

Financial Stability of American Equity

Insurance Carrier	Solvency ¹	Liquid Assets ²	Capital & Surplus to Assets ³	AM Best Rating ⁴
American Equity Investment Life Insurance Company®	\$106.40	\$93.75	6.01%	A-
Allianz Life Insurance Company of North America	\$104.74	\$91.74	4.52%	A
Athene Annuity and Life Company	\$102.40	\$82.74	2.34%	A-
Voya Insurance and Annuity Company	\$103.28	\$88.11	3.17%	A
Midland National Life Insurance Company	\$107.29	\$92.04	6.79%	A+
Security Benefit Life Insurance Company	\$105.49	\$86.40	5.21%	B++

Financial Information as of 12/31/14 and AM Best Ratings are as of the last published date.

INFORMATION GATHERED FROM: BestLink Advantage 2.0 Best's Insurance Reports

¹**Solvency:** Assets over Liabilities indicates financial soundness and a company's ability to meet all obligations as they become due.

²**Liquid Assets:** Assets in Bonds, Stocks, Cash and Short-Term Investments for each \$100 of Liabilities (excluding separate account liabilities). A high ratio may indicate a more liquid investment position to cover unforeseen emergency cash requirements that may arise.

³**Capital and Surplus to Assets:** Capital and surplus divided by total assets.

⁴A.M. Best has assigned American Equity an "A-" (Excellent) rating, reflecting their current opinion of the financial strength and operating performance of American Equity relative to the norms of the life/health insurance industry. A.M. Best utilizes 15 rating categories ranging from A++ to F. An "A-" rating from A.M. Best is its fourth highest rating. For the latest rating, access www.ambest.com.



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