	4.46%
MONY Life of America	A	AA-	A1	AA-	B	89	\$2,912,765	\$366,388	44.30%	4.38%
Mutual of Omaha	A+	AA-	A1	---	B+	93	\$6,945,098	\$2,970,426	42.80%	3.01%
National Life	A	A+	A2	---	B	81	\$9,148,728	\$1,856,778	22.00%	4.23%
Nationwide Life	A+	A+	A1	---	B-	90	\$126,860,520	\$4,876,672	12.20%	4.39%

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Nationwide Life & Annuity	A+	A+	A1	---	C	90	\$10,757,627	\$793,658	8.40%	4.04%
New York Life & Annuity	A++	AA+	Aaa	AAA	B+	100	\$132,239,256	\$9,076,972	9.30%	4.11%
North American Company	A+	A+	---	---	B	90	\$18,900,165	\$1,246,520	6.60%	4.54%
PHL Variable Insurance	B	B+	---	---	D-	34	\$6,397,840	\$209,277	9.90%	3.55%
Principal Life	A+	A+	A1	AA-	B+	90	\$157,774,713	\$5,232,725	8.40%	4.67%
Principal National Life	A+	A+	A1	AA-	B	90	\$185,055	\$103,955	96.10%	2.79%
Protective Life	A+	AA-	A2	A+	B	87	\$41,809,688	\$3,901,771	14.70%	5.48%
Pruco Life	A+	AA-	A1	AA-	C+	92	\$107,815,379	\$2,881,416	30.00%	4.86%
Pruco Life of NJ	A+	AA-	---	AA-	B-	94	\$13,487,170	\$427,282	23.30%	4.60%
Reliance Standard	A+	A	A2	---	B	83	\$9,580,837	\$992,273	10.50%	5.65%
ReliaStar Life	A	A	A2	A	C+	77	\$19,805,141	\$1,762,759	10.00%	4.97%
ReliaStar Life of NY	A	A	A2	A	B	77	\$3,053,708	\$317,001	14.30%	4.83%
Savings Bank Life of Mass	A	A-	---	---	B+	75	\$2,919,105	\$246,404	8.40%	4.12%
Security Life of Denver	A	A	A2	A	C+	77	\$13,249,052	\$921,682	7.70%	4.96%
Standard Insurance	A	A+	A2	A	B+	80	\$20,781,588	\$1,189,138	8.60%	4.10%
State Life	A+	AA-	---	---	B	95	\$6,119,328	\$463,215	7.60%	4.73%
Symetra Life	A	A	A2	A	B+	77	\$31,806,856	\$2,372,130	9.00%	4.50%
Transamerica Financial Life	A+	AA-	A1	A+	B	90	\$31,535,277	\$1,284,958	14.00%	4.54%
Transamerica Life	A+	AA-	A1	AA-	B	92	\$126,035,999	\$6,198,963	11.50%	4.56%
United Home Life	A-	---	---	---	B	---	\$83,404	\$20,016	24.00%	4.83%
United of Omaha	A+	AA-	A1	---	B	93	\$19,622,503	\$1,557,079	9.50%	5.53%
United States Life of NY	A	A+	A2	A+	B	82	\$28,404,015	\$2,457,933	10.40%	5.28%
Voya Insurance and Annuity Company	A	A	A2	A	B-	77	\$63,981,168	\$2,107,856	7.10%	4.50%
William Penn of NY	A+	AA-	---	AA-	C-	94	\$1,158,678	\$144,440	12.50%	4.05%
Zurich American	A	A	A3	---	C	75	\$12,270,835	\$127,427	21.30%	2.87%

Financial data is for Year-End 2015 from the life insurance company's statutory annual statements. Ratings from A.M. Best, S & P, Moody's and Fitch current as of February 1, 2017. The Weiss and Comdex information will vary based on the timing of their respective press releases. ---- denotes no rating.