

# OUR FINANCIAL STRENGTH

## 60 YEARS OF DEPENDABILITY

For more than 60 years, policyholders and producers have relied on Investors Heritage. We've been there for policyholders, providing peace of mind when they need it most.

We've been there for producers providing products and services they can confidently offer their clients. And we're committed to providing innovative technologies and outstanding services to all.

# B<sup>++</sup>

With Stable Outlook  
AM Best, June 2024<sup>1</sup>

# BBB<sup>-</sup>

With Stable Outlook  
Fitch, June 2024

YE 2022 Direct Premiums

**\$554M**

**\$1.9B**

YE 2022 Admitted Assets

YE 2023 Direct Premiums

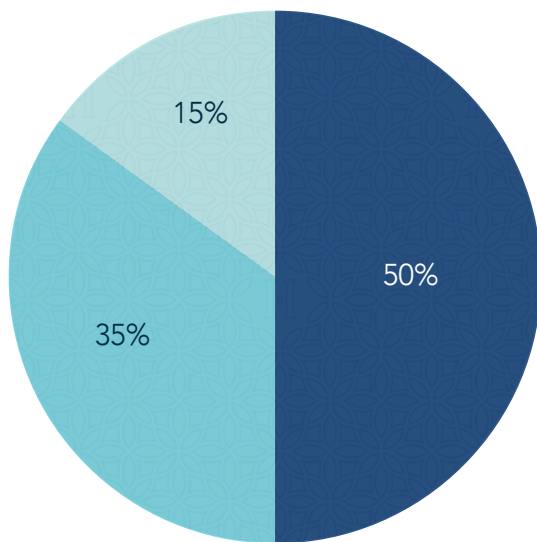
**\$673M**

**\$2.5B**

YE 2023 Admitted Assets

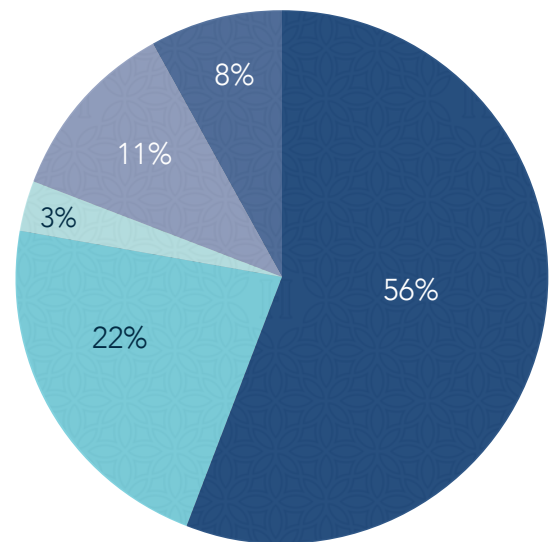


## INVESTMENTS & ASSETS



As of 12/31/2023

- NAIC 1<sup>1</sup>
- NAIC 2<sup>2</sup>
- Other



As of 12/31/2023

- Credit<sup>3</sup>
- Structured<sup>4</sup>
- Mortgage<sup>5</sup>
- Alternatives Assets
- Cash/Cash Equivalents

<sup>1</sup>For the latest Performance Assessment, access [www.ambest.com](http://www.ambest.com)

<sup>2</sup>NAIC 1 Includes NAIC CM1 designation for Commercial Mortgage Investments.

<sup>3</sup>NAIC 2 Includes NAIC CM2 designation for Commercial Mortgage Investment

<sup>4</sup>Credit includes U.S. corporate debt, U.S. municipalities, and U.S. and foreign government debt.

<sup>5</sup>Structured products include RMBS, CMBS, & ABS.

<sup>6</sup>Mortgage includes commercial and residential mortgage loans.

## PEER COMPARISON

COMPANY	SOLVENCY RATIO <sup>1</sup>	AM BEST RATING <sup>2</sup>	RBC RATIO <sup>3</sup>
Security Benefit Life Insurance Company	114%	A-	821%
New York Life Insurance Company	113%	A++	944%
Atlantic Coast Life Insurance Company	112%	B++	629%
Sentinel Security Life Insurance Company	112%	B++	639%
USAA Life Insurance Company	111%	A++	1094%
Northwestern Mutual Life Insurance Company	110%	A++	1093%
EquiTrust Life Insurance Company	110%	B++	1087%
Delaware Life	110%	A-	878%
Protective Life Insurance Company	109%	A+	850%
<b>Investors Heritage Life Insurance Company</b>	<b>108%</b>	<b>B++</b>	<b>634%</b>
Pacific Life Insurance Company	108%	A+	722%
Great American Life Insurance	107%	A++	905%
American Equity Investment Life Insurance Company	107%	A-	760%
Guaranty Income Life Insurance Company	106%	A-	721%
Allianz	106%	A+	691%
Forethought Life Insurance Company	105%	A	752%
Symetra Life Insurance Company	105%	A	764%
SILAC Insurance Company	104%	B+	750%
Athene	101%	A	771%
Fidelity & Guaranty Life Insurance Company	100%	A	902%

<sup>1</sup>Solvency Ratio is statutory assets to statutory liabilities data (excluding separate accounts) from company statutory filings as of 12/31/2023.

<sup>2</sup>For the latest Performance Assessment, access [www.ambest.com](http://www.ambest.com)

<sup>3</sup>RBC Ratio represents the company's Total Adjusted Capital as a percentage to its Required Capital based on NAIC requirements (on a Company Action Level) from company statutory filings as of 12/31/2023.

## STRONG FOUNDATION FOR GROWTH

When we partnered with Aquarian Holdings in 2018, we found a team that shared our commitment to providing reliable, sensible life and retirement solutions for people seeking more stability in their financial planning. With that additional support, we got to work expanding our geographic reach and our product portfolio.

In the past five years we have launched the Heritage Builder Annuity a multi-year guaranteed annuity and three fixed indexed annuities - Heritage Income Advantage, Heritage Growth Advantage and Heritage Growth Advantage+.

The success of our products and our solid IMO partnerships has led us to the S&P Global rankings for the fastest growing U.S. insurers with a life and annuity focus three times – 2019 in the top five and the fastest growing in both 2018 and 2021.

And we're not stopping there. We continue to innovate sensibly to meet the changing needs of the market and to deliver exceptional service to our policyholders and producers. Having that kind of foundation – one built on reliability, consistency and quality – grounds everything we do at Investors Heritage.



INVESTORS HERITAGE®

Your Future. Our Life's Work.