



The Comdex Ranking

The Score That Ranks, Not Rates

The Comdex is not a rating itself. It is a composite of all the ratings that a company has received from the major ratings agencies. It ranks companies on a scale of 1 to 100 (where 1 is lowest) in relation to other companies that have been rated by the agencies. The Comdex is an effort to reduce the confusion over ratings, which is caused by each rating agency using a different scale.

A company needs to be rated by at least two rating agencies to receive a Comdex. The Comdex is based on the ratings issued by the following rating agencies: A.M. Best, Standard & Poor's, Moody's and Fitch.



Ratings Among WHOLE LIFE INSURANCE COMPANIES

(Information current as of 1/08/2021)

Company	A.M. Best (# of 16 ratings)	Standard & Poor's (# of 21 ratings)	Moody's (# of 21 ratings)	Fitch (# of 21 ratings)	Comdex ¹ Ranking
Northwestern Mutual Life Ins	A++ (1)	AA+ (2)	Aaa (1)	AAA (1)	100
Massachusetts Mutual Life Ins	A++ (1)	AA+ (2)	Aa3 (4)	AA+ (2)	98
Guardian Ins & Ann Co Inc	A++ (1)	AA+ (2)	Aa2 (3)	AA+ (2)	98
American United Life Ins Co*	A+ (2)	AA- (4)	-	-	96
The Lafayette Life Insurance Company*²	A+ (2)	AA- (4)	-	AA (3)	96
Penn Mutual Life Ins Co*	A+ (2)	A+ (5)	Aa3 (4)	-	93
Ameritas Life Ins Corp*	A (3)	A+ (5)	-	-	83
American General Life Ins Co	A (3)	A+ (5)	A2 (6)	A+ (5)	82
Brighthouse Financial	A (3)	A+ (5)	A3 (7)	A (6)	79
American National Life Ins*	A (3)	A (6)	-	-	79
MTL Ins Co*	A (3)	-	-	A (6)	79
Ohio National Life Ins Co*	A (3)	-	A3 (7)	A- (7)	74

Source: VitalSigns, a product of EbixExchange.

* Indicates company is currently lacking ratings from one or more of the four rating agencies, therefore providing a Comdex rating that may be skewed compared to the other listed companies.

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Ratings Among INDEXED ANNUITY COMPANIES

(Information current as of 1/08/2021)

Company	A.M. Best (#) of 16 ratings	Standard & Poor's (#) of 21 ratings	Moody's (#) of 21 ratings	Fitch (#) of 21 ratings	Comdex ¹ Ranking
The Lafayette Life Insurance Company^{*2}	A+ (2)	AA- (4)	-	AA (3)	96
Allianz Life Ins Co N America*	A+ (2)	AA (3)	A1 (5)	-	94
Nationwide Life & Ann Ins*	A+ (2)	A+ (5)	A1 (5)	-	90
Midland National Life Ins Co*	A+ (2)	A+ (5)	-	A+ (5)	89
Great American Life Ins Co*	A+ (2)	A+ (5)	A2 (6)	-	87
Jackson National Life Ins Co	A (3)	A (6)	A2 (6)	A (6)	79
Athene Ann & Life Co*	A (3)	A (6)	-	A (6)	79
Fidelity & Guaranty Life Ins	A- (4)	A- (7)	Baa1 (8)	A- (7)	61
American Equity Invest Life*	A- (4)	A- (7)	-	A- (7)	60
EquiTrust Life Ins Co*	B++ (5)	BBB+ (8)	-	-	40

Source: VitalSigns, a product of EbixExchange.

* Indicates company is currently lacking ratings from one or more of the four rating agencies, therefore providing a Comdex rating that may be skewed compared to the other listed companies.

1 Not all policies or contracts on which the composite is based may be available in all states.

2 A.M. Best A+ Superior for Superior ability to meet ongoing insurance obligations (second highest of 13 ratings; rating held since June 2009); Standard & Poor's AA- Very Strong for Very strong financial security characteristics (fourth highest of 21 ratings; rating held since August 2018); and Fitch AA Very Strong for Very strong capacity to meet policyholder and contract obligations on a timely basis (third highest of 21 ratings; rating held since June 2009).

The ratings are accurate as of January 2021, and are subject to change. Ratings refer to the claims-paying ability of the insurance company and do not reflect the performance or safety of any investment product. The rating agencies listed above are independent of each other and use proprietary evaluation criteria and rating scales.

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The Lafayette Life Insurance Company, Cincinnati, Ohio, operates in D.C. and all states except New York, and is a member of Western & Southern Financial Group, Inc.

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**Lafayette Life
Insurance Company**

A member of Western & Southern Financial Group

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