ANNUITY COMPANIES KRA USES FOR SINGLE PREMIUM IMMEDIATE/DEFERRED ANNUITIES

		Year Estab.	AM BEST	STANDARD & POOR'S	FITCH	MOODY'S	FINANCIAL	DIVERSIFIED
Allianz (II)	Allianz Life Insurance Company of NA	1919	A+ (Superior)	AA (Very Strong)	n/a	A1 (Good)	Total Assets: \$125.6B (as of 12-31-21)	Yes
American General Life Companies	American General Life Insurance Company	1919	A (Excellent)	A+ (Strong)	A+ (Strong)	A2 (Good)	Total Assets: \$596B (as of 10-26-2020)	Yes
FORETHOUGHT* A GLOBAL ATLANTIC COMPANY	Global Atlantic/Forethought Life Insurance Co.	1980	A (Excellent)	A1 (Strong)	A (Strong)	A2 (Good)	Total Assets: \$167B (as of 12-31-21)	Yes
John Hancock	John Hancock Life Insurance Company	1862	A+ (Superior)	AA- (Very Strong)	AA- (Very Strong)	A1 (Good)	Assets: \$538.4B (as of 12-31-21)	Yes
Legal&General	Legal & General Life Insurance Company	1836	A+ (Superior)	AA- (Very Strong)	AA- (Very Strong)	N/A	Assets: \$117B (as of 12-31-21)	Yes
Lincoln Financial Group	Lincoln National Life Insurance Company	1905	A+ (Superior)	AA- (Very Strong)	A+ (Strong)	A1 (Good)	Assets: \$387.3B (as of 12-31-21)	Yes
 MassMutual	MassMutual Life Insurance Company	1851	A++ (Superior)	AA+ (Very Strong)	AA+ (Very Strong)	Aa3 (High Quality)	Assets: \$235B (as of 12-31-21)	Yes
MetLife	Metropolitan Tower Life Insurance Company	1868	A+ (Superior)	AA- (Very Strong)	AA- (Very Strong)	Aa3 (High Quality)	Total Admitted Assets: \$37.4B (as of 06-30-2021)	Yes
Nationwide [®]	Nationwide Life Insurance Company	1926	A+ (Superior)	A+ (Strong)	N/A	A1 (Good)	Assets: \$295.7B (as of 12-31-21)	Yes
ATT.	New York Life Insurance Company	1845	A++ (Superior)	AA+ (Very Strong)	AAA (Exceptionally Strong)	Aaa (Exceptional)	Surplus and Asset Valuation Reserve: \$27B (as of 12-31-2019) Statutory consolidated assets: \$330.8B (as of 12-31-2019)	Yes
NORTH AMERICAN. A Sammons Financial Company	North American Company for Life andHealth Insurance	1886	A+ (Superior)	A+ (Strong)	A+ (Strong)	N/A	Assets: \$109.6B (as of 12-31-21)	Yes
PACIFIC LIFE	Pacific Life Insurance Company	1868	A+ (Superior)	AA- (Very Strong)	AA- (Very Strong)	A1 (Good)	Assets: \$159.3B (as of 12-31-2020) Surplus and Asset Valuation Reserve: \$11.8B (as of 12-31-2020)	Yes
Principal*	Principal Life Insurance Company	1879	A+ (Superior)	A+ (Strong)	AA- (Very Strong)	A1 (Good)	Assets: \$635B (as of 12-31-21)	Yes
Protective.	Protective Life Insurance Company	1907	A+ (Superior)	AA- (Very Strong)	AA- (Very Strong)	A1 (Good)	Assets: \$131.9B (as of 12-31-21)	Yes
Prudential	Prudential Insurance Company of America	1875	A+ (Superior)	AA- (Very Strong)	AA- (Very Strong)	Aa3 (High Quality)	Assets: \$1.7T (as of 12-31-2020)	Yes
** Securion	Securian Life Insurance Company	1880	A+ (Superior)	AA- (Very Strong)	AA (Very Strong)	Aa3 (High Quality)	Assets under Mgmt: \$106.1 B Surplus: \$6.9B	Yes
I UNITED OF OMAHA LIFE INSURANCE COMPANY A MUTTAL OF OMAHA COMPANY	United of Omaha Life Insurance Company	1909	A+ (Superior)	A+ (Strong)	N/A	A1 (Good)	Total Assets: \$28M (as of 12-31-2020)	Yes