

Carrier Rating Changes

Ratings as of June 2018



	STAR Ranking	Moody's		S & P		Fitch**		A.M. Best	
New York Life Insurance Co.	★★★★★	Aaa	Stable	AA+	Stable	AAA	Stable	A++	Stable
Minnesota Life Insurance Company	★★★★	Aa3	Stable	AA-	Stable	AA	Stable	A+	Stable
Pruco Life Insurance Company	★★★★	A1	Positive	AA-	Stable	AA-	Stable	A+	Stable
Great-West Life and Annuity Ins. Co	★★★	Aa3	Stable	AA	Stable	AA	Stable	A+	Stable
Lincoln National Life Insurance Company (The)	★★★	A1	Stable	AA-	Stable	A+	Positive	A+	Stable
Nationwide Life Insurance Co.	★★★	A1	Negative	A+	Stable	NR		A+	Stable
Principal National Life Insurance Co.	★★★	A1	Stable	A+	Stable	AA-	Stable	A+	Stable
Protective Life Insurance Co.	★★★	A1	Stable	AA-	Stable	A+	Stable	A+	Stable
Allianz Life Insurance Co N America	★★	A1	Stable	AA	Stable	NR		A+	Stable
American General Life Ins Company	★★	A2	Stable	A+	Negative	A+	Negative	A	Stable
AXA Equitable Life Insurance Co.	★★	A2	Stable	A+	Stable	NR		A	Uncertain
Brighthouse Life Insurance Co	★★	A3	Stable	A+	Negative	A	Stable	A	Stable
Jackson National Life Ins Co.	★★	A1	Stable	AA-	Stable	AA-	Stable	A+	Stable
John Hancock Life Ins Company USA	★★	A1	Stable	AA-	Stable	AA-	Stable	A+	Stable
Mutual of Omaha Insurance Co.	★★	A1	Stable	AA-	Stable	NR		A+	Stable
Ohio National Life Insurance Co.	★★	A1	Stable	A+	Stable	NR		A+	Stable
State Life Insurance Co.	★★	NR		AA-	Stable	NR		A+	Stable
Symetra Life Insurance Co	★★	A1	Stable	A	Stable	A	Stable	A	Stable
Athene Annuity & Life Assurance	★	NR		A-	Positive	A-	Positive	A	Stable
Banner Life Insurance Co.	★	NR		AA-	Negative	AA-	Stable	A+	Stable
CMFG Life Insurance Co.	★	A2	Stable	A	Stable	NR		A	Stable
Genworth Life Insurance Company	★	B3	Negative	B+	Negative	B+	Negative	B-	Negative
Transamerica Life Insurance Company	★	A1	Stable	AA-	Negative	A+	Stable	A+	Negative
VOYA Insurance and Annuity	★	NR	Withdrawal	NR	Withdrawal	NR	Withdrawal	A	Stable
Zurich American Life Ins. Co. (IL)	★	A3	Stable	A	Stable	NR		A+	Stable

*The right-hand portion of each column now includes the rating agency's outlook on each carrier.

** **w-** reflects a negative watch

***Ratings are per third-party independent ratings agencies including: A.M. Best, Standard & Poor's, Moody's, Fitch, and Ebix Life.

YE = Year End

No Change
Ratings Increase
Ratings Decrease or watch status

The STAR Rankings 5 through 1 are based upon data provided by Nationally Recognized Statistical Ratings Organizations (NRSROs) and other third parties including: AM Best, Standard and Poors, Fitch, and Moody's ratings agencies, ALIRT, and SNL Financial. Each rating agency is considered equally in the STAR Rankings process. The ratings provided by these ratings agencies are not guaranteed and each of the insurance companies listed is subject to a ratings downgrade at any time. This summary does not measure life insurance company performance or is it intended to make a recommendation of any life insurance company.

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