

Financial Ratings Series

WeissRatings
& Grey House Publishing

**Financial Literacy:
How to Become an Investor**

Tax Consequences

2023



GREY HOUSE PUBLISHING

Financial Literacy: How to Become an Investor

Tax Consequences



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2023 Edition





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Welcome!

Grey House Publishing and Weiss Ratings are proud to announce the second edition of our Financial Literacy series, *How to Become an Investor*.

These guides are designed for anyone who wants to know more about investing but aren't sure where to start. The text breaks through the financial jargon to provide you with real-world information to help you learn about investing, determine how aggressive or conservative your investments should be, and find out which investments are right for your situation.

Written in an easy-to-follow, informative style, these guides walk you through the various types of investment options, providing sound guidance and need-to-know information along the way.

Each volume is devoted to a specific topic about investing. Combined, they provide a range of helpful information on a variety of investment options, their risks and rewards, and how to get started on your path towards investing.

Individual volumes cover the following topics:

- What is Investing?
- Brokerage Firms
- Financial Advisors
- All About Investment Fees
- What Type of Investor Are You?
- Alternative Investments
- Tax Consequences

These guides will help you conquer fears you may have about investing, help you determine what types of investments are right for your situation, help you choose investments based on your income and risk tolerance, and help you make informed decisions about your money and retirement planning.

All volumes end with a selection of recommended investments or institutions, helpful resources, a glossary of relevant terms, and other valuable information.

Financial Literacy: How to Become an Investor

Tax Consequences



Paying Taxes

Paying taxes is unavoidable. It can sometimes be hard to

think of anything positive to say about it, but there are good things that our taxes help support, like our national defense, roads, and schools.

In this guide, we'll discuss how various types of investment income is taxed. By building your knowledgebase about the tax consequences of your investment decisions, you may be able to reduce the amount of taxes you owe. You may also be able to choose investments that better match your tax strategies.



Taxable Income

Our federal government and many of our state governments tax your income, investment income, and capital gains.

Ordinary income includes your wages, tips, commission, and bonuses. It also includes investment income like rent from real estate, short-term capital gains, dividends, and interest income.

Ordinary income is taxed at your ordinary tax rate. Your tax rate is based on how much you earned and your filing status (single, couple filing jointly, and head of household).

The amount of federal income tax you owe is calculated based on tax brackets. You don't pay the same tax rate on all of your income. You pay the rate in the chart below for that section of your income.

2023 Tax Brackets for Single Filers

Tax Rate	Income
37%	\$578,126 and above
35%	\$231,251 - \$578,125
32%	\$182,101 - \$231,250
24%	\$95,376 - \$182,100
22%	\$44,726 - \$95,375
12%	\$11,000 - \$44,725
10%	\$11,000 or less



Here's an example of how federal income tax is calculated:

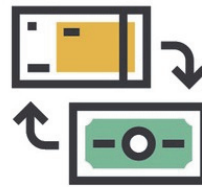
Federal Income Tax Single Taxpayer Earning \$50,000 in 2023	
Tax Rate	Taxes Owed
10%	1 st Tax Bracket: \$0 to \$11,000 You pay 10% on the first \$11,000 of your income = \$1,100
12%	2 nd Tax Bracket: \$11,001 to \$44,725 You pay 12% on the next \$33,725 of your income = \$4,047
22%	3 rd Tax Bracket: \$44,726 to \$95,375 This taxpayer would pay 22% on the next \$5,275 of their income (the remainder of their \$50,000 income) = \$1,160.50
Total Federal Income Tax = \$6307.50	

In the example above, this taxpayer will pay an average federal income tax of 12.6% on all of their earnings. That's also called their **effective tax rate**.

If this taxpayer earns more investment income in that tax year, they will pay 22% on those additional earnings. That's the **marginal tax rate**. It's the rate of tax on their next dollar earned.

There are separate tax brackets for married couples filing jointly, married couples filing separately, and heads of household. Visit www.irs.gov for more information.

Your state tax rates will vary depending on where you live.



**Tax-Deferred &
Tax-Exempt
Income**

There are three types of ordinary income:

- **Taxable income** is neither tax-deferred nor tax-exempt and should be reported on your federal income tax return or on Schedule B each year.
- **Tax-deferred income** is income for which taxes are paid at some point in the future (i.e., 401(k)s, which are taxed at the time of withdrawal).
- **Tax-exempt income** is free from both state and federal taxes. For example, income from government and municipal bonds are tax-exempt.





Do I Need a Tax Professional?

Hiring a tax professional will cost a little money, but that cost might be offset by paying less in taxes with the help of a professional.

If you have a single employer, plan on using the standardized deduction, and you have not sold a significant amount of capital assets, you will probably be just fine by filing your taxes yourself with the help of a tax preparation website.

If you have filed your taxes yourself in the past, it is a good idea to hire a tax professional every three or four years to make sure you aren't missing out on any deductions or tax-savings opportunities.

If your taxes are a bit more complicated, you may be best served by using a tax professional each year to make sure your taxes are filed properly and that don't overpay on any of your taxes.

We recommend using a tax professional if any of these situations apply to you:

- Married, Divorced, or Death of a Spouse
- Adopted a Child
- Self-Employed

- Small Business Owner
- Bought or Sold a Home
- Sold Stocks, Bonds or other Investments
- Received an Inheritance

Now that we've discussed the basics of what is taxed and by how much, the next sections will discuss how taxes relate to specific types of investment incomes, including:

- Dividends
- Interest Income
- Capital Gains
- Taxes on the Sale of Collectibles



Taxes on Dividends

Companies who issue shares of stock pay the taxman before shareholders do.

As a result, shareholders pay a lower tax rate on "qualified" dividends. This lower tax rate is 0%, 15%, or 20% depending on your filing status and your income level.



The chart on the next page shows the tax rate for qualified dividends for single taxpayers in 2023. Visit www.irs.gov to find the rate breakdown for couples filing jointly and heads of household.

Tax Rates for Qualified Dividends 2023	
Single Taxpayer Income	Preferred Tax Rate
Up to \$44,625	0%
\$44,626 - \$492,300	15%
\$492,301 or more	20%

To be qualified dividends, shares must be held in the United States or in a country that has a treaty with the U.S.

Dividends paid by foreign companies are non-qualified and are taxed at your marginal income tax rate. Your marginal tax rate is the top tax rate based on the amount that you earned in that year.

Some dates to be aware of regarding **dividends**:

- The **declaration date** is the date the business announces it will pay a dividend.
- The **ex-dividend date** is the date the company determines

which shareholders are eligible for the dividend payout, usually two business days before the record date. Shareholders must own their shares for a minimum of two business days prior to the record date to be paid a dividend.

- The **record date** is when the company reviews a listing of all shareholders.
- Finally, the **payable date** is when the dividend is paid.

To qualify for the preferred tax rate, you must own the shares for a minimum of 61 days during a 121-day time frame, which starts 60 days before the ex-dividend date. This prevents traders from getting the preferred rate if they only held the stock for a few days prior to the dividend payout.

Example: A single taxpayer earning \$60,000 has a marginal tax rate of 22%. They receive a \$500 qualified dividend. They will owe \$75 in tax, since their preferred tax rate is 15%. If the dividend was not qualified, or shares held did not meet the holding period, the tax would be \$110, calculated at their marginal rate of 22%.





Taxes on Interest Income

In most cases, the federal government considers **interest** as ordinary income, which is taxed at your marginal rate.

Here is a list of some of the accounts where you would expect to earn interest that is taxable:

- Interest-Bearing Savings Accounts & Checking Accounts
- Certificates of Deposits (CDs)
- Money Market Deposit Accounts
- Savings Bonds (interest is taxable at the federal level, but not at the state level)
 - EE Bonds
 - I Bonds
- U.S. Treasury Bonds (interest is taxable at the federal level, but usually not at the state level)
- Corporate Bonds
- Mutual Funds (except for tax-deferred accounts like a 401(k) or IRA)

You will receive a 1099-INT tax form from your accounts that generate

more than \$10 in interest in a tax year.

Example: If your marginal tax rate is 33% and you receive \$1,000 in semi-annual interest on a \$40,000 principal of a five percent corporate bond, expect to pay \$330 in taxes. If you are in a higher tax bracket, you may prefer to hold municipal bonds, despite the lower interest rate.



Tax-Exempt Investments

If you are interested in bonds that are tax-exempt, **municipal bonds** that are issued by states, counties, cities and some other government agencies are exempt from federal taxes. If you live in the city or state that is issuing the bond, you may not have to pay state or local taxes as well.

Investments that are tax-exempt may have lower interest rates, so you'll want to weigh the impact of what your investments will generate in interest income compared to what you will have to pay in taxes.



Comparing Interest Rates & Tax Rates 24 % Marginal Tax Rate

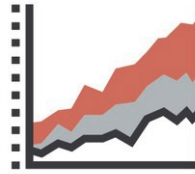
Corporate Bond	Municipal Bond
Initial Investment: \$10,000	Initial Investment: \$10,000
8% Interest = \$800	5.25% Interest = \$525
24% marginal tax rate = \$192 federal tax	Exempt from federal & state taxes
\$800 - \$192 = \$608 profit	\$525 profit

Comparing Interest Rates & Tax Rates 37% Marginal Tax Rate

Corporate Bond	Municipal Bond
Initial Investment: \$10,000	Initial Investment: \$10,000
8% Interest = \$800	5.25% Interest = \$525
37% marginal tax rate = \$296 federal tax	Exempt from federal & state taxes
\$800 - \$296 = \$504 profit	\$525 profit

In the example above, the profit is slightly higher with a municipal bond, even though the interest rate is lower.

In the example with a lower tax bracket, the investor would earn more with the corporate bond because their tax liability is less.



Taxes on Capital Gains

A capital gain is assessed when you sell an investment for more than you paid for it. So, you are only responsible for capital gain taxes when you sell your investment and you make a profit.

Like taxes on dividends, **capital gain taxes** depend on how long you have held the security.

Capital gain taxes usually apply to investments (stocks, bonds, real estate), cars, boats and other tangible items (excluding your home).

- **Short-Term Capital Gains** are profits on investments that you've held for less than one year. Short-term gains are taxed at your marginal income tax rate.
- **Long-Term Capital Gains** are profits on investments that you've held for more than one year. Long-term capital gains are taxed at 15% for most filers. Investors in higher tax brackets (earning more than \$492,301 in 2023) will pay 20% in taxes.



2023 Long-Term Capital Gains Tax Rates

Filing Status	Long-Term Capital Gains Tax Rate	Income
Single	0 percent	\$0 to \$44,625
	15 percent	\$44,626 to \$492,300
	20 percent	\$492,301 or higher
Married, filing jointly	0 percent	\$0 to \$89,250
	15 percent	\$89,251 to \$553,850
	20 percent	\$553,851 or higher
Head of household	0 percent	\$0 to \$59,750
	15 percent	\$59,751 to \$523,050
	20 percent	\$523,051 or higher
Married, filing separately	0 percent	\$0 to \$44,625
	15 percent	\$44,626 to \$276,900
	20 percent	\$276,901 or higher

Note: Short-term capital gains are taxed at your marginal tax rate.

Exception: Long-term capital gains on "collectible assets (coins, fine art, antiques, precious metals)" are generally taxed at 28%. Short-term gains on these items are taxed at the ordinary income tax rates.



Example: You bought 100 shares of stock at \$50 per share two years ago. You just sold your shares for \$80 per share. Your \$3,000 capital gain will be taxed at 15% since you held the stocks for more than a year, so your tax bill will be \$450. On the other hand, if you had just bought these stocks two months ago and had the same \$3,000 gain, you will be taxed at your marginal tax rate. If that rate is 25% based on your income, your tax bill will be \$750.

The difference between your capital gains and capital losses is considered your net capital gain. If your losses exceed your gains, you can deduct the difference up to \$3,000 if filing jointly (\$1,500 if filing single).

Long-Term Capital Gains
 – Long-Term Capital Losses
 = Net Long-Term Capital Gains

Short-Term Capital Gains
 + Short-Term Capital Losses
 = Net Short-Term Capital Gains

Example: You bought 100 shares of stock for \$40 per share. You later sold them for \$100 per share, for a total gain of \$6,000. You bought 100 shares of another company for \$50 per share and later sold them for \$40 per share, resulting in a loss of \$1,000. Combining your gain of \$6,000 with your loss of \$1,000 brings you to a net capital gain of \$5,000. At a marginal tax rate of 35%, your tax amount depends on your holding

period; \$750 for over one year and \$1,750 for less than one year.

On a positive note, you can offset capital gains against capital losses, up to \$3,000, as long as they occurred in the same tax year or were carried over from a prior year.

You can carry over losses indefinitely, so if you took a hit a few years ago, you can claim that loss against a gain in a future tax year. That makes it important to keep track of all of your losses, so you can cancel out your capital gains later and keep your profits.

This also makes monitoring your investments important. If you want to sell a stock for a profit now, you can sell off shares that have dipped below your “cost basis” to offset your gains. Your cost basis is another term for your original purchase price, adjusted for stock splits, dividends, and capital distributions.



Taxes on the Sale of Collectibles

If you invest in collectibles, such as art, wine, or gems, the sale of those collectibles is subject to tax. Just like capital gains, the tax amount depends on how long you have held the collectible.



- If you have held the collectible for more than one year, the tax rate is 28%, regardless of your income level.
- If you have held the investment for less than one year, the sale will be taxed at your marginal tax rate.
- Any coin issued under the laws of any state.
- Any gold, silver, platinum, or palladium bullion of a certain fineness if a bank or approved non-bank trustee keeps physical possession of it.

The IRS¹ defines a "collectible" as:

- Any work of art,
- Any rug or antique,
- Any metal or gem (with limited exceptions, below),
- Any stamp or coin (with limited exceptions, below)
- Any alcoholic beverage, or
- Any other tangible personal property that the IRS determines is a "collectible" under IRC Section 408(m).

The following coins and metals are not included in the definition of "collectible."

- Certain gold, silver, or platinum coins described in 31 USC Section 5112.



Tax Forms

Just like you receive a W-2 with a record of your annual income, your investments produce annual federal and state tax forms that you or your accountant will need to properly prepare.

The chart on the next page includes a list of the most common forms.

You may also receive a 1099-Consolidated form. This form combines all of the various 1099 forms into one document.

¹ <https://www.irs.gov/retirement-plans/investments-in-collectibles-in-individually-directed-qualified-plan-accounts>



Tax Forms

Form	Reporting On	Notes
1099-B	Capital gains or losses	Details on short vs long term gains and losses, transaction information on dates, ticker symbols, cost basis, quantities, gross proceeds, and taxes withheld.
1099-DIV	Dividend payments	Mutual funds, ordinary and qualified dividends.
1099-INT	Interest Income	Comes from your bank and brokerage firm for interest paid on checking, savings, money market, and CD accounts. Also interest from savings bonds and any investment accounts that hold interest-bearing securities.
1099-MISC	Miscellaneous Income	Non-employee compensation, like funds earned as a self-employed contractor and rental property income.
1099-OID	Original issue discount	Issued for a bond or note if you paid an amount less than face value.
1099-R	Qualified retirement plans	Distributions from any retirement plan, pension, annuity, or disability.
5498	Rollover IRA	Balances distribution reported on 1099-R.





Reducing Tax Implications

Even though taxes are inevitable, there are ways to help decrease the tax impact on your investment income.

- If you have capital gains, sell off securities with losses in the same year to help offset the gains.
- If you hold your securities for more than one year any capital gain will usually be taxed at a lower tax rate when you sell them for a profit.
- The IRS has a listing of approved charities, if you decide to donate your appreciated securities, rather than cash them out; in this case, you will gain a tax deduction for the donation. Charities love these donations because they are tax-exempt organizations. For more information visit <https://www.irs.gov/charities-non-profits/tax-exempt-organization-search>.
- Convert traditional IRAs to Roth accounts because earnings and gains on a Roth account are usually tax-exempt. There could be some tax consequences related to the account conversion so be sure to check in with your tax experts. A couple of quick reminders on IRAs:
 - Roth IRA: no taxes on withdrawals or earnings; no required minimum distributions (RMD)s; contributions are not tax-deductible.
 - Traditional IRA: contributions are normally tax-deductible; earnings are tax-deferred; Required Minimum Distributions (RMDs) are required at the age of 70 1/2 when contributions are no longer allowed; withdrawals may be taxed.
- Invest more funds into municipal bonds, which are usually exempt from both state and federal taxes.
- If stocks are your thing, invest in growth stocks. You will still be subject to taxes but usually not until the stocks are sold, since growth stocks in most cases do not pay dividends.
- Make the maximum contributions to your 401(k), Health Savings Account (HSA) or other tax-favored accounts. If you qualify for an HSA, withdrawals are also not taxed



as long as they are for qualified medical expenses. Please note however that many withdrawals from tax-deferred investments are taxed.

- Tax-deferred annuities and life insurance are usually not taxed until withdrawal.
- Start a side business from your home. Deduct business expenses, health premiums, and your home office space from your income.
- See if you are eligible for any IRS tax credits. Visit <https://www.irs.gov> for more information.
 - Earned Income Tax Credit can help if you are in a lower income bracket.
 - The Child Tax Credit helps if you are raising children.
 - The American Opportunity Tax Credit helps eligible students.
- Talk with your financial advisor and ensure they are aware of your tax concerns so they can focus on tax-wise investment opportunities for you. Tax-loss harvesting is when brokers watch for opportunities all year

long, rather than waiting until year-end.

- A college savings account, or 529 savings plan, offers tax benefits if you are a student or you are saving for someone's college education.
- If you install solar energy equipment in your home, a portion of your investment is tax deductible.
- Instead of reinvesting dividends in the investment that paid them, consider putting those funds into your underperforming investments. Using dividends to invest in underperforming assets allows you to avoid selling strong performers, therefore avoiding capital gains from a sale.
- A Robo-advisor (they manage your investments for you automatically), usually use smart tax strategies, like tax-loss harvesting, or selling losing investments to offset the gains from positive investments.





Tax on Net Investment Income for Higher Earners

This additional 3.8% tax will apply to your net investment income if:

- Your modified adjusted gross income (MAGI) is greater than \$200,000 and you are unmarried.
- Your modified adjusted gross income (MAGI) is greater than \$250,000 and you are married and filing jointly.
- Your modified adjusted gross income (MAGI) is greater than \$125,000 and you are filing separately or are a widower or widow.

The amount that is taxed is your net investment income, which means that you can deduct tax preparation fees, brokerage fees, and other expenses related to your investment income.

The taxable amount will be one of these two figures, whichever is less:

- Your net investment income
- The portion of your MAGI that exceeds the threshold that applies to your filing status

The IRS² notes that the following gains are common examples of items taken into account in computing Net Investment Income:

- Gains from the sale of stocks, bonds, and mutual funds.
- Capital gain distributions from mutual funds.
- Gain from the sale of investment real estate (including gain from the sale of a second home that is not a primary residence).
- Gains from the sale of interests in partnerships and S corporations (to the extent the partner or shareholder was a passive owner).

²<https://www.irs.gov/newsroom/questions-and-answers-on-the-net-investment-income-tax>





Tax Accountants

Accountants play several roles at various times in our lives.

Here are some of their most common responsibilities:

- Prepare tax returns, paperwork, reports, and payments.
- Electronically submit tax forms and be available for guidance in the event of an IRS audit.
- Research and interpret tax laws.
- Suggest strategies to minimize your tax burden.
- Arm you with anticipated tax implications for actions you may take as well as estimated taxes for the coming years.

The qualifications for a knowledgeable accountant include:

- Undergraduate degree in Accounting (or related field).
- A minimum of three years' experience is suggested.
- Computer skills and knowledge of accounting applications.
- Detail-oriented.
- Strong analytical skills.

- Excellent communication skills.

When interviewing accountants, we suggest the following questions:

- Tell me about your certifications. How long have you had them? How do you maintain your annual educational requirements?
- What accounting software do you use and do I need to submit my records in a certain format?
- How do you keep up with all the tax laws and annual changes?
- What is the process if I must pay taxes on my return? What happens in the event of a refund?
- What information do you need from me and when?
- Can you forecast anticipated taxes for future years?
- Tell me about your fees.
- When are you available during the year?
- Can you give me any references?
- What is your preferred method of communication?



- How frequently should we meet?
- Will you represent me in the event of an audit?
- Do you consider yourself conservative or aggressive when it comes to tax deductions?
- How can you help me make more income or pay fewer taxes?

Look for an accountant who is knowledgeable with a great deal of integrity and strong ethics. Their office, desk, and work areas should look organized with no other client data visible or accessible to you. If they are careless with client data, consider another option.



Recordkeeping

This information on how to keep tax records comes directly from the IRS website³.

- 1) Keep records for 3 years if situations (4), (5), and (6) below do not apply to you.
- 2) Keep records for 3 years from the date you filed your original return or 2 years from the date you paid the tax, whichever is later if you file a claim for credit or refund after you file your return.
- 3) Keep records for 7 years if you file a claim for a loss from worthless securities or bad debt deduction.
- 4) Keep records for 6 years if you do not report income that you should report, and it is more than 25% of the gross income shown on your return.
- 5) Keep records indefinitely if you do not file a return.
- 6) Keep records indefinitely if you file a fraudulent return.
- 7) Keep employment tax records for at least 4 years after the

³<https://www.irs.gov/businesses/small-businesses-self-employed/how-long-should-i-keep-records>



date that the tax becomes due or is paid, whichever is later.

Set up whatever organizational tool you prefer (folders, expandable files, shoe boxes, etc., preferably fire-resistant) to keep everything together as it comes to you and have it ready to send out to your accountant quickly and easily at tax time (especially if you expect a refund).

See the chart on the next page for more information on how long you should keep records on file.



Resources

The easiest way to locate potential tax accountants in your area is to

perform an online search (tax professionals, tax accountants, CPAs) or use your local phone book if a computer isn't available to you.

Other options include:

- Friends and family
- Your social network on LinkedIn or other social media sites.
- Goodaccountants.com
<https://get.goodaccountants.com>
- Bark.com
<https://www.bark.com>

- American Association of Certified Public Accountants (AICPA)
<https://www.aicpa.org>
- IRS
<https://www.irs.gov/newsroom/resources-to-help-you-prepare-your-tax-return-and-resolve-tax-disputes>

There are many helpful tax resources that you can find online. Investing, and taxes related to investments, can be confusing and we encourage you to check in with an investment or tax professional to ensure you are following all the rules.

If you are approaching or are already in retirement, get counsel from your tax expert regarding any current or future investments and their tax implications.



How Long Do I Need to Keep Files?

Form	Retention
W2s	Seven years
1099s	Seven years
5498s	Seven years
ATM, bank-deposit, and credit/debit card receipts	Until you have verified proper posting to your account via monthly statements
Statements (checking, savings, CDs, money markets, investments, etc.)	Retain the most recent until a new one is delivered
Insurance policies	Forever
Loan documents	Until the loan is paid in full; keep car titles until you sell the vehicle
Investment purchase confirmations	Until you sell the securities
Estate-planning documents, pension information, wills, and medical directives	Forever
Birth and death certificates, marriage licenses, divorce decrees, social security documents, and military discharge papers	Forever
Defined-benefit plan documents, estate-planning documents, life-insurance policies, and your bank safe deposit box inventory	Forever
All electronic files	Be sure you keep a back-up somewhere, like in the cloud, or a disc. Be sure they are password protected.





Investment Ratings & Financial Strength Ratings

Each of the guides in the *How to Become an Investor* series include several lists of investments that might interest you. The index below will direct you to the lists of investments that are included in guide, along with the lists of investments that are included in the other guides in this series.

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Weiss Ratings' Recommended Insurers Offering Annuities

The following pages list Weiss Ratings' Recommended Insurers Offering Annuities (based strictly on financial safety) licensed to do business in the United States. These insurers currently receive a Weiss Safety Rating of A+, A, A-, B+, B or B-, indicating their strong financial position. Companies are listed by their Safety Rating and then alphabetically within each Safety Rating grouping.

If an insurer is not on this list, it should not be automatically assumed that the firm is weak. Indeed, there are many firms that have not achieved a B- or better rating but are in relatively good condition with adequate resources to cover their risk. Not being included in this list should not be construed as a recommendation to cancel a policy.

To get Weiss Safety Rating for a company not included here, go to <https://greyhouse.weissratings.com>.

Weiss Safety Rating	Our rating is measured on a scale from A to F and considers a wide range of factors. Highly rated companies are, in our opinion, less likely to experience financial difficulties than lower-rated firms. See "What Our Ratings Mean" in the Appendix for a definition of each rating category.
Name	The insurance company's legally registered name, which can sometimes differ from the name that the company uses for advertising. An insurer's name can be very similar to the name of other companies which may not be on this list, so make sure you note the exact name before contacting your agent.
State	The state in which the company's corporate office is located.
Licensed In	The states in which an insurer is licensed to conduct business.
Website	The company's web address

The following list of Recommended Insurers Offering Annuities is based on ratings as of November 3, 2022.





Weiss Ratings' Recommended Insurers Offering Annuities

Weiss Safety Rating	Name	State	Licensed in	Website
B	AETNA LIFE INS CO	CT	All states, the District of Columbia and Puerto Rico	www.aetna.com
B-	ALLIANZ LIFE INS CO OF NORTH AMERICA	MN	All states except NY	www.allianzlife.com
B-	ALLIANZ LIFE INS CO OF NY	NY	CT, DC, IL, MN, MO, NY, ND	https://www.allianzlif e.com/new-york?legacy=/new
B	AMERICAN BENEFIT LIFE INS CO	OK	All states except AK, CA, CT, HI, MA, NY, WA, WY, PR	
A+	AMERICAN FAMILY LIFE INS CO	WI	All states except NY, PR	www.amfam.com
B+	AMERICAN FIDELITY ASR CO	OK	All states except NY	americanfidelity.com
B	AMERICAN FIDELITY LIFE INS CO	FL	All states except NY, VT, PR	www.amfilife.com
B	AMERICAN GENERAL LIFE INS CO	TX	All states except NY	www.aig.com
B-	AMERICAN INCOME LIFE INS CO	IN	All states except NY, PR	www.ailife.com
B	AMERICAN MEMORIAL LIFE INS CO	SD	All states except NY, PR	
B	AMERICAN NATIONAL INS CO	TX	All states except NY	www.americannation al.com
B-	AMERICAN NATIONAL LIFE INS CO OF NY	NY	CT, DE, ME, MD, MA, NH, NJ, NY, PA, RI, VT, VA, WV	www.americannation al.com
B-	AMERICAN REPUBLIC INS CO	IA	All states except NY, PR	www.americanrepubl ic.com



Weiss Safety Rating	Name	State	Licensed in	Website
B-	AMERICAN UNITED LIFE INS CO	IN	All states except PR	www.oneamerica.com
B-	AMERICO FINANCIAL LIFE & ANNUITY INS	TX	All states except NY	www.americo.com
B	AMERITAS LIFE INS CORP	NE	All states except NY, PR	www.ameritas.com
B-	AMERITAS LIFE INS CORP OF NY	NY	NY	www.ameritas.com
A-	AMICA LIFE INS CO	RI	All states except PR	www.amica.com
A-	ANNUITY INVESTORS LIFE INS CO	OH	All states except NY, VT, PR	www.greatamericansurancegroup.com
B+	ASSURITY LIFE INS CO	NE	All states except NY, PR	www.assurity.com
B-	ATHENE ANNUITY & LIFE ASR CO OF NY	NY	All states except PR	www.athene.com
B	BALTIMORE LIFE INS CO	MD	All states except NY, PR	www.baltlife.com
B	BENEFICIAL LIFE INS CO	UT	All states except NY, PR	www.beneficialfinancialgroup.com
B-	BRIGHTHOUSE LIFE INSURANCE CO	DE	All states except NY	www.brighthousefinancial.com
B-	CAPITOL LIFE INS CO	TX	All states except NY, PR	www.libertybankerslife.com/about/affiliates
B-	CHURCH LIFE INS CORP	NY	All states except PR	www.cpg.org/global/about-us/about-cpg/church-lif
B-	CINCINNATI LIFE INS CO	OH	All states except NY, PR	www.cinfin.com
B-	CLEAR SPRING LIFE & ANNTY CO	DE	All states except NY	www.clearspringlife.com
B+	CM LIFE INS CO	CT	All states except NY	www.massmutual.com



Weiss Safety Rating	Name	State	Licensed in	Website
B	CMFG LIFE INS CO	IA	All states, the District of Columbia and Puerto Rico	www.cunamutual.com
B-	COMPANION LIFE INS CO	NY	CT, NJ, NY	www.mutualofomaha.com
A+	COUNTRY LIFE INS CO	IL	All states except CA, DC, HI, NH, NJ, NY, VT, PR	www.countryfinancial.com
B	DEARBORN LIFE INS CO	IL	All states except NY	www.dearbornnational.com
B	DELAWARE LIFE INS CO OF NEW YORK	NY	CT, NY, RI	www.delawarelife.com
B	ELCO MUTUAL LIFE & ANNUITY	IL	All states except CT, MA, NH, NJ, NY, RI, VT, PR	www.elcomutual.com
B	EMC NATIONAL LIFE CO	IA	All states except NJ, NY, PR	www.emcnationallife.com
A	EMPIRE FIDELITY INVESTMENTS L I C	NY	NY	www.fidelity.com
B	ENCOVA LIFE INSURANCE CO	OH	AR, FL, GA, IL, IN, IA, KY, MA, MI, MN, MO, NE, NH, OH, PA, RI, SC, TN, VA, WV, WI	www.encova.com
B	EQUITABLE FINL LIFE INS CO	NY	All states, the District of Columbia and Puerto Rico	equitable.com
B-	EQUITRUST LIFE INS CO	IL	All states except NY, PR	www.equitrust.com
B+	FARM BUREAU LIFE INS CO	IA	AZ, CO, ID, IA, KS, MN, MT, NE, NV, NM, ND, OK, OR, SD, UT, WA, WI, WY	www.fbfs.com
A-	FARM BUREAU LIFE INS CO OF MICHIGAN	MI	MI, OH, OK	www.farmbureauinsurance-mi.com
B	FARM BUREAU LIFE INS CO OF MISSOURI	MO	MO	www.mofbinsurance.com
B-	FARMERS NEW WORLD LIFE INS CO	WA	All states except NY, PR	www.farmers.com



Weiss Safety Rating	Name	State	Licensed in	Website
A	FEDERATED LIFE INS CO	MN	All states except AK, DC, HI, PR	www.federatedinsurance.com
A	FIDELITY INVESTMENTS LIFE INS CO	UT	All states except NY, PR	www.fidelity.com
A-	FIDELITY SECURITY LIFE INS CO	MO	All states except PR	www.fslins.com
B-	FIRST PENN-PACIFIC LIFE INS CO	IN	All states except NY, PR	www.lfg.com
B	FIRST SECURITY BENEFIT LIFE & ANN	NY	KS, NY	www.fsbl.com
B	FORETHOUGHT LIFE INS CO	IN	All states except NY	www.globalatlantic.com
B	FUNERAL DIRECTORS LIFE INS CO	TX	All states except DC, ME, NH, NY, WY, PR	www.funeraldirectorslife.com
B-	GENWORTH LIFE INS CO	DE	All states except NY	www.genworth.com
B-	GERMANIA LIFE INS CO	TX	TX	www.germaniainsurance.com
B	GLOBE LIFE INSURANCE CO OF NY	NY	NY	www.globelifeofnewyork.com
B-	GREAT AMERICAN LIFE INS CO	OH	All states except NY, PR	www.greatamericaninsurancegroup.com
B	GUARANTY INCOME LIFE INS CO	IA	All states except AK, HI, ME, NY, PR	www.gilico.com
B	GUARDIAN INS & ANNUITY CO INC	DE	All states except PR	www.guardianlife.com
A	GUARDIAN LIFE INS CO OF AMERICA	NY	All states except PR	www.guardianlife.com
B	HARLEYSVILLE LIFE INS CO	OH	All states except AK, CA, CO, HI, ID, KS, LA, ME, MS, MO, MT, NV, NY, OK, OR, VT, WA, WY, PR	www.nationwide.com/harleysville-insurance.jsp



Weiss Safety Rating	Name	State	Licensed in	Website
B	HOMESTEADERS LIFE CO	IA	All states except NY, PR	www.homesteaderslife.com
B	HORACE MANN LIFE INS CO	IL	All states except NY, PR	www.horacemann.com
B	JACKSON NATIONAL LIFE INS CO OF NY	NY	DE, MI, NY	www.jackson.com
B-	JEFFERSON NATIONAL LIFE INS CO OF NY	NY	NY	www.nationwideadvisory.com
B-	JOHN HANCOCK LIFE INS CO (USA)	MI	All states except NY	www.johnhancock.com
B	KANSAS CITY LIFE INS CO	MO	All states except NY, PR	www.kclife.com
B-	KENTUCKY FUNERAL DIRECTORS LIFE INS	KY	KY	www.kfdlic.com
B	LAFAYETTE LIFE INS CO	OH	All states except NY, PR	www.westernsouthern.com/lafayette
B-	LIBERTY BANKERS LIFE INS CO	OK	All states except AL, NY, PR	www.libertybankerslife.com
B-	LIBERTY NATIONAL LIFE INS CO	NE	All states except NY, PR	www.home.globellifeinsurance.com/libertynational/
B	LIFE INS CO OF THE SOUTHWEST	TX	All states except NY, PR	www.nationallife.com
B	LINCOLN LIFE & ANNUITY CO OF NY	NY	All states except PR	www.lfg.com
B	MANHATTAN LIFE INS CO	NY	All states, the District of Columbia and Puerto Rico	www.manhattanlife.com
B	MASSACHUSETTS MUTUAL LIFE INS CO	MA	All states, the District of Columbia and Puerto Rico	www.massmutual.com
B	METROPOLITAN LIFE INS CO	NY	All states, the District of Columbia and Puerto Rico	www.metlife.com
B	MIDLAND NATIONAL LIFE INS CO	IA	All states except NY	www.midlandnational.com



Weiss Safety Rating	Name	State	Licensed in	Website
B-	MONY LIFE INS CO	NY	All states, the District of Columbia and Puerto Rico	www.protective.com
B	MUTUAL OF AMERICA LIFE INS CO	NY	All states except PR	www.mutualofamerica.com
B	MUTUAL TRUST LIFE INS CO	IL	All states except NY, PR	www.mutualtrust.com
B	NATIONAL FARM LIFE INS CO	TX	TX	
B	NATIONAL LIFE INS CO	VT	All states except PR	www.nationallife.com
B	NATIONAL WESTERN LIFE INS CO	CO	All states except NY	www.nationalwesternlife.com
B-	NATIONWIDE LIFE INS CO	OH	All states, the District of Columbia and Puerto Rico	
B-	NEW ERA LIFE INS CO	TX	All states except AK, CT, DC, HI, ID, IL, IA, ME, MD, MA, MN, NV, NH, NJ, NY, OR, RI, VT, VA, WI, WY, PR	apps.neweralife.com
A-	NEW YORK LIFE INS CO	NY	All states, the District of Columbia and Puerto Rico	http://www.newyorklife.com
B	NORTH AMERICAN CO FOR LIFE & H INS	IA	All states except NY	www.northamericanccompany.com
B+	NORTHWESTERN MUTUAL LIFE INS CO	WI	All states except PR	www.northwesternmutual.com
B+	NY LIFE INS & ANNUITY CORP	DE	All states except PR	
B+	OXFORD LIFE INS CO	AZ	All states except NY, VT, PR	www.oxfordlife.com
B	PACIFIC GUARDIAN LIFE INS CO LTD	HI	All states except CT, FL, IL, KS, MN, NJ, NY, PR	www.pacificguardian.com
B+	PACIFIC LIFE & ANNUITY CO	AZ	All states except PR	www.pacificlife.com



Weiss Safety Rating	Name	State	Licensed in	Website
A-	PACIFIC LIFE INS CO	NE	All states except NY, PR	www.pacificlife.com
A-	PARKER CENTENNIAL ASR CO	WI	All states except NY, PR	www.sentry.com
B	PEKIN LIFE INS CO	IL	AL, AZ, AR, GA, IL, IN, IA, KS, KY, LA, MI, MN, MS, MO, NE, NV, NC, OH, PA, TN, TX, UT, VA, WI	www.pekininsurance.com
B	PENN INS & ANNTY CO OF NY	NY	NY	www.vantislife.com
B	PENN MUTUAL LIFE INS CO	PA	All states except NY, PR	www.pennmutual.com
B	PHILADELPHIA AMERICAN LIFE INS CO	TX	All states except NY, RI, PR	apps.neweralife.com
B+	PHYSICIANS LIFE INS CO	NE	All states except NY, PR	www.physiciansmutual.com
B+	PRINCIPAL LIFE INS CO	IA	All states, the District of Columbia and Puerto Rico	www.principal.com
B	PROTECTIVE LIFE INS CO	TN	All states except NY	www.protective.com
B	PRUDENTIAL INS CO OF AMERICA	NJ	All states, the District of Columbia and Puerto Rico	www.prudential.com
B-	PRUDENTIAL RETIREMENT INS & ANNUITY	CT	All states, the District of Columbia and Puerto Rico	www.prudential.com
B-	S USA LIFE INS CO INC	AZ	All states except CT, NH, NY, PR	www.prosperitylife.com
B	SB MUTL LIFE INS CO OF MA	MA	All states except NY, PR	www.sbli.com
B-	SBLI USA MUT LIFE INS CO INC	NY	All states except CA, CT, FL, ID, KS, LA, ME, MA	www.prosperitylife.com
B-	SECU LIFE INS CO	NC	NC	



Weiss Safety Rating	Name	State	Licensed in	Website
B-	SECURIAN LIFE INS CO	MN	All states, the District of Columbia and Puerto Rico	www.securian.com
B-	SECURITY LIFE OF DENVER INS CO	CO	All states, the District of Columbia and Puerto Rico	www.resolutionlife.com
A	SENTRY LIFE INS CO	WI	All states except NY, PR	www.sentry.com
B	SENTRY LIFE INS CO OF NEW YORK	NY	NY	www.sentry.com
B	SHELTER LIFE INS CO	MO	AR, CO, IL, IN, IA, KS, KY, LA, MS, MO, NE, NV, OH, OK, TN	www.shelterinsurance.com
A	SOUTHERN FARM BUREAU LIFE INS CO	MS	AL, AR, CO, FL, GA, KY, LA, MS, NC, SC, TN, TX, VA	www.sfbli.com
B+	STANDARD INS CO	OR	All states except NY	www.standard.com
A+	STATE FARM LIFE & ACCIDENT ASR CO	IL	CT, IL, NY, WI	www.statefarm.com
A+	STATE FARM LIFE INS CO	IL	All states except MA, NY, WI, PR	www.statefarm.com
B	STATE LIFE INS CO	IN	All states except NY, PR	www.oneamerica.com
B-	SYMETRA LIFE INS CO	IA	All states except NY	www.symetra.com
B-	TALCOTT RESOLUTION LIFE INS CO	CT	All states except PR	www.talcottresolution.com
A+	TEACHERS INS & ANNUITY ASN OF AM	NY	All states, the District of Columbia and Puerto Rico	www.tiaa.org
B+	TENNESSEE FARMERS LIFE INS CO	TN	TN	www.fbitn.com
B	TIAA-CREF LIFE INS CO	NY	All states except PR	www.tiaa.org
B+	TRANS WORLD ASR CO	CA	All states except NH, NY, VT, PR	www.twalife.com



Weiss Safety Rating	Name	State	Licensed in	Website
B	TRANSAMERICA FINANCIAL LIFE INS CO	NY	All states except PR	www.transamerica.com
B	TRANSAMERICA LIFE INS CO	IA	All states except NY	www.transamerica.com
B	THE UNION LABOR LIFE INS CO	MD	All states except PR	www.ullico.com
B+	UNITED FARM FAMILY LIFE INS CO	IN	AZ, CA, IL, IN, IA, MD, MA, NH, NJ, NC, ND, OH, PA	www.infarmbureau.com
B	UNITED HERITAGE LIFE INS CO	ID	All states except NY, PR	www.unitedheritagelife.com
B-	UNITED LIFE INS CO	IA	All states except AK, HI, ME, NY, VT, PR	www.unitedlife.com
B	UNITED OF OMAHA LIFE INS CO	NE	All states except NY	www.mutualofomaha.com
B	UNIVERSAL LIFE INS CO	PR	PR	www.universalpr.com
B	VARIABLE ANNUITY LIFE INS CO	TX	All states except PR	www.aigrs.com
B+	VOYA RETIREMENT INS & ANNUITY CO	CT	All states, the District of Columbia and Puerto Rico	www.voya.com/article/insurance-company-information
B-	WESTERN UNITED LIFE ASR CO	WA	All states except NY, PR	www.manhattanlife.com
B	WESTERN-SOUTHERN LIFE ASR CO	OH	All states except NY, PR	www.westernsouthern.com/wslife





Weiss Ratings' Recommended Life Insurance Providers

The following pages list Weiss Ratings' Recommended Life Insurance Providers (based strictly on financial safety) licensed to do business in the United States. These insurers currently receive a Weiss Safety Rating of A+, A, A-, B+, B or B-, indicating their strong financial position. Companies are listed by their Safety Rating and then alphabetically within each Safety Rating grouping.

If an insurer is not on this list, it should not be automatically assumed that the firm is weak. Indeed, there are many firms that have not achieved a B- or better rating but are in relatively good condition with adequate resources to cover their risk. Not being included in this list should not be construed as a recommendation to cancel a policy.

To get Weiss Safety Rating for a company not included here, go to <https://greyhouse.weissratings.com>.

Weiss Safety Rating	Our rating is measured on a scale from A to F and considers a wide range of factors. Highly rated companies are, in our opinion, less likely to experience financial difficulties than lower-rated firms. See "What Our Ratings Mean" in the Appendix for a definition of each rating category.
Name	The insurance company's legally registered name, which can sometimes differ from the name that the company uses for advertising. An insurer's name can be very similar to the name of other companies which may not be on this list, so make sure you note the exact name before contacting your agent.
State	The state in which the company's corporate office is located.
Licensed In	The states in which an insurer is licensed to conduct business.
Website	The company's web address

The following list of Recommended Life Insurance Providers is based on ratings as of November 3, 2022.





Weiss Ratings' Recommended Life Insurance Providers

Weiss Safety Rating	Name	State	Licensed in	Website
B	4 EVER LIFE INS CO	IL	All states, the District of Columbia and Puerto Rico	www.bcsf.com/4-ever-life/
B	AAA LIFE INS CO	MI	All states except NY, PR	
B	AAA LIFE INS CO OF NY	NY	NY	
B+	ADVANCE INS CO OF KANSAS	KS	KS	www.advanceinsurance.com
B	AETNA LIFE INS CO	CT	All states, the District of Columbia and Puerto Rico	www.aetna.com
B-	ALLIANZ LIFE INS CO OF NORTH AMERICA	MN	All states except NY	www.allianzlife.com
B-	ALLIANZ LIFE INS CO OF NY	NY	CT, DC, IL, MN, MO, NY, ND	https://www.allianzlife.com/new-york?legacy=/new
B	AMALGAMATED LIFE INS CO	NY	All states except PR	www.amalgamatedbenefits.com/amalgamated-life/
B-	AMER MONUMENTAL LIFE INS CO	LA	LA	www.lbig.com
B	AMERICAN BANKERS LIFE ASR CO OF FL	FL	All states except NY	www.assurant.com
B	AMERICAN BENEFIT LIFE INS CO	OK	All states except AK, CA, CT, HI, MA, NY, WA, WY, PR	
B+	AMERICAN CONTINENTAL INS CO	TN	All states except AK, CA, CT, DC, DE, HI, ID, ME, MD, MA, NH, NJ, NY, OR, RI, VT, WA, PR	www.aetnaseniorproducts.com



Weiss Safety Rating	Name	State	Licensed in	Website
B	AMERICAN EQUITY INVESTMENT LIFE NY	NY	NY	www.american-equity.com
A	AMERICAN FAMILY LIFE ASR CO OF NY	NY	CT, MA, NJ, NY, ND, VT	www.aflac.com
A+	AMERICAN FAMILY LIFE INS CO	WI	All states except NY, PR	www.amfam.com
B	AMERICAN FARM LIFE INS CO	TX	NM, OK, TX	www.americanfarmlife.com
B+	AMERICAN FIDELITY ASR CO	OK	All states except NY	americanfidelity.com
B	AMERICAN FIDELITY LIFE INS CO	FL	All states except NY, VT, PR	www.amfilife.com
B	AMERICAN GENERAL LIFE INS CO	TX	All states except NY	www.aig.com
B+	AMERICAN HEALTH & LIFE INS CO	TX	All states except NY, PR	www.onemainsolutions.com
B	AMERICAN HERITAGE LIFE INS CO	FL	All states except NY	www.allstate.com
B-	AMERICAN INCOME LIFE INS CO	IN	All states except NY, PR	www.ailife.com
B	AMERICAN MATURITY LIFE INS CO	CT	All states except PR	www.talcottresolution.com
B	AMERICAN MEMORIAL LIFE INS CO	SD	All states except NY, PR	
B	AMERICAN NATIONAL INS CO	TX	All states except NY	www.americannational.com
B-	AMERICAN NATIONAL LIFE INS CO OF NY	NY	CT, DE, ME, MD, MA, NH, NJ, NY, PA, RI, VT, VA, WV	www.americannational.com
B	AMERICAN PUBLIC LIFE INS CO	OK	All states except NY, PR	www.ampublic.com
B-	AMERICAN REPUBLIC INS CO	IA	All states except NY, PR	www.americanrepublic.com



Weiss Safety Rating	Name	State	Licensed in	Website
B-	AMERICAN UNITED LIFE INS CO	IN	All states except PR	www.oneamerica.com
B-	AMERICO FINANCIAL LIFE & ANNUITY INS	TX	All states except NY	www.americo.com
B	AMERITAS LIFE INS CORP	NE	All states except NY, PR	www.ameritas.com
B-	AMERITAS LIFE INS CORP OF NY	NY	NY	www.ameritas.com
A-	AMICA LIFE INS CO	RI	All states except PR	www.amica.com
A-	ANNUITY INVESTORS LIFE INS CO	OH	All states except NY, VT, PR	www.greatamericaniinsurancegroup.com
B	ANTHEM LIFE & DISABILITY INS CO	NY	NY	www.elevancehealth.com
B	ANTHEM LIFE INS CO	IN	All states except NY, RI, VT, PR	www.elevancehealth.com
B+	ASSURITY LIFE INS CO	NE	All states except NY, PR	www.assurity.com
B	ASSURITY LIFE INS CO OF NY	NY	NY	www.assurity.com
B-	ATHENE ANNUITY & LIFE ASR CO OF NY	NY	All states except PR	www.athene.com
B	BALTIMORE LIFE INS CO	MD	All states except NY, PR	www.baltlife.com
B	BENEFICIAL LIFE INS CO	UT	All states except NY, PR	www.beneficialfinancialgroup.com
A	BERKLEY LIFE & HEALTH INS CO	IA	All states except PR	www.berkley.com
B	BERKSHIRE LIFE INS CO OF AMERICA	MA	All states except PR	www.guardianlife.com
B+	BEST LIFE & HEALTH INS CO	TX	All states except CT, DE, ME, MA, MN, NH, NJ, NY, RI, VT, WV, WI, PR	www.bestlife.com



Weiss Safety Rating	Name	State	Licensed in	Website
B	BLUE CROSS BLUE SHIELD OF KANSAS INC	KS	KS	www.bcbsks.com
B	BLUE SHIELD OF CALIFORNIA L&H INS CO	CA	CA	www.blueshieldca.com
A-	BLUEBONNET LIFE INS CO	MS	AL, AR, LA, MS, TN	
B+	BOSTON MUTUAL LIFE INS CO	MA	All states, the District of Columbia and Puerto Rico	www.bostonmutual.com
B-	BRIGHTHOUSE LIFE INSURANCE CO	DE	All states except NY	www.brighthousefinancial.com
B-	CAPITOL LIFE INS CO	TX	All states except NY, PR	www.libertybankerslife.com/about/affiliates
B	CARIBBEAN AMERICAN LIFE ASR CO	PR	PR	www.assurant.pr
A-	CENTRAL STATES H & L CO OF OMAHA	NE	All states except NY, PR	www.cso.com
A+	CHESAPEAKE LIFE INS CO	OK	All states except NJ, NY, VT, PR	www.healthmarketsinc.com
B+	CHRISTIAN FIDELITY LIFE INS CO	TX	All states except AK, CA, CT, DC, DE, HI, IA, ME, MD, MA, MI, MN, NH, NJ, NY, NC, PA, RI, VT, WI, PR	www.oxfordlife.com
B-	CHURCH LIFE INS CORP	NY	All states except PR	www.cpg.org/global/about-us/about-cpg/church-lif
B	CIGNA NATIONAL HEALTH INS CO	OH	All states except CT, DC, HI, ME, MA, NH, NM, RI, VT, PR	www.cigna.com/medicare/supplemental/?campaign_ID
B	CIGNA WORLDWIDE INS CO	DE	DE	www.cigna.com
B	CINCINNATI EQUITABLE LIFE INS CO	OH	GA, IN, KY, MI, MS, OH, TN	www.cineqlife.com



Weiss Safety Rating	Name	State	Licensed in	Website
B-	CINCINNATI LIFE INS CO	OH	All states except NY, PR	www.cinfin.com
B-	CLEAR SPRING LIFE & ANNTY CO	DE	All states except NY	www.clearspringlife.com
B+	CM LIFE INS CO	CT	All states except NY	www.massmutual.com
B	CMFG LIFE INS CO	IA	All states, the District of Columbia and Puerto Rico	www.cunamutual.com
B	COMM TRAVELERS LIFE INS CO	NY	All states except HI, PR	
B+	COMPANION LIFE INS CO	SC	All states except CA, CT, HI, NJ, NY, PR	www.companionlife.com
B-	COMPANION LIFE INS CO	NY	CT, NJ, NY	www.mutualofomaha.com
B+	COMPANION LIFE INS CO OF CA	CA	AZ, CA, HI, MT, NV, TX, WY	http://www.thedoctors.com
B-	CONNECTICUT GENERAL LIFE INS CO	CT	All states, the District of Columbia and Puerto Rico	www.cigna.com
B	CONTINENTAL AMERICAN INS CO	SC	All states except NY, PR	www.caicworksite.com
B	COTTON STATES LIFE INS CO	GA	AL, FL, GA, KY, LA, MS, NC, SC, TN, VA	www.countryfinancial.com
A-	COUNTRY INVESTORS LIFE ASR CO	IL	All states except CA, DC, HI, NH, NJ, NY, UT, VT, PR	www.countryfinancial.com
A+	COUNTRY LIFE INS CO	IL	All states except CA, DC, HI, NH, NJ, NY, VT, PR	www.countryfinancial.com
B-	CSI LIFE INS CO	NE	All states except NY, PR	www.csi-omaha.com
B	DEARBORN LIFE INS CO	IL	All states except NY	www.dearbornnational.com
A-	DELAWARE AMERICAN LIFE INS CO	DE	All states except PR	www.metlife.com



Weiss Safety Rating	Name	State	Licensed in	Website
B	DELAWARE LIFE INS CO OF NEW YORK	NY	CT, NY, RI	www.delawarelife.com
A	DIRECT GENERAL LIFE INS CO	SC	All states except HI, IA, MI, NH, NY, VT, WY, PR	www.directauto.com
B	EAGLE LIFE INS CO	IA	All states except ID, NY, PR	www.eagle-lifeco.com
B	ELCO MUTUAL LIFE & ANNUITY	IL	All states except CT, MA, NH, NJ, NY, RI, VT, PR	www.elcomutual.com
B	EMC NATIONAL LIFE CO	IA	All states except NJ, NY, PR	www.emcnationallife.com
A	EMPIRE FIDELITY INVESTMENTS L I C	NY	NY	www.fidelity.com
B	EMPLOYERS PROTECTIVE INS CO	HI	HI	www.employersprotectiveinsurance.com
B	ENCOVA LIFE INSURANCE CO	OH	AR, FL, GA, IL, IN, IA, KY, MA, MI, MN, MO, NE, NH, OH, PA, RI, SC, TN, VA, WV, WI	www.encova.com
B+	ENTERPRISE LIFE INS CO	TX	AZ, AR, IL, KS, LA, MS, NE, NM, OK, OR, TX, WI	
B	EQUITABLE FINL LIFE INS CO	NY	All states, the District of Columbia and Puerto Rico	equitable.com
B-	EQUITRUST LIFE INS CO	IL	All states except NY, PR	www.equitrust.com
B	EVERLAKE LIFE INS CO	IL	All states except NY	https://www.allstate.com/life-insurance.aspx
B-	FAMILY HERITAGE LIFE INS CO OF AMER	OH	All states except NY	home.globellifeinsurance.com/familyheritage/home
B+	FARM BUREAU LIFE INS CO	IA	AZ, CO, ID, IA, KS, MN, MT, NE, NV, NM, ND, OK, OR, SD, UT, WA, WI, WY	www.fbfs.com
A-	FARM BUREAU LIFE INS CO OF MICHIGAN	MI	MI, OH, OK	www.farmbureauinsurance-mi.com



Weiss Safety Rating	Name	State	Licensed in	Website
B	FARM BUREAU LIFE INS CO OF MISSOURI	MO	MO	www.mofbinsurance.com
B-	FARMERS NEW WORLD LIFE INS CO	WA	All states except NY, PR	www.farmers.com
A	FEDERATED LIFE INS CO	MN	All states except AK, DC, HI, PR	www.federatedinsurance.com
A	FIDELITY INVESTMENTS LIFE INS CO	UT	All states except NY, PR	www.fidelity.com
A-	FIDELITY SECURITY LIFE INS CO	MO	All states except PR	www.fslins.com
A-	FIDELITY SECURITY LIFE INS CO OF NY	NY	MS, NY	www.fslins.com
B	FIRST ASR LIFE OF AMERICA	LA	LA, MS	www.theldsgroup.com/products/first-assurance-lif
B-	FIRST COMMAND LIFE INS CO	TX	TX	
B-	FIRST PENN-PACIFIC LIFE INS CO	IN	All states except NY, PR	www.lfg.com
A-	FIRST RELIANCE STANDARD LIFE INS CO	NY	DC, DE, NY	www.reliancestandard.com
B	FIRST SECURITY BENEFIT LIFE & ANN	NY	KS, NY	www.fsbl.com
B	FORETHOUGHT LIFE INS CO	IN	All states except NY	www.globalatlantic.com
B-	FORTITUDE LIFE INS & ANNTY CO	AZ	All states except NY	
A	FRANDISCO LIFE INS CO	GA	GA	www.1ffc.com
B+	FREEDOM LIFE INS CO OF AMERICA	TX	All states except AK, CA, CT, DC, HI, ID, ME, MA, MT, NH, NJ, NY, ND, RI, VT, WI, PR	www.ushealthgroup.com



Weiss Safety Rating	Name	State	Licensed in	Website
B	FUNERAL DIRECTORS LIFE INS CO	TX	All states except DC, ME, NH, NY, WY, PR	www.funeraldirectorslife.com
A	GARDEN STATE LIFE INS CO	TX	All states except PR	www.americannational.com
B-	GENWORTH LIFE INS CO	DE	All states except NY	www.genworth.com
B+	GERBER LIFE INS CO	NY	All states, the District of Columbia and Puerto Rico	www.gerberlife.com
B-	GERMANIA LIFE INS CO	TX	TX	www.germaniainsurance.com
B	GLOBE LIFE INSURANCE CO OF NY	NY	NY	www.globelifeofnewyork.com
B	GOLDEN RULE INS CO	IN	All states except NY, PR	www.uhone.com
B-	GOVERNMENT PERSONNEL MUTUAL LIC	TX	All states except NJ, NY, PR	www.gpmlife.com
B	GPM HEALTH & LIFE INS CO	WA	All states except AK, AR, CT, DC, DE, LA, ME, MA, MN, NE, NH, NJ, NY, RI, SD, VT, PR	www.gpmhealthandlife.com
B-	GREAT AMERICAN LIFE INS CO	OH	All states except NY, PR	www.greatamericaninsurancegroup.com
B	GREATER GEORGIA LIFE INS CO	GA	AL, GA, MS, NC, SC, TN, VA	www.elevancehealth.com
B	GREENFIELDS LIFE INS CO	CO	CO, IA	www.greenfieldslife.com
B	GUARANTEE TRUST LIFE INS CO	IL	All states except NY	www.gtlic.com
B	GUARANTY INCOME LIFE INS CO	IA	All states except AK, HI, ME, NY, PR	www.gilico.com
B	GUARDIAN INS & ANNUITY CO INC	DE	All states except PR	www.guardianlife.com



Weiss Safety Rating	Name	State	Licensed in	Website
A	GUARDIAN LIFE INS CO OF AMERICA	NY	All states except PR	www.guardianlife.com
B	HANNOVER LIFE REASSURANCE CO OF AMER	FL	All states, the District of Columbia and Puerto Rico	www.hannover-re.com
B	HARLEYSVILLE LIFE INS CO	OH	All states except AK, CA, CO, HI, ID, KS, LA, ME, MS, MO, MT, NV, NY, OK, OR, VT, WA, WY, PR	www.nationwide.com/harleysville-insurance.jsp
B-	HARTFORD LIFE & ACCIDENT INS CO	CT	All states, the District of Columbia and Puerto Rico	www.thehartford.com
B	HCC LIFE INS CO	IN	All states except PR	www.tmhcc.com
B	HEALTH NET LIFE INS CO	CA	All states except MI, NY, PR	www.healthnet.com
B	HEARTLAND NATIONAL LIFE INS CO	IN	All states except CA, CT, ID, ME, MA, MI, MN, NH, NJ, NY, RI, VT, WA, WI, PR	www.heartlandnationallife.com
B+	HM LIFE INS CO	PA	All states except NY, PR	www.hmig.com
B	HM LIFE INS CO OF NEW YORK	NY	DC, NY, RI	www.hmig.com
B	HOMESTEADERS LIFE CO	IA	All states except NY, PR	www.homesteaderslife.com
B	HORACE MANN LIFE INS CO	IL	All states except NY, PR	www.horacemann.com
B+	ILLINOIS MUTUAL LIFE INS CO	IL	All states except AK, DC, HI, NY, PR	www.illinoismutual.com
B	INTRAMERICA LIFE INS CO	NY	AZ, AR, CT, FL, HI, IL, IN, KY, LA, MD, MA, MI, MO, NE, NV, NJ, NM, NY, NC, OR, PA, TX, UT, VT, WY	www.allstate.com
B-	INVESTORS LIFE INS CO NORTH AMERICA	TX	All states except NY, PR	www.americo.com



Weiss Safety Rating	Name	State	Licensed in	Website
B	JACKSON NATIONAL LIFE INS CO OF NY	NY	DE, MI, NY	www.jackson.com
B-	JEFFERSON NATIONAL LIFE INS CO OF NY	NY	NY	www.nationwideadvisory.com
B	JOHN HANCOCK LIFE & HEALTH INS CO	MA	All states, the District of Columbia and Puerto Rico	www.johnhancock.com
B-	JOHN HANCOCK LIFE INS CO (USA)	MI	All states except NY	www.johnhancock.com
B	KANSAS CITY LIFE INS CO	MO	All states except NY, PR	www.kclife.com
B-	KENTUCKY FUNERAL DIRECTORS LIFE INS	KY	KY	www.kfdlic.com
B	LAFAYETTE LIFE INS CO	OH	All states except NY, PR	www.westernsouthern.com/lafayette
B	LEADERS LIFE INS CO	OK	AL, AR, FL, GA, KS, LA, MS, MO, NM, NC, OK, SC, SD, TX	www.leaderslife.com
B	LEGACY LIFE INS CO OF MO	MO	MO, NE, NV, NM, OH, OK	www.mofbinsurance.com
B-	LIBERTY BANKERS LIFE INS CO	OK	All states except AL, NY, PR	www.libertybankerslife.com
B-	LIBERTY NATIONAL LIFE INS CO	NE	All states except NY, PR	www.home.globellifeinsurance.com/libertynational/
B+	LIFE INS CO OF BOSTON & NEW YORK	NY	NY	www.lifeofboston.com
B	LIFE INS CO OF NORTH AMERICA	PA	All states, the District of Columbia and Puerto Rico	www.newyorklife.com
B	LIFE INS CO OF THE SOUTHWEST	TX	All states except NY, PR	www.nationallife.com
B-	LIFE OF AMERICA INS CO	TX	AZ, GA, OK, TX, UT	
B-	LIFEMAP ASR CO	OR	AK, AZ, CA, ID, MT, OR, RI, UT, WA, WY	www.lifemapco.com



Weiss Safety Rating	Name	State	Licensed in	Website
B-	LIFESECURE INS CO	MI	All states except NY, PR	www.yourlifefecure.com
B-	LINCOLN HERITAGE LIFE INS CO	IL	All states except NY, PR	www.lhlic.com
B	LINCOLN LIFE & ANNUITY CO OF NY	NY	All states except PR	www.lfg.com
B	LOCOMOTIVE ENGRS&COND MUT PROT ASSN	MI	MI, NE, NM, TX	www.lecmpa.org
B	LOYAL AMERICAN LIFE INS CO	OH	All states except NY, PR	www.cigna.com/medicare/supplemental/?campaign_ID
B+	M LIFE INS CO	CO	AZ, CO, DE, IA, MI, NE, NJ, OH	www.mfin.com
B	MADISON NATIONAL LIFE INS CO INC	WI	All states except NY, PR	www.madisonlife.com
B	MANHATTAN LIFE INS CO	NY	All states, the District of Columbia and Puerto Rico	www.manhattanlife.com
B	MANHATTAN NATIONAL LIFE INS CO	OH	All states except NY, PR	www.massmutual.com
B	MAPFRE LIFE INS CO OF PR	PR	PR	www.mapfre.pr
B	MASSACHUSETTS MUTUAL LIFE INS CO	MA	All states, the District of Columbia and Puerto Rico	www.massmutual.com
B-	MEDICO CORP LIFE INS CO	NE	All states except CA, CT, MA, NH, NJ, NY, PR	www.gomedico.com
B-	MEDICO INS CO	NE	All states except CT, NJ, NY, PR	www.gomedico.com
B-	MEDMUTUAL LIFE INS CO	OH	All states except AL, AK, CA, CT, FL, HI, ID, ME, MA, NH, NY, NC, RI, TN, VT, WA, PR	www.medmutuallife.com
B	MEMBERS LIFE INS CO	IA	All states except NY, PR	www.cunamutual.com



Weiss Safety Rating	Name	State	Licensed in	Website
B	METROPOLITAN LIFE INS CO	NY	All states, the District of Columbia and Puerto Rico	www.metlife.com
B	MIDLAND NATIONAL LIFE INS CO	IA	All states except NY	www.midlandnational.com
B	MIDWESTERN UNITED LIFE INS CO	IN	All states except NY, PR	www.resolutionlife.com
B-	MML BAY STATE LIFE INS CO	CT	All states except NY, PR	www.massmutual.com
B-	MONY LIFE INS CO	NY	All states, the District of Columbia and Puerto Rico	www.protective.com
B	MUTUAL OF AMERICA LIFE INS CO	NY	All states except PR	www.mutualofamerica.com
B	MUTUAL OF OMAHA INS CO	NE	All states, the District of Columbia and Puerto Rico	http://www.mutualofomaha.com
B-	MUTUAL SAVINGS LIFE INS CO	AL	AL, FL, GA, IN, LA, MS, TN	www.kemper.com
B	MUTUAL TRUST LIFE INS CO	IL	All states except NY, PR	www.mutualtrust.com
A-	NATIONAL BENEFIT LIFE INS CO	NY	All states except PR	www.nationalbenefitlife.com
B	NATIONAL FARM LIFE INS CO	TX	TX	
B+	NATIONAL FARMERS UNION LIFE INS CO	TX	All states except AL, CT, DE, FL, GA, HI, LA, ME, MD, MA, NH, NJ, NY, NC, RI, SC, TN, VT, WV, PR	www.americo.com
A	NATIONAL FOUNDATION LIFE INS CO	TX	All states except CT, FL, HI, IL, MD, MA, MI, MN, NH, NJ, NY, RI, VT, WV, WI, PR	www.nfl-ins.com
B-	NATIONAL GUARDIAN LIFE INS CO	WI	All states except NY, PR	www.nglic.com
B+	NATIONAL HEALTH INS CO	TX	All states except NY, PR	www.ngah-ngic.com



Weiss Safety Rating	Name	State	Licensed in	Website
B	NATIONAL INCOME LIFE INS CO	NY	NY	www.nilife.com
B	NATIONAL LIFE INS CO	VT	All states except PR	www.nationallife.com
B-	NATIONAL SECURITY INS CO	AL	AL, FL, GA, MS, SC, TN, TX	www.nationalsecuritygroup.com
B-	NATIONAL SECURITY LIFE & ANNUITY CO	NY	AZ, AR, DC, IL, IN, IA, KS, LA, NE, NH, NJ, NY, OH, OK, OR, PA, SC, SD, TX, UT	www.nslac.com
B-	NATIONAL TEACHERS ASSOCIATES L I C	TX	All states except NY, PR	www.ntalife.com
B	NATIONAL WESTERN LIFE INS CO	CO	All states except NY	www.nationalwesternlife.com
B-	NATIONWIDE LIFE INS CO	OH	All states, the District of Columbia and Puerto Rico	
B-	NEW ENGLAND LIFE INS CO	MA	All states except PR	www.brighthousefinancial.com
B-	NEW ERA LIFE INS CO	TX	All states except AK, CT, DC, HI, ID, IL, IA, ME, MD, MA, MN, NV, NH, NJ, NY, OR, RI, VT, VA, WI, WY, PR	apps.neweralife.com
A-	NEW YORK LIFE INS CO	NY	All states, the District of Columbia and Puerto Rico	http://www.newyorklife.com
B+	NIAGARA LIFE & HEALTH INS CO	NY	CT, NY	
B	NORTH AMERICAN CO FOR LIFE & H INS	IA	All states except NY	www.northamericancompany.com
B	NORTH AMERICAN INS CO	WI	AL, CO, DC, IL, IN, KS, LA, MD, MI, MN, MO, NM, ND, OH, OK, OR, PA, SC, TX, WI	www.oxfordlife.com
B+	NORTHWESTERN LONG TERM CARE INS CO	WI	All states except PR	www.northwesternmutual.com



Weiss Safety Rating	Name	State	Licensed in	Website
B+	NORTHWESTERN MUTUAL LIFE INS CO	WI	All states except PR	www.northwesternmutual.com
B	NTA LIFE INS CO OF NEW YORK	NY	NY	www.ntalife.com
B	NY LIFE GROUP INS CO OF NY	NY	AL, DC, MO, NY, PA, TN	www.newyorklife.com
B+	NY LIFE INS & ANNUITY CORP	DE	All states except PR	
B+	NYLIFE INS CO OF ARIZONA	AZ	All states except ME, NY, PR	www.newyorklife.com
B	OHIO NATIONAL LIFE ASR CORP	OH	All states except NY	www.ohionational.com
B-	OLD AMERICAN INS CO	MO	All states except AK, HI, NY, PR	www.oaic.com
B+	OLD REPUBLIC LIFE INS CO	IL	All states except NY	www.oldrepublic.com
B	OLD UNITED LIFE INS CO	AZ	All states except ME, NH, NY, PR	http://www.oldunited.com
B-	OMAHA INS CO	NE	All states except FL, NH, NY, PR	www.mutualofomaha.com
B	OMAHA SUPPLEMENTAL INS CO	NE	AR, MS, NE, NM, OH, OK, TN, TX	www.mutualofomaha.com
B-	OPTUM INS OF OH INC	OH	All states except ME, NY, PR	www.optumrx.com
B+	OXFORD LIFE INS CO	AZ	All states except NY, VT, PR	www.oxfordlife.com
B	PACIFIC GUARDIAN LIFE INS CO LTD	HI	All states except CT, FL, IL, KS, MN, NJ, NY, PR	www.pacificguardian.com
B+	PACIFIC LIFE & ANNUITY CO	AZ	All states except PR	www.pacificlife.com
A-	PACIFIC LIFE INS CO	NE	All states except NY, PR	www.pacificlife.com



Weiss Safety Rating	Name	State	Licensed in	Website
B-	PACIFICARE LIFE & HEALTH INS CO	IN	All states except NY, PR	www.uhc.com
B+	PAN AMERICAN ASR CO	LA	All states except AK, IA, ME, MA, NH, NY, RI, SD, VT, WY	www.palig.com
B	PAN AMERICAN LIFE INS CO OF PR	PR	PR	www.palig.com
B	PAN-AMERICAN LIFE INS CO	LA	All states except ME, NY, VT	www.palig.com
B	PARK AVENUE LIFE INS CO	DE	All states except HI, NY, PR	www.guardianlife.com
A-	PARKER CENTENNIAL ASR CO	WI	All states except NY, PR	www.sentry.com
B	PEKIN LIFE INS CO	IL	AL, AZ, AR, GA, IL, IN, IA, KS, KY, LA, MI, MN, MS, MO, NE, NV, NC, OH, PA, TN, TX, UT, VA, WI	www.pekininsurance.com
B	PENN INS & ANNTY CO OF NY	NY	NY	www.vantislif.com
B	PENN MUTUAL LIFE INS CO	PA	All states except NY, PR	www.pennmutual.com
B-	PERFORMANCE LIFE OF AMERICA	LA	LA	
B	PHILADELPHIA AMERICAN LIFE INS CO	TX	All states except NY, RI, PR	apps.neweralife.com
B+	PHYSICIANS LIFE INS CO	NE	All states except NY, PR	www.physiciansmutual.com
A+	PHYSICIANS MUTUAL INS CO	NE	All states except PR	www.physiciansmutual.com
B	PLATEAU INS CO	TN	All states except AK, DC, HI, MA, MT, NH, NY, WY, PR	www.800plateau.com
B+	POPULAR LIFE RE	PR	No States	



Weiss Safety Rating	Name	State	Licensed in	Website
B-	PRENEED REINS CO OF AMERICA	AZ	AZ	www.nglic.com
B	PRIMERICA LIFE INS CO	TN	All states except NY	www.primerica.com
B+	PRINCIPAL LIFE INS CO	IA	All states, the District of Columbia and Puerto Rico	www.principal.com
B	PRINCIPAL NATIONAL LIFE INS CO	IA	All states except NY, PR	www.principal.com
B	PROTECTIVE LIFE INS CO	TN	All states except NY	www.protective.com
B	PROVIDENT AMER LIFE & HEALTH INS CO	OH	All states except AL, CT, ME, MI, MN, NH, NJ, NM, NY, RI, TN, VA, WA, PR	www.cigna.com/medicare/supplemental/?campaign_ID
B	PROVIDENT LIFE & CAS INS CO	TN	All states except AL, AZ, CA, FL, IN, KS, ME, MD, MI, MN, MT, NV, OR, TX, UT, VT, WV, WI, WY, PR	www.unum.com
B-	PRUCO LIFE INS CO OF NEW JERSEY	NJ	NJ, NY	
B	PRUDENTIAL INS CO OF AMERICA	NJ	All states, the District of Columbia and Puerto Rico	www.prudential.com
B-	PRUDENTIAL RETIREMENT INS & ANNUITY	CT	All states, the District of Columbia and Puerto Rico	www.prudential.com
B-	RELIABLE LIFE INS CO	MO	All states except LA, NY, PR	www.kemper.com
B-	RELIASTAR LIFE INS CO	MN	All states, the District of Columbia and Puerto Rico	www.voya.com
B-	RELIASTAR LIFE INS CO OF NEW YORK	NY	All states except PR	www.voya.com
B	RENAISSANCE L&H INS CO OF AMERICA	DE	All states except NY, PR	www.renaissancebenefits.com
B-	RENAISSANCE L&H INS CO OF NY	NY	NY	www.renaissancebenefits.com



Weiss Safety Rating	Name	State	Licensed in	Website
B-	RGA REINSURANCE CO	MO	All states, the District of Columbia and Puerto Rico	www.rgare.com
B	RIVERSOURCE LIFE INS CO	MN	All states except NY, PR	www.riversource.com
B-	S USA LIFE INS CO INC	AZ	All states except CT, NH, NY, PR	www.prosperitylife.com
B	SB MUTL LIFE INS CO OF MA	MA	All states except NY, PR	www.sbli.com
B-	SBLI USA MUT LIFE INS CO INC	NY	All states except CA, CT, FL, ID, KS, LA, ME, MA	www.prosperitylife.com
B-	SECU LIFE INS CO	NC	NC	
B-	SECURIAN LIFE INS CO	MN	All states, the District of Columbia and Puerto Rico	www.securian.com
B	SECURITY BENEFIT LIFE INS CO	KS	All states except NY, PR	www.securitybenefit.com
B-	SECURITY LIFE OF DENVER INS CO	CO	All states, the District of Columbia and Puerto Rico	www.resolutionlife.com
A	SENTRY LIFE INS CO	WI	All states except NY, PR	www.sentry.com
B	SENTRY LIFE INS CO OF NEW YORK	NY	NY	www.sentry.com
B-	SETTLERS LIFE INS CO	WI	All states except NY, PR	www.settlerslife.com
B	SHELTER LIFE INS CO	MO	AR, CO, IL, IN, IA, KS, KY, LA, MS, MO, NE, NV, OH, OK, TN	www.shelterinsurance.com
B	SHELTERPOINT INS CO	FL	All states except CA, MI, NY, PR	www.shelterpoint.com
A	SHELTERPOINT LIFE INS CO	NY	CO, CT, DC, DE, FL, IL, MD, MA, MI, MN, NJ, NY, NC, PA, RI, SC, TN	www.shelterpoint.com
A	SOUTHERN FARM BUREAU LIFE INS CO	MS	AL, AR, CO, FL, GA, KY, LA, MS, NC, SC, TN, TX, VA	www.sfbli.com



Weiss Safety Rating	Name	State	Licensed in	Website
B	SOUTHERN NATL LIFE INS CO INC	LA	LA	www.bcbsla.com
B+	STANDARD INS CO	OR	All states except NY	www.standard.com
B	STANDARD LIFE & ACCIDENT INS CO	TX	All states except ME, NH, NJ, NY, PR	slaico.americannational.com
B-	STANDARD LIFE & CAS INS CO	UT	All states except AK, CA, CT, DC, DE, HI, IL, IA, ME, MA, MI, MN, NH, NJ, NY, OR, RI, VT, VA, WA, WV, WI, PR	www.standardlifeco.com
A	STANDARD LIFE INS CO OF NY	NY	NY	www.standard.com
A-	STANDARD SECURITY LIFE INS CO OF NY	NY	All states, the District of Columbia and Puerto Rico	www.sslicny.com
A+	STATE FARM LIFE & ACCIDENT ASR CO	IL	CT, IL, NY, WI	www.statefarm.com
A+	STATE FARM LIFE INS CO	IL	All states except MA, NY, WI, PR	www.statefarm.com
B	STATE LIFE INS CO	IN	All states except NY, PR	www.oneamerica.com
B	STATE LIFE INS FUND	WI	WI	www.oci.wi.gov/SLIF
B	STERLING LIFE INS CO	IL	All states except PR	www.cigna.com/sterlinginsurance
B	SURENCY LIFE & HEALTH INS CO	KS	AZ, AR, CO, GA, IL, IA, KS, KY, MI, MO, NE, OH, OK, TX, WI	www.surency.com
A-	SWBC LIFE INS CO	TX	GA, LA, MI, OK, TN, TX, UT, VA	www.swbc.com
B-	SYMETRA LIFE INS CO	IA	All states except NY	www.symetra.com
B+	SYMETRA NATIONAL LIFE INS CO	IA	All states except AK, HI, ME, MA, NH, NJ, NY, RI, VT, WY, PR	www.symetra.com



Weiss Safety Rating	Name	State	Licensed in	Website
B-	TALCOTT RESOLUTION LIFE	CT	All states except NY	www.talcottresolution.com
B-	TALCOTT RESOLUTION LIFE INS CO	CT	All states except PR	www.talcottresolution.com
A+	TEACHERS INS & ANNUITY ASN OF AM	NY	All states, the District of Columbia and Puerto Rico	www.tiaa.org
B+	TENNESSEE FARMERS LIFE INS CO	TN	TN	www.fbitn.com
B-	TEXAS DIRECTORS LIFE INS CO	TX	TX	
B	TIAA-CREF LIFE INS CO	NY	All states except PR	www.tiaa.org
B	TIER ONE INSURANCE CO	NE	All states except NY, PR	www.aflac.com
B+	TRANS OCEANIC LIFE INS CO	PR	FL, PR	tolic.com
B+	TRANS WORLD ASR CO	CA	All states except NH, NY, VT, PR	www.twalife.com
B	TRANSAMERICA FINANCIAL LIFE INS CO	NY	All states except PR	www.transamerica.com
B	TRANSAMERICA LIFE INS CO	IA	All states except NY	www.transamerica.com
B	TRUSTMARK INS CO	IL	All states, the District of Columbia and Puerto Rico	www.trustmarkcompanies.com
A-	TRUSTMARK LIFE INS CO	IL	All states except PR	www.trustmarkcompanies.com
B	TRUSTMARK LIFE INS CO OF NEW YORK	NY	NY	www.trustmarkcompanies.com
B	UNICARE LIFE & HEALTH INS CO	IN	All states, the District of Columbia and Puerto Rico	www.elevancehealth.com
B-	UNIMERICA INS CO	WI	All states except NY, PR	www.unitedhealthgroup.com



Weiss Safety Rating	Name	State	Licensed in	Website
B-	UNIMERICA LIFE INS CO OF NY	NY	DC, NY	www.unitedhealthgroup.com
B	THE UNION LABOR LIFE INS CO	MD	All states except PR	www.ullico.com
B-	UNION NATIONAL LIFE INS CO	LA	AL, AR, FL, GA, LA, MS, OK, TN, TX	www.kemper.com
B	UNION SECURITY INS CO	KS	All states except NY, PR	
B	UNION SECURITY LIFE INS CO OF NY	NY	NY	
B	UNITED AMERICAN INS CO	NE	All states except NY, PR	www2.unitedamerican.com
B+	UNITED FARM FAMILY LIFE INS CO	IN	AZ, CA, IL, IN, IA, MD, MA, NH, NJ, NC, ND, OH, PA	www.infarmbureau.com
B	UNITED HERITAGE LIFE INS CO	ID	All states except NY, PR	www.unitedheritagelife.com
B	UNITED HOME LIFE INS CO	IN	All states except AK, MA, NH, NY, PR	www.unitedhomelife.com
B-	UNITED INS CO OF AMERICA	IL	All states except AK, NY, PR	www.kemper.com
B-	UNITED LIFE INS CO	IA	All states except AK, HI, ME, NY, VT, PR	www.unitedlife.com
B+	UNITED NATIONAL LIFE INS CO OF AM	IL	All states except AK, CA, CT, DC, DE, FL, HI, ME, MD, MA, MT, NH, NJ, NY, OR, RI, VT, WA, PR	unlinsurance.com
B	UNITED OF OMAHA LIFE INS CO	NE	All states except NY	www.mutualofomaha.com
B+	UNITED WORLD LIFE INS CO	NE	All states except CT, NY, PR	www.mutualofomaha.com
B-	UNIVERSAL FIDELITY LIFE INS CO	OK	AZ, AR, MS, NE, NM, OK, TX	www.uflic.com



Weiss Safety Rating	Name	State	Licensed in	Website
B	UNIVERSAL LIFE INS CO	PR	PR	www.universalpr.com
B	US FINANCIAL LIFE INS CO	OH	All states except NY, PR	www.us.axa.com/usfli
B+	USAA LIFE INS CO	TX	All states except NY, PR	www.usaa.com
B	USAA LIFE INS CO OF NEW YORK	NY	NY	www.usaa.com
B+	USABLE LIFE	AR	All states except NY, PR	www.usablelife.com
B	UTIC INS CO	AL	AL, PA, TN	www.bluerxalatenn.com
B	VARIABLE ANNUITY LIFE INS CO	TX	All states except PR	www.aigrs.com
B-	VERSANT LIFE INS CO	MS	MS	www.theversantgroup.com/products/first-assurance
B+	VOYA RETIREMENT INS & ANNUITY CO	CT	All states, the District of Columbia and Puerto Rico	www.voya.com/article/insurance-company-informati
B	WEST COAST LIFE INS CO	NE	All states except NY, PR	www.protective.com
B	WESTERN & SOUTHERN LIFE INS CO	OH	All states except AK, ME, MA, NY, PR	www.westernsouthern.com/wslife
B-	WESTERN UNITED LIFE ASR CO	WA	All states except NY, PR	www.manhattanlife.com
B	WESTERN-SOUTHERN LIFE ASR CO	OH	All states except NY, PR	www.westernsouthern.com/wslife
B-	WINDSOR LIFE INS CO	TX	AZ, AR, MS, MO, NM, OK, TX	http://www.groupe-optimum.com
B	WYSH L&H INSURANCE CO	AZ	All states except AL, CA, CT, ME, MS, NJ, NY, RI, VT, WA, PR	www.wyshbox.com





Weiss' Ratings' Highly Recommended Banks

This list is derived from *Weiss Ratings Guide to Banks*, which rates the financial strength of nearly 6,000 banks nationwide. Visit www.greyhouse.com for more information about *Weiss Ratings Guide to Banks*.

The following pages list Weiss Ratings' Highly Recommended Banks (based strictly on financial safety). These banks currently receive a Weiss Safety Rating of A+ or A, indicating their excellent financial position

If a bank is not on this list, it should not be automatically assumed that the institution is weak. Indeed, there are many institutions that have not achieved an A- or better rating but are in relatively good condition with adequate resources to cover their risk. Not being included in this list should not be construed as a recommendation to not work with a particular institution.

To get Weiss Safety Rating for a company not included here, or to check the latest rating for these companies, go to <https://greyhouse.weissratings.com>.

Weiss Safety Rating Our rating is measured on a scale from A to F and considers a wide range of factors. Highly rated companies are, in our opinion, less likely to experience financial difficulties than lower-rated firms. See "What Our Ratings Mean" in the Appendix for a definition of each rating category.

Name The name under which the institution was chartered.

Headquartered In The city in which the institution's headquarters or main office is located and the state in which the institution's headquarters or main office is located. With the adoption of intrastate and interstate branching laws, many institutions operating in your area may actually be headquartered elsewhere. So, don't be surprised if the location cited is not in your particular city. Also use city to confirm that you have located the correct institution. It is possible for two unrelated institutions to have the same name if they are headquartered in different cities.

Has Branches In The states in which an institution is licensed to conduct business.

Website The company's web address.

The following list of Highly Recommended Banks is based on ratings as of



November 3, 2022. Visit <https://greyhouse.weissratings.com> to check the latest rating of these companies.



Weiss Ratings' Highly Recommended Banks

Weiss Safety Rating	Name	Headquartered In	Has Branches In	Website
A	1st Source Bank	South Bend, IN	FL, IN, MI	www.1stsource.com
A	Adrian Bank	Adrian, MO	MO	www.adrianbank.com
A	Amerasia Bank	Flushing, NY	FL, NY	www.amerasiabankny.com
A	American Interstate Bank	Elkhorn, NE	NE	www.americaninterstatebank.com
A	American Plus Bank, National Association	Arcadia, CA	CA	www.bankaplus.com
A+	AMG National Trust Bank	Greenwood Village, CO	CO, IL, NC, NJ, SC, VA, WY	www.amgnational.com
A	Arcadian Bank	Hartland, MN	MN	www.arcadian.bank
A	Austin Bank, Texas National Association	Jacksonville, TX	TX	www.austinbank.com
A	Badger Bank	Fort Atkinson, WI	WI	www.badgerbank.bank
A	BANK	Wapello, IA	IA	www.bank.bank
A	The Bank of Advance	Advance, MO	IL, MO	www.bankofadvance.com
A+	Bank of Alma	Alma, WI	MN, WI	www.bankofalma.net
A+	Bank of Cleveland	Cleveland, TN	TN	www.bankofcleveland.com
A+	The Bank of Commerce	Ammon, ID	ID, MT	www.bofc.bank
A	The Bank of Deerfield	Deerfield, WI	WI	www.bankofdeerfield.bank
A	The Bank of Grain Valley	Kansas City, MO	MO	www.bankofgrainvalley.com
A	Bank of Lake Mills	Lake Mills, WI	WI	www.bankoflakemills.com



Weiss Safety Rating	Name	Headquartered In	Has Branches In	Website
A	Bank of Lake Village	Lake Village, AR	AR	www.bankoflakevillage.com
A	Bank of Mauston	Mauston, WI	WI	www.bankofmauston.com
A	Bank of New England	Salem, NH	MA, NH	bankofnewengland.com
A+	The Bank of Old Monroe	Old Monroe, MO	MO	www.bankofoldmonroe.com
A+	Bank of Prairie Du Sac	Prairie Du Sac, WI	WI	www.bankpds.com
A	Bank of the Sierra	Porterville, CA	CA	www.bankofthesierra.com
A	Bank of Utah	Ogden, UT	UT	www.bankofutah.com
A	Bank of Utica	Utica, NY	NY	www.bankofutica.com
A	Bank OZK	Little Rock, AR	AR, FL, GA, NC, TX	www.ozk.com
A	BankSouth	Greensboro, GA	GA	www.banksouth.com
A	Bath Savings Institution	Bath, ME	ME	www.bathsavings.bank
A	The Bippus State Bank	Huntington, IN	IN	www.bippusbank.com
A	BLC Community Bank	Little Chute, WI	WI	www.blccb.com
A	Bluff View Bank	Galesville, WI	WI	www.bluffviewbank.com/
A	BNA Bank	New Albany, MS	MS	www.bnabank.com
A	BNC National Bank	Glendale, AZ	AZ, ND	www.bncbank.com/
A	The Buckholts State Bank	Buckholts, TX	TX	www.buckholtsbank.com
A	CapStar Bank	Nashville, TN	TN	www.capstarbank.com
A	Cass Commercial Bank	Saint Louis, MO	MO	www.cassbank.com/
A	Cattle Bank & Trust	Seward, NE	NE	www.cattlebank.com



Weiss Safety Rating	Name	Headquartered In	Has Branches In	Website
A	Central Bank	Provo, UT	UT	www.cbutah.com
A	Central Bank of Kansas City	Kansas City, MO	MO	www.centralbankkc.com
A	Citizens 1st Bank	Tyler, TX	TX	www.citizens1stbank.com
A+	Citizens Bank	Carthage, TN	TN	www.citzcar.com
A	Citizens Bank	Mukwonago, WI	WI	www.citizenbank.bank
A	The Citizens Bank of Edina	Edina, MO	MO	www.cbofe.com
A	The Citizens Bank of Winfield	Winfield, AL	AL	www.cbwinfield.com /
A	Citizens Community Bank	Winchester, TN	TN	www.ccbank.net
A+	Citizens First Bank	The Villages, FL	FL	www.citizensfb.com
A	Citizens National Bank	Sevierville, TN	TN	www.cnbtn.com
A	The Citizens National Bank of Meridian	Meridian, MS	MS	www.yourcnb.com
A	Citizens State Bank	Corrigan, TX	TX	www.csbanktx.com
A	The City National Bank and Trust Company of Lawton, Oklahoma	Lawton, OK	KS, OK	www.cnb1901.com
A	Clear Mountain Bank, Inc.	Bruceton Mills, WV	MD, WV	www.clearmountainbank.com
A	CNB Bank	Carlsbad, NM	NM	www.ourcnb.bank
A	The Colorado Bank and Trust Company of La Junta	La Junta, CO	CO	www.colobank.com
A	Commerce Bank	Laredo, TX	TX	www.ibc.com
A	Community Bank	Longview, TX	TX	www.cbanktexas.com
A	Community National Bank of Okarche	Okarche, OK	OK	www.cnbbanker.com



Weiss Safety Rating	Name	Headquartered In	Has Branches In	Website
A	Community State Bank	Lamar, CO	CO	www.csb-lamar.com
A	Connect Bank	Star City, AR	AR	www.connectbank.us /
A	The Cowboy Bank of Texas	Maypearl, TX	TX	www.cowboybank.com
A	Crockett National Bank	San Antonio, TX	TX	www.crockettnationalbank.com
A	Crossroads Bank	Effingham, IL	IL	www.crossroadsbank.com
A+	Cumberland Security Bank, Inc.	Somerset, KY	KY	www.csbweb.com
A	Decorah Bank and Trust Company	Decorah, IA	IA	www.decorahbank.com
A	The Denison State Bank	Holton, KS	KS	www.dsbks.com
A	The Dolores State Bank	Dolores, CO	CO	www.mydsb.com
A	Durden Banking Company, Incorporated	Twin City, GA	GA	www.durdenbc.com
A	Eagle Bank and Trust Company	Little Rock, AR	AR	www.eaglebank.com
A	Edmonton State Bank	Edmonton, KY	KY	www.edmontonstatebank.com
A+	Esquire Bank, National Association	Jericho, NY	FL, NY	www.esquirebank.com
A	The Falls City National Bank	Falls City, TX	TX	www.fcnb.net
A	Farmers & Merchants Bank of Colby	Colby, KS	KS	www.fmbcolby.com
A	Farmers & Merchants Union Bank	Columbus, WI	WI	www.fmub.bank
A	Farmers and Merchants Bank	Baldwyn, MS	MS	www.fmbms.com
A	Farmers and Merchants State Bank	Langdon, ND	ND	www.fmbanklangdon.com
A	Farmers Bank	Ault, CO	CO	www.farmersbank-weld.com



Weiss Safety Rating	Name	Headquartered In	Has Branches In	Website
A	The Farmers Bank	Portland, TN	TN	www.thefarmersbank.net
A	Farmers Bank & Trust	Great Bend, KS	KS	www.farmersbankks.com
A	Farmers National Bank	Prophetstown, IL	IL	www.farmersnationalbank.bank
A	Farmers Savings Bank	Spencer, OH	OH	www.fsb-spencer.com
A	Farmers State Bank	Waterloo, IA	IA	www.fsb1879.com/
A	The Farmers State Bank of Oakley, Kansas	Oakley, KS	KS	www.fsboakley.com
A	The Farmers State Bank of Waupaca	Waupaca, WI	WI	www.fsbwaupaca.com
A+	Farmers Trust and Savings Bank	Williamsburg, IA	IA	www.ftsbia.com
A+	FDS Bank	Mason, OH	OH	
A	The Federal Savings Bank	Chicago, IL	IL	www.thefederalsavingsbank.com
A	Fidelity Bank	Edina, MN	MN	www.fidelitybankmn.com
A	Finwise Bank	Murray, UT	UT	www.finwisebank.com/
A	The First Bank and Trust Company	Lebanon, VA	NC, TN, VA	www.firstbank.com
A	First Bank of Boaz	Boaz, AL	AL	www.firstbankofboaz.com
A	First Bank of Owasso	Owasso, OK	OK	www.firstbank.net
A	First Century Bank, National Association	Commerce, GA	GA, SC	www.myfirstcenturybank.com
A	First Citizens Bank	Mason City, IA	IA, MN	www.myfcb.bank
A	First Citizens State Bank	Whitewater, WI	WI	www.firstcitizensww.com
A	First Community Bank of Tennessee	Shelbyville, TN	TN	www.firstcommunitybanker.com
A+	First Eagle Bank	Chicago, IL	IL	www.febank.com



Weiss Safety Rating	Name	Headquartered In	Has Branches In	Website
A	First Electronic Bank	Salt Lake City, UT	UT	www.firstelectronic.bank
A	First Financial Bank, National Association	Abilene, TX	TX	www.ffin.com
A	First General Bank	Rowland Heights, CA	CA	www.fgbusa.com
A	First IC Bank	Doraville, GA	CA, GA, NJ, NY, TX	www.firsticbank.com
A	First National Bank	Fort Pierre, SD	CO, SD	www.firstnationalbanks.bank
A	First National Bank & Trust, Elk City, Oklahoma	Elk City, OK	OK	www.fnbec.com
A	First National Bank in Philip	Philip, SD	SD	www.fnbphilip.com
A	The First National Bank of Bangor	Bangor, WI	WI	www.fnbbangor.net
A	The First National Bank of Eldorado	Eldorado, TX	TX	www.fnbeldorado.com
A	First National Bank of Las Animas	Las Animas, CO	CO	www.fnbblasanimas.com/
A	The First National Bank of Waynesboro	Waynesboro, GA	GA	www.fnbwayneboro.com
A	First New Mexico Bank	Deming, NM	NM	www.firstnewmexicobank.com
A	First New Mexico Bank, Las Cruces	Las Cruces, NM	NM	www.firstnewmexicobanklc.com
A	First Piedmont Federal Savings and Loan Association	Gaffney, SC	SC	www.firstpiedmont.com
A	First Premier Bank	Sioux Falls, SD	SD	www.firstpremier.com
A	First Savings Bank	Beresford, SD	AZ, NE, NM, NV, SD, TX	www.firstsavingsbanks.bank/
A+	First Security Bank	Searcy, AR	AR	www.fsbank.com
A	First Security Bank of Nevada	Las Vegas, NV	NV	www.fsbnv.com
A	First State Bank and Trust Company, Inc.	Caruthersville, MO	MO	www.fsbtrust.com



Weiss Safety Rating	Name	Headquartered In	Has Branches In	Website
A	First State Bank of Bedias	Bedias, TX	TX	www.bediasbank.com
A	First State Bank of St. Charles, Missouri	Saint Charles, MO	KS, MO	www.fsbfinancial.com
A	First Western Federal Savings Bank	Rapid City, SD	SD	www.myiralender.com
A	FNB Picayune Bank	Picayune, MS	MS	www.fnbop.com
A	FNB South	Alma, GA	GA	www.fnbsouth.net
A	Fresno First Bank	Fresno, CA	CA	www.fresnofirstbank.com
A+	FSNB, National Association	Lawton, OK	AR, DE, GA, LA, MS, NC, OK, TN, TX	www.fsnb.com
A	GBank	Las Vegas, NV	NV	www.bankofgeorge.com
A	Germantown Trust & Savings Bank	Breese, IL	IL	www.gtsb.com
A	Golden Bank, National Association	Houston, TX	CA, TX	www.goldenbank-na.com
A	Goodfield State Bank	Goodfield, IL	IL	www.goodfieldstatebank.com
A	Guardian Savings Bank	West Chester, OH	KY, OH	www.guardiansavingsbank.com/
A	The Haverford Trust Company	Radnor, PA	PA	www.haverfordquality.com
A	Heartland Bank	Somers, IA	IA	www.heartlandbanks.bank
A	Heartland Bank and Trust Company	Bloomington, IL	IA, IL	www.hbtbank.com
A+	HNB National Bank	Hannibal, MO	MO	www.hnbbanks.com
A	Home Bank of California	San Diego, CA	CA	www.hbc.bank
A	The Home Loan Savings Bank	Coshocton, OH	OH	www.homeloansavingsbank.com
A	Hometown Bank	Fond du Lac, WI	WI	www.htbwi.com



Weiss Safety Rating	Name	Headquartered In	Has Branches In	Website
A	The HomeTown Bank of Alabama	Oneonta, AL	AL	www.hometownbankal.com
A	Horizon Bank	Waverly, NE	NE	www.horizonbankne.com
A	Independence Bank	Havre, MT	MT	www.ibyourbank.com
A	Intercity State Bank	Schofield, WI	WI	intercitystatebank.com
A	International Bank of Commerce	Laredo, TX	TX	www.ibc.com
A	International Bank of Commerce	Brownsville, TX	TX	www.ibc.com
A	Iowa State Bank	Sac City, IA	IA	www.myisb.bank
A	Johnson Bank	Racine, WI	WI	www.johnsonfinancialgroup.com/personal
A	Kearny County Bank	Lakin, KS	KS	www.kcbks.bank/
A+	Kentucky Farmers Bank Corporation	Ashland, KY	KY	www.kfb.bank
A	KS StateBank	Manhattan, KS	AZ, KS	www.ksstate.bank
A	Lake City Bank	Warsaw, IN	IN	www.lakecitybank.com
A	LCA Bank Corporation	Park City, UT	MI, UT	www.leasecorp.com
A+	Leader Bank, National Association	Arlington, MA	MA	www.leaderbank.com
A	Legends Bank	Linn, MO	MO	www.legendsbk.com
A	Liberty Bank Minnesota	Saint Cloud, MN	MN	www.libertybankmn.com
A	The Liberty National Bank in Paris	Paris, TX	TX	www.lnbparis.com
A	Liberty State Bank	Powers Lake, ND	ND	www.libertystateplnd.com
A	The Lincoln National Bank of Hodgenville	Hodgenville, KY	KY	www.mylnb.com
A	Lindell Bank & Trust Company	Saint Louis, MO	IL, MO	www.lindellbank.com



Weiss Safety Rating	Name	Headquartered In	Has Branches In	Website
A	Madison County Bank	Madison, NE	NE	www.madisoncountybank.com
A	Magnolia Bank, Inc	Magnolia, KY	KY	www.magnoliabank.com
A	Malaga Bank, FSB	Palos Verdes Estates, CA	CA	www.malagabank.com
A	McGehee Bank	McGehee, AR	AR	www.mcgeheebank.com
A	Metro Bank	Pell City, AL	AL	www.metrobankpc.com
A	Midwest Heritage Bank, FSB	West Des Moines, IA	IA, KS	www.mhbank.com
A	Midwest Independent BankersBank	Jefferson City, MO	MO	www.mibanc.com
A	Morris Bank	Dublin, GA	GA	www.morris.bank
A	Mount Vernon Bank and Trust Company	Mount Vernon, IA	IA	www.mountvernonbank.com
A	Muenster State Bank	Muenster, TX	TX	www.msbt.com
A	Municipal Trust and Savings Bank	Bourbonnais, IL	IL	www.municipalbank.com
A	Mutual Savings Association	Leavenworth, KS	KS	www.msa.bank
A	MutualOne Bank	Framingham, MA	MA	www.mutualone.com
A+	NBKC Bank	Leawood, KS	KS, MO	www.nbkc.com
A	New OMNI Bank, National Association	Alhambra, CA	CA	www.newomnibank.com
A	NewBank	Flushing, NY	NJ, NY	www.newbankusa.com
A	North American Savings Bank, FSB	Kansas City, MO	MO	www.nasb.com
A	North Valley Bank	Thornton, CO	CO	www.nvbank.bank
A	Norway Savings Bank	Norway, ME	ME	www.norwaysavings.bank
A+	Optum Bank, Inc.	Draper, UT	UT	www.optumbank.com



Weiss Safety Rating	Name	Headquartered In	Has Branches In	Website
A	Pacific City Bank	Los Angeles, CA	CA, NJ, NY	www.paccity.net
A	The Paducah Bank and Trust Company	Paducah, KY	KY	www.paducahbank.com
A	Park Ridge Community Bank	Park Ridge, IL	IL	www.timetobank.com
A	Parke Bank	Sewell, NJ	NJ, PA	www.parkebank.com
A	The Payne County Bank	Perkins, OK	OK	www.paynecountybank.com
A	PBK Bank, Inc	Stanford, KY	KY	www.pbkbank.com
A	Peoples Bank	Sheridan, AR	AR	www.peoplesbankar.com/
A	The Peoples Bank Co.	Coldwater, OH	OH	pbc.bank
A	People's Bank of Commerce	Medford, OR	OR	www.peoplesbank.bank
A	Peoples Bank of the South	La Follette, TN	TN	www.peoplesbanksouth.com
A	Peoples Community Bank	Greenville, MO	MO	www.peoplescommunitybank.com/
A+	Pioneer Trust Bank, National Association	Salem, OR	OR	www.pioneertrustbank.com
A	Planters Bank, Inc.	Hopkinsville, KY	KY, TN	www.planterbankonline.com
A	PrinsBank	Prinsburg, MN	MN	www.prinsbank.com
A	PromiseOne Bank	Duluth, GA	GA, TX	www.promiseone.bank
A	Quoin Financial Bank	Miller, SD	SD	www.quinbank.com
A	The Readlyn Savings Bank	Readlyn, IA	IA	www.readlynsavingsbank.com
A	Republic Bank & Trust Company	Louisville, KY	FL, IN, KY, OH, TN	www.republicbank.com
A	Royal Business Bank	Los Angeles, CA	CA, HI, IL, NJ, NV, NY	www.royalbusinessbankusa.com
A	The Samson Banking Company	Samson, AL	AL	www.samsonbanking.com



Weiss Safety Rating	Name	Headquartered In	Has Branches In	Website
A	Savings Bank	Primghar, IA	IA	www.savingsbankia.com
A	Savings Bank of Mendocino County	Ukiah, CA	CA	www.savingsbank.com
A	Security State Bank	Scott City, KS	KS	www.ssbscott.com
A	Solomon State Bank	Solomon, KS	KS	
A	South Georgia Bank	Glennville, GA	GA	www.southgabank.com
A	Southside Bank	Tyler, TX	TX	www.southside.com
A	Spring Valley Bank	Wyoming, OH	OH	www.springvalleybank.com
A	St. Clair County State Bank	Osceola, MO	MO	www.sccsbank.com
A+	The St. Henry Bank	Saint Henry, OH	OH	www.sthenrybank.com
A+	Stafford Savings Bank	Stafford Springs, CT	CT	www.staffordsavingsbank.com
A	State Bank of Bern	Bern, KS	KS	www.statebankofbern.com
A	State Bank of Southern Utah	Cedar City, UT	UT	www.sbsu.com
A	Sterling Bank	Poplar Bluff, MO	AR, IL, MO	www.sterbank.com
A	T Bank, National Association	Dallas, TX	TX	www.t.bank
A	Taylor County Bank	Campbellsville, KY	KY	www.taylorcountybank.com
A	Teutopolis State Bank	Teutopolis, IL	IL	www.teutopolisstatebank.com
A	Texas Exchange Bank	Crowley, TX	TX	www.txexbank.com
A	TexasBank	Brownwood, TX	TX	www.texasbank.com
A	Timberland Bank	Hoquiam, WA	WA	www.timberlandbank.com
A	Town & Country Bank	Ravenna, NE	NE	www.tcbank.bank



Weiss Safety Rating	Name	Headquartered In	Has Branches In	Website
A	Town and Country Bank Midwest	Quincy, IL	IL, MO	www.tcbankmidwest.com
A	Tri-County Bank	Brown City, MI	MI	www.tri-countybank.com
A	UniBank	Lynnwood, WA	WA	www.unibankusa.com
A	Union Savings Bank	Cincinnati, OH	IN, OH, PA	www.usavingsbank.com
A	United Citizens Bank of Southern Kentucky, Inc.	Columbia, KY	KY	www.ucbsky.com
A+	Utah Independent Bank	Salina, UT	UT	www.uibankonline.com
A+	Vermillion State Bank	Vermillion, MN	MN	www.vermillionbank.com
A	Verus Bank of Commerce	Fort Collins, CO	CO	www.verusboc.com
A	The Waggoner National Bank of Vernon	Vernon, TX	TX	www.wnbvernon.com
A	WaterStone Bank	Wauwatosa, WI	WI	www.wsbonline.com
A	Waukesha State Bank	Waukesha, WI	WI	www.waukeshabank.com
A	WebBank	Salt Lake City, UT	UT	www.webbank.com
A	Welch State Bank of Welch, Okla.	Welch, OK	OK	www.welchstatebank.com
A	West Iowa Bank	West Bend, IA	IA	www.westiowabank.com
A	WestStar Bank	El Paso, TX	NM, TX	www.weststarbank.com
A	Willamette Valley Bank	Salem, OR	OR	www.willamettevalleybank.com
A	Wyoming Bank & Trust	Cheyenne, WY	WY	www.wyomingbank.bank
A+	Yellowstone Bank	Laurel, MT	MT	www.yellowstone.bank



Appendices

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Helpful Resources

Annual Credit Report:

<https://www.annualcreditreport.com>

Association for Financial Counseling and Planning Education (AFCPE):

<https://www.afcpe.org/find-an-afcpe-certified-professional/>

Federal Deposit Insurance Corporation

<https://www.fdic.gov>

Financial Industry Regulatory Authority (FINRA):

<https://www.finra.org>

Financial Ratings Series Online by Grey House & Weiss Ratings

<https://greyhouse.weissratings.com>

FINRA BrokerCheck

<https://brokercheck.finra.org/>

Government Medical Insurance Coverage:

<https://www.healthcare.gov>

Independent Advisor Learning Center:

<https://www.findyourindependentadvisor.com/FindAdvisor>

Investor.gov

<https://www.investor.gov>

IRS

<https://www.irs.gov>

Let's Make a Plan:

<https://www.letsmakeaplan.org>

National Association for Personal Financial Advisors (NAPFA):

<https://www.napfa.org/find-an-advisor>

National Credit Union Administration

<https://www.ncua.gov>

Securities Investors Protection Corporation

<https://www.sipc.org>



U.S. Securities & Exchange Commission

<https://www.sec.gov>

TreasuryDirect

<https://treasurydirect.gov>

Weiss Cryptocurrency Ratings

<https://weisscrypto.com/>



Glossary

This glossary contains the most important terms used in this publication.

Interest

A small fee paid to you for allowing financial institutes to use your money.

Dividend

A payment made by a corporation to its shareholders. Usually these payouts are made in cash (cash dividends), but sometimes companies will also distribute stock dividends, whereby additional stock shares are distributed to shareholders.

Capital Gain Tax

A fee on the rise in value of an investment, such as a stock or in real estate, that gives it an elevated worth than the original purchase price.



Weiss Ratings: What Our Ratings Mean

Weiss Insurance Ratings

- | | | |
|----------|-------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| A | Excellent. | The company offers excellent financial security. It has maintained a conservative stance in its investment strategies, business operations and underwriting commitments. While the financial position of any company is subject to change, we believe that this company has the resources necessary to deal with severe economic conditions. |
| B | Good. | The company offers good financial security and has the resources to deal with a variety of adverse economic conditions. It comfortably exceeds the minimum levels for all of our rating criteria, and is likely to remain healthy for the near future. However, in the event of a severe recession or major financial crisis, we feel that this assessment should be reviewed to make sure that the firm is still maintaining adequate financial strength. |
| C | Fair. | The company offers fair financial security and is currently stable. But during an economic downturn or other financial pressures, we feel it may encounter difficulties in maintaining its financial stability. |
| D | Weak. | The company currently demonstrates what, in our opinion, we consider to be significant weaknesses which could negatively impact policyholders. In an unfavorable economic environment, these weaknesses could be magnified. |
| E | Very Weak. | The company currently demonstrates what we consider to be significant weaknesses and has also failed some of the basic tests that we use to identify fiscal stability. Therefore, even in a favorable economic environment, it is our opinion that policyholders could incur significant risks. |
| F | Failed. | The company is deemed failed if it is either 1) under supervision of an insurance regulatory authority; 2) in the process of rehabilitation; 3) in the process of liquidation; or 4) voluntarily dissolve after disciplinary or other regulatory action by an insurance regulatory authority. |
-
- | | |
|---|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| + | The plus sign is an indication that the company is in the upper third of the letter grade. |
| - | The minus sign is an indication that the company is in the lower third of the letter grade. |
| U | Unrated. The company is unrated for one or more of the following reasons: (1) total assets are less than \$1 million; (2) premium income for the current year was less than \$100,000; or (3) the company functions almost exclusively as a holding company rather than as an underwriter; or, (4) in our opinion, we do not have enough information to reliably issue a rating. |



Weiss Ratings: What Our Ratings Mean

Weiss Bank Ratings

A Excellent. The institution offers excellent financial security. It has maintained a conservative stance in its business operations and underwriting practices as evidenced by its strong equity base, high asset quality, steady earnings, and high liquidity. While the financial position of any company is subject to change, we believe that this institution has the resources necessary to deal with severe economic conditions.

B Good. The institution offers good financial security and has the resources to deal with a variety of adverse economic conditions. It comfortably exceeds the minimum levels for all of our rating criteria, and is likely to remain healthy for the near future. Nevertheless, in the event of a severe recession or major financial crisis, we feel that this assessment should be reviewed to make sure that the company is still maintaining adequate financial strength.

C Fair. The institution offers fair financial security, is currently stable, and will likely remain relatively healthy as long as the economic environment remains relatively stable. In the event of a severe recession or major financial crisis, however, we feel this company may encounter difficulties in maintaining its financial stability.

D Weak. The institution currently demonstrates what, in our opinion, we consider to be significant weaknesses which could negatively impact depositors or creditors. In the event of a severe recession or major financial crisis, these weaknesses could be magnified.

E Very Weak. The institution currently demonstrates what we consider to be significant weaknesses and has also failed some of the basic tests that we use to identify fiscal stability. Therefore, even in a favorable economic environment, it is our opinion that depositors or creditors could incur significant risks.

F Failed. The institution has been placed under the custodianship of regulatory authorities. This implies that it will be either liquidated or taken over by another financial institution.

- +** The plus sign is an indication that the institution is in the upper third of the letter grade.
- The minus sign is an indication that the institution is in the lower third of the letter grade.
- U** Unrated. The institution is unrated due to the absence of sufficient data for our ratings.



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