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Standard Analytical Service, Inc.
111 Westport Plaza Drive
Suite 600
St. Louis, MO 63146

2026

INDEPENDENT COMPARATIVE REPORT



**FAMILY BENEFIT
LIFE INSURANCE COMPANY**

Tulsa, Oklahoma

STRENGTH & STABILITY

*This report prepared by
Standard Analytical Service, Inc.
Analysts of the Insurance Industry since 1932*

FINANCIAL STABILITY

The financial condition of a life insurance organization is an important factor in public confidence. In this regard we prepared the following report on:

FAMILY BENEFIT LIFE INSURANCE COMPANY

featuring a comparative analysis of key financial ratios comparing this company with 25 of the leading Life Insurance Companies in the United States.

These 25 leading Life Insurance Companies have been in business for an average of over 100 years and own a major portion of the invested assets and life insurance in force of all the companies. Thus, a favorable comparison of the financial ratios for the company featured herein with 25 of the leading companies can be indicative of the company's financial stability.

KEY FINANCIAL RATIOS - DERIVED FROM THE ANNUAL STATEMENTS AS OF DECEMBER 31, 2025

(The 25 leading companies are determined by the amount of Admitted Assets as of December 31, 2025)

SOLVENCY

Assets for each \$100 of Liabilities

A high ratio of Assets over Liabilities is a significant safety factor. This indicates that a company has enough assets to cover its liabilities and to meet all obligations as they become due.

Assets for each \$100 of Liabilities as of Dec. 31, 2025

American National Insurance Company, TX	\$106.41
American United Life Insurance Company, IN	103.39
Ameritas Life Insurance Corporation, NE	107.62
AuguStar Life Insurance Company, OH	107.18
Connecticut General Life Ins. Co., CT	151.48
Everlake Life Insurance Company, IL	105.37
Guardian Life Ins. Co. of America, NY	111.89
John Hancock Life Ins. Co. (USA), MI	104.03
Life Ins. Co. of the Southwest, VT	106.38
Lincoln National Life Insurance Co., NC	102.57
Massachusetts Mutual Life Ins. Co., MA	108.94
Metropolitan Life Insurance Co., NY	102.56
Minnesota Life Insurance Co., MN	105.70
Nationwide Life Insurance Co., OH	106.78
New York Life Insurance Company, NY	111.90
North American Company for Life and Health, IA	105.53
Northwestern Mutual Life Ins. Co., WI	109.13
Pacific Life Insurance Company, NE	106.45
Penn Mutual Life Insurance Company, PA	113.43
Protective Life Insurance Company, TN	105.81
Prudential Insurance Co. of America, NJ	105.13
RiverSource Life Insurance Company, MN	102.05
State Farm Life Insurance Company, IL	127.39
Symetra Life Insurance Company, IA	104.33
United of Omaha Life Insurance Co., NE	107.42

AVERAGE OF 25 OF THE LEADING LIFE CO'S	\$106.94
FAMILY BENEFIT LIFE.....	\$105.20

LIQUID INVESTED ASSETS

Assets in Bonds, Stocks, Cash, and Short-Term Investments for each \$100 of Liabilities

This ratio measures a company's ability to meet its anticipated obligations to policyholders. A high ratio indicates a more liquid investment position with which an insurer can meet unforeseen emergency cash requirements that may arise.

AVERAGE OF 25 OF THE LEADING LIFE CO'S.....	\$47.41
FAMILY BENEFIT LIFE.....	\$54.65

INVESTMENT YIELD

Ratio of Net Investment Income to Mean Invested Assets

This ratio measures the average return on a company's invested assets. The greater the investment yield the greater the profitability of the invested assets; an important financial factor to a life insurance organization.

AVERAGE OF 25 OF THE LEADING LIFE CO'S.....	4.55%
FAMILY BENEFIT LIFE.....	5.92%

SURPLUS TO LIFE INSURANCE IN FORCE

Surplus Funds for each \$1000 of Life Insurance In Force

A high ratio may indicate further protection for policyholders.

AVERAGE OF 25 OF THE LEADING LIFE CO'S.....	\$9.78
FAMILY BENEFIT LIFE.....	\$24.71

FINANCIAL STATEMENT SUMMARY AS OF DECEMBER 31, 2025

Admitted Assets	Policy Reserves
\$275,042,984	\$251,328,662
Total Liabilities	Total Income
\$261,456,571	\$ 48,766,366
Gross Surplus (Incl Capital, if any)	Insurance in Force
\$ 13,586,413	\$549,840,000

CONCLUSION

Based on the financial results achieved in the year ended 2025, the comparative analysis made of the organization featured herein is **favorable** when compared to the aggregate averages of 25 of the LEADING LIFE INSURANCE COMPANIES.