

Financial Ratings Series

**WeissRatings**  
& Grey House Publishing

Financial Literacy:  
How to Become an Investor

# Tax Consequences

2025/26



GREY HOUSE PUBLISHING



# Financial Literacy: How to Become an Investor

## Tax Consequences





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## Tax Consequences

2025/26 Edition





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# Welcome!

Grey House Publishing and Weiss Ratings are proud to announce the third 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 isn'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, determine what types of investments are right for your situation, choose investments based on your income and risk tolerance, and 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.

### 2025 Tax Brackets for Single Filers

Tax Rate	Income
37%	\$626,351 and above
35%	\$250,526 - \$626,350
32%	\$197,301 - \$250,525
24%	\$103,351 - \$197,300
22%	\$48,476 - \$103,350
12%	\$11,926 - \$48,475
10%	\$11,925 or less



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

Federal Income Tax Single Taxpayer Earning \$50,000 in 2025	
Tax Rate	Taxes Owed
10%	1 <sup>st</sup> Tax Bracket: \$0 to \$11,925  You pay 10% on the first \$11,925 of your income  = \$1,192.50
12%	2 <sup>nd</sup> Tax Bracket: \$11,926 to \$48,475  You pay 12% on the next \$36,550 of your income  = \$4,386.00
22%	3 <sup>rd</sup> Tax Bracket: \$48,476 to \$103,350  This taxpayer would pay 22% on the next \$1,525 of their income (the remainder of their \$50,000 income)  = \$335.50
Total Federal Income Tax = \$5,914.00	

In the example above, this taxpayer will pay an average federal income tax of 11.8% 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](https://www.irs.gov) for more information.

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



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're planning on using the standardized deduction, have a single employer, 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 you don't overpay on any of your taxes.

We recommend using a tax professional if any of these situations applied to you during the past year:

- 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 below shows the tax rate for qualified dividends for single taxpayers in 2025. Visit [www.irs.gov](https://www.irs.gov) to find the rate breakdown for couples filing jointly and heads of household.

Tax Rates for Qualified Dividends 2025	
Single Taxpayer Income	Preferred Tax Rate
Up to \$48,475	0%
\$48,476 - \$626,350	15%
\$626,351 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:** You have a \$40,000 corporate bond with a 5% coupon rate. You receive \$2,000 in interest each year. If your marginal tax rate is 33% you can expect to pay \$660 in taxes each year for the income on your corporate bond. That means your after-tax profit is \$1,340.

If you are in a higher tax bracket, you may prefer to hold municipal bonds, despite the lower coupon rate.

If the bond in the example above was a municipal bond and the coupon rate was 3.5%, you would have received \$1,400 in interest during the same period. The interest is tax free, so you keep all of that \$1,400. Even though the coupon rate is lower, you made an additional \$60 profit.



## 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

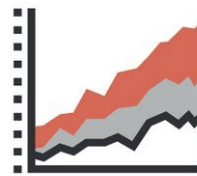
Corporate Bond	Municipal Bond
Initial Investment: \$10,000	Initial Investment: \$10,000
8% Interest = \$800	5.25% Interest = \$525
24% marginal tax rate = \$192 federal tax	Exempt from federal & state taxes
\$800 - \$192 = \$608 profit	\$525 profit

### 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





## 2025 Long-Term Capital Gains Tax Rates

Filing Status	Long-Term Capital Gains Tax Rate	Income
Single	0 percent	\$0 to \$48,350
	15 percent	\$48,351 to \$533,400
	20 percent	\$533,401 or higher
Married, filing jointly	0 percent	\$0 to \$96,700
	15 percent	\$96,701 to \$600,050
	20 percent	\$600,051 or higher
Head of household	0 percent	\$0 to \$64,750
	15 percent	\$64,751 to \$566,700
	20 percent	\$566,701 or higher
Married, filing separately	0 percent	\$0 to \$48,350
	15 percent	\$48,351 to \$300,000
	20 percent	\$300,001 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.*



are taxed at 15% for most filers. Investors in higher tax brackets (earning more than \$533,400 in 2025) will pay 20% in taxes.

**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.

The IRS<sup>1</sup> 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).

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

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.
- 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.

## 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.



## 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 IRS<sup>2</sup> 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).

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<sup>2</sup><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 website<sup>3</sup>.

- 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

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<sup>3</sup><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).

Other search options include:

- Friends and family
- Goodaccountants.com  
<https://goodaccountants.com/>
- Bark.com  
<https://www.bark.com>

- American Institute of Certified Public Accountants (AICPA)  
[www.aicpa-cima.com/home](http://www.aicpa-cima.com/home)
- 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>.

<b>Weiss Safety Rating</b>	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.
<b>Name</b>	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.
<b>State</b>	The state in which the company's corporate office is located.
<b>Licensed In</b>	The states in which an insurer is licensed to conduct business.
<b>Website</b>	The company's web address

The following list of Recommended Insurers Offering Annuities is based on ratings as of May 2, 2025.







# Weiss Ratings' Recommended Insurers Offering Annuities

Weiss Safety Rating	Name	State	Licensed in	Website or Phone Number
B+	AAA LIFE INS CO	MI	All states except NY, PR	(734) 779-2600
B	AETNA LIFE INS CO	CT	All states, the District of Columbia and Puerto Rico	<a href="http://www.aetna.com">www.aetna.com</a>
B-	ALLIANZ LIFE INS CO OF NORTH AMERICA	MN	All states except NY	<a href="http://www.allianzlife.com">www.allianzlife.com</a>
B	ALLIANZ LIFE INS CO OF NY	NY	CT, DC, IL, MN, MO, NY, ND	<a href="https://www.allianzlife.com/new-york?legacy=/new">https://www.allianzlife.com/new-york?legacy=/new</a>
B	AMERICAN BENEFIT LIFE INS CO	TX	All states except CT, NY, WA, WY, PR	(469) 522-4400
A+	AMERICAN FAMILY LIFE INS CO	WI	All states except NY, PR	<a href="http://www.amfam.com">www.amfam.com</a>
B+	AMERICAN FIDELITY ASR CO	OK	All states except NY	<a href="http://americanfidelity.com">americanfidelity.com</a>
B	AMERICAN FIDELITY LIFE INS CO	FL	All states except NY, VT, PR	<a href="http://www.amfilife.com">www.amfilife.com</a>
B	AMERICAN GENERAL LIFE INS CO	TX	All states except NY	(713) 522-1111
B-	AMERICAN INCOME LIFE INS CO	IN	All states except NY, PR	<a href="http://www.aillife.com">www.aillife.com</a>
B	AMERICAN LIFE & ANNUITY CO	TX	AR	(325) 695-3412
B	AMERICAN MEMORIAL LIFE INS CO	SD	All states except NY, PR	<a href="http://www.trustage.com">www.trustage.com</a>
B-	AMERICAN NATIONAL LIFE INS CO OF NY	NY	CT, DE, ME, MD, MA, NH, NJ, NY, PA, RI, VT, VA, WV	<a href="http://www.americannational.com">www.americannational.com</a>
B-	AMERICAN REPUBLIC INS CO	IA	All states except NY, PR	<a href="http://www.wellabe.com">www.wellabe.com</a>
B-	AMERICAN UNITED LIFE INS CO	IN	All states except PR	<a href="http://www.oneamerica.com/about-us">www.oneamerica.com/about-us</a>
B-	AMERICO FINANCIAL LIFE & ANNUITY INS	TX	All states except NY	<a href="http://www.americo.com">www.americo.com</a>



Weiss Safety Rating	Name	State	Licensed in	Website or Phone Number
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
B	ANNUITY INVESTORS LIFE INS CO	OH	All states except NY, VT, PR	(513) 361-9000
B+	ASSURITY LIFE INS CO	NE	All states except NY, PR	www.assurity.com
B-	AUTOMOBILE CLUB OF SOUTHERN CA INS	CA	CA, MI	(714) 850-5111
B-	AUTO-OWNERS LIFE INS CO	MI	All states except AK, CA, CT, DC, DE, HI, LA, MD, MT, NJ, NY, OK, RI, TX, WV, WY, PR	www.auto-owners.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	https://lbig.com/about-us/company-affiliates
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	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.trustage.com
B-	COMPANION LIFE INS CO	NY	CT, NJ, NY	(402) 342-7600
A+	COUNTRY LIFE INS CO	IL	All states except CA, DC, HI, NH, NJ, NY, VT, PR	(309) 821-3000
B-	DELAWARE LIFE INS CO	DE	All states except NY	www.delawarelife.com
B-	EAGLE LIFE INS CO	IA	All states except NY, PR	www.eagle-lifeco.com
B	ELCO MUTUAL LIFE & ANNUITY	IL	All states except 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



Weiss Safety Rating	Name	State	Licensed in	Website or Phone Number
B+	EMPIRE FIDELITY INVESTMENTS L I C	NY	NY	www.fidelity.com
B-	EMPOWER ANNUITY INSURANCE CO	CT	All states, the District of Columbia and Puerto Rico	www.empower.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	(614) 225-8211
B-	EQUITRUST LIFE INS CO	AZ	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.michfb.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
A	FEDERATED LIFE INS CO	MN	All states except AK, DC, HI, PR	www.federatedinsurance.com
B	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 CATHOLIC SLOVAK UNION	OH		www.fcsu.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	(615) 981-8801
B	FUNERAL DIRECTORS LIFE INS CO	TX	All states except DC, ME, NY, PR	www.funeraldirectorslife.com
B	GENWORTH LIFE INS CO	DE	All states except NY	www.genworth.com
B-	GLEANER LIFE INSURANCE SOCIETY	MI		www.gleanerlife.org
B	GUARANTY INCOME LIFE INS CO	IA	All states except AK, HI, ME, NY, PR	www.gilico.com



Weiss Safety Rating	Name	State	Licensed in	Website or Phone Number
A	GUARDIAN LIFE INS CO OF AMERICA	NY	All states except PR	<a href="http://www.guardianlife.com">www.guardianlife.com</a>
B	HOMESTEADERS LIFE CO	IA	All states except NY, PR	<a href="http://www.homesteaderslife.com">www.homesteaderslife.com</a>
B	HORACE MANN LIFE INS CO	IL	All states except NY, PR	<a href="http://www.horacemann.com">www.horacemann.com</a>
B	INTEGRITY LIFE INS CO	OH	All states except NY, PR	<a href="http://www.westernsouthern.com">www.westernsouthern.com</a>
B-	INVESTORS HERITAGE LIFE INS CO	KY	All states except CT, DC, NJ, NY, PR	<a href="http://investorsheritage.com">investorsheritage.com</a>
B-	JACKSON NATIONAL LIFE INS CO	MI	All states except NY, PR	<a href="http://www.jackson.com">www.jackson.com</a>
B	JACKSON NATIONAL LIFE INS CO OF NY	NY	DE, MI, NY	<a href="http://www.jackson.com">www.jackson.com</a>
B	JEFFERSON NATIONAL LIFE INS CO	TX	All states except NY, PR	<a href="http://www.nationwide.com">www.nationwide.com</a>
B	JEFFERSON NATIONAL LIFE INS CO OF NY	NY	NY	<a href="http://www.nationwide.com">www.nationwide.com</a>
B	JOHN HANCOCK LIFE & HEALTH INS CO	MA	All states, the District of Columbia and Puerto Rico	<a href="http://www.johnhancock.com">www.johnhancock.com</a>
B-	JOHN HANCOCK LIFE INS CO (USA)	MI	All states except NY	<a href="http://www.johnhancock.com">www.johnhancock.com</a>
B	KENTUCKY FUNERAL DIRECTORS LIFE INS	KY	KY	<a href="http://www.kfdlic.com">www.kfdlic.com</a>
B	LAFAYETTE LIFE INS CO	OH	All states except NY, PR	<a href="http://www.westernsouthern.com/lafayette">www.westernsouthern.com/lafayette</a>
B-	LIBERTY BANKERS LIFE INS CO	TX	All states except NY, PR	<a href="https://lbig.com/about-us/company-affiliates">https://lbig.com/about-us/company-affiliates</a>
B-	LIBERTY NATIONAL LIFE INS CO	NE	All states except NY, PR	<a href="http://home.globellifeinsurance.com/libertynational/home">home.globellifeinsurance.com/libertynational/home</a>
B	LIFE INS CO OF THE SOUTHWEST	TX	All states except NY, PR	<a href="http://www.nationallife.com">www.nationallife.com</a>
B	LINCOLN LIFE & ANNUITY CO OF NY	NY	All states except PR	<a href="https://www.lincolnfinancial.com/public/individuals">https://www.lincolnfinancial.com/public/individuals</a>
B	MANHATTAN LIFE INS CO	NY	All states, the District of Columbia and Puerto Rico	<a href="http://www.manhattanlife.com">www.manhattanlife.com</a>
B	MASSACHUSETTS MUTUAL LIFE INS CO	MA	All states, the District of Columbia and Puerto Rico	<a href="http://www.massmutual.com">www.massmutual.com</a>
B	METROPOLITAN LIFE INS CO	NY	All states, the District of Columbia and Puerto Rico	<a href="http://metlife.com">metlife.com</a>



Weiss Safety Rating	Name	State	Licensed in	Website or Phone Number
B	METROPOLITAN TOWER LIFE INS CO	DE	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-	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	NATIONAL FARM LIFE INS CO	TX	TX	(817) 451-9550
B-	NATIONAL GUARDIAN LIFE INS CO	WI	All states except NY, PR	www.nglic.com
B	NATIONAL LIFE INS CO	VT	All states except PR	www.nationallife.com
B	NATIONWIDE LIFE INS CO	OH	All states, the District of Columbia and Puerto Rico	www.nationwide.com/personal/insurance/life
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/site/
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.northamericancompany.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	(212) 576-7000
B-	OCCIDENTAL LIFE INS CO OF NC	TX	All states except NY	www.occidentallife.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, 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
B-	PAN-AMERICAN LIFE INS CO	LA	All states except NY	www.palig.com





Weiss Safety Rating	Name	State	Licensed in	Website or Phone Number
A-	PARKER CENTENNIAL ASR CO	WI	All states except NY, PR	(715) 346-6000
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 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/site/
B+	PHYSICIANS LIFE INS CO	NE	All states except NY, PR	www.physiciansmutual.com
B	PRUDENTIAL INS CO OF AMERICA	NJ	All states, the District of Columbia and Puerto Rico	www.prudential.com
B	SB MUTL LIFE INS CO OF MA	MA	All states except NY, PR	www.sbli.com
B-	SECU LIFE INS CO	NC		(919) 839-5084
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	(715) 346-6000
B	SENTRY LIFE INS CO OF NEW YORK	NY	NY	(315) 453-6301
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-	TALCOTT RESOLUTION LIFE	CT	All states except NY	www.talcottresolution.com



Weiss Safety Rating	Name	State	Licensed in	Website or Phone Number
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	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 OF OMAHA LIFE INS CO	NE	All states except NY	(402) 342-7600
B-	UNITED STATES LIFE INS CO IN NYC	NY	All states except PR	www.corebridgefinancial.com/ legal-notice
B	UNIVERSAL LIFE INS CO	PR	PR	www.universalpr.com
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-	VOYA RETIREMENT INS & ANNUITY CO	CT	All states, the District of Columbia and Puerto Rico	(860) 580-4646
B-	WESTERN UNITED LIFE INS 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/ws life







# 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>.

<b>Weiss Safety Rating</b>	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.
<b>Name</b>	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.
<b>State</b>	The state in which the company's corporate office is located.
<b>Licensed In</b>	The states in which an insurer is licensed to conduct business.
<b>Website</b>	The company's web address

The following list of Recommended Life Insurance Providers is based on ratings as of May 2, 2025.





# Weiss Ratings' Recommended Life Insurance Providers

Weiss Safety Rating	Name	State	Licensed in	Website or Phone Number
B+	4 EVER LIFE INS CO	IL	All states, the District of Columbia and Puerto Rico	<a href="http://www.bcsf.com/4-ever-life/">www.bcsf.com/4-ever-life/</a>
B+	AAA LIFE INS CO	MI	All states except NY, PR	(734) 779-2600
B	AAA LIFE INS CO OF NY	NY		(844) 985-0592
B	ADVANCE INS CO OF KANSAS	KS	KS	<a href="http://www.advanceinsurance.com">www.advanceinsurance.com</a>
B	AETNA LIFE INS CO	CT	All states, the District of Columbia and Puerto Rico	<a href="http://www.aetna.com">www.aetna.com</a>
B-	ALLIANZ LIFE INS CO OF NORTH AMERICA	MN	All states except NY	<a href="http://www.allianzlife.com">www.allianzlife.com</a>
B	ALLIANZ LIFE INS CO OF NY	NY	CT, DC, IL, MN, MO, NY, ND	<a href="https://www.allianzlife.com/new-york?legacy=new">https://www.allianzlife.com/new-york?legacy=new</a>
B-	AMER MONUMENTAL LIFE INS CO	LA	LA	<a href="http://www.lbig.com">www.lbig.com</a>
B	AMERICAN BANKERS LIFE ASR CO OF FL	FL	All states except NY	<a href="http://www.assurant.com">www.assurant.com</a>
B	AMERICAN BENEFIT LIFE INS CO	TX	All states except CT, NY, WA, WY, PR	(469) 522-4400
A+	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	<a href="http://www.aetnaseniorproducts.com">www.aetnaseniorproducts.com</a>
A	AMERICAN FAMILY LIFE ASR CO OF NY	NY	CT, MA, NJ, NY, ND, VT	<a href="http://www.aflac.com">www.aflac.com</a>
A+	AMERICAN FAMILY LIFE INS CO	WI	All states except NY, PR	<a href="http://www.amfam.com">www.amfam.com</a>
B	AMERICAN FARM LIFE INS CO	TX	NM, OK, TX	<a href="http://www.americanfarmlife.com">www.americanfarmlife.com</a>
B+	AMERICAN FIDELITY ASR CO	OK	All states except NY	<a href="http://americanfidelity.com">americanfidelity.com</a>
B	AMERICAN FIDELITY LIFE INS CO	FL	All states except NY, VT, PR	<a href="http://www.amfilife.com">www.amfilife.com</a>
B	AMERICAN GENERAL LIFE INS CO	TX	All states except NY	(713) 522-1111



Weiss Safety Rating	Name	State	Licensed in	Website or Phone Number
A-	AMERICAN HEALTH & LIFE INS CO	TX	All states except NY, PR	<a href="http://www.onemainsolutions.com">www.onemainsolutions.com</a>
B-	AMERICAN INCOME LIFE INS CO	IN	All states except NY, PR	<a href="http://www.aillife.com">www.aillife.com</a>
B	AMERICAN LIFE & ANNUITY CO	TX	AR	(325) 695-3412
B	AMERICAN MATURITY LIFE INS CO	CT	All states except PR	<a href="http://www.talcottresolution.com">www.talcottresolution.com</a>
B	AMERICAN MEMORIAL LIFE INS CO	SD	All states except NY, PR	<a href="http://www.trustage.com">www.trustage.com</a>
B-	AMERICAN NATIONAL LIFE INS CO OF NY	NY	CT, DE, ME, MD, MA, NH, NJ, NY, PA, RI, VT, VA, WV	<a href="http://www.americannational.com">www.americannational.com</a>
B	AMERICAN NATIONAL LIFE INS CO OF TX	TX	All states except ME, NJ, NY, VT, PR	(409) 763-4461
B	AMERICAN PUBLIC LIFE INS CO	OK	All states except NY, PR	<a href="http://www.ampublic.com">www.ampublic.com</a>
B-	AMERICAN REPUBLIC INS CO	IA	All states except NY, PR	<a href="http://www.wellabe.com">www.wellabe.com</a>
B-	AMERICAN UNITED LIFE INS CO	IN	All states except PR	<a href="https://www.oneamerica.com/about-us">https://www.oneamerica.com/about-us</a>
B-	AMERICO FINANCIAL LIFE & ANNUITY INS	TX	All states except NY	<a href="http://www.americo.com">www.americo.com</a>
B	AMERITAS LIFE INS CORP	NE	All states except NY, PR	<a href="http://www.ameritas.com">www.ameritas.com</a>
B-	AMERITAS LIFE INS CORP OF NY	NY	NY	<a href="http://www.ameritas.com">www.ameritas.com</a>
A-	AMICA LIFE INS CO	RI	All states except PR	<a href="http://www.amica.com">www.amica.com</a>
B	ANNUITY INVESTORS LIFE INS CO	OH	All states except NY, VT, PR	(513) 361-9000
B+	ASSURITY LIFE INS CO	NE	All states except NY, PR	<a href="http://www.assurity.com">www.assurity.com</a>
B	ASSURITY LIFE INS CO OF NY	NY		<a href="http://www.assurity.com">www.assurity.com</a>
B	AUGUSTAR LIFE ASSURANCE CORP	OH	All states except NY	(513) 794-6100
B-	AUTOMOBILE CLUB OF SOUTHERN CA INS	CA	CA, MI	(714) 850-5111
B-	AUTO-OWNERS LIFE INS CO	MI	All states except AK, CA, CT, DC, DE, HI, LA, MD, MT, NJ, NY, OK, RI, TX, WV, WY, PR	<a href="http://www.auto-owners.com">www.auto-owners.com</a>



Weiss Safety Rating	Name	State	Licensed in	Website or Phone Number
<b>B</b>	BENEFICIAL LIFE INS CO	UT	All states except NY, PR	<a href="http://www.beneficialfinancialgroup.com">www.beneficialfinancialgroup.com</a>
<b>B+</b>	BERKLEY LIFE & HEALTH INS CO	IA	All states except PR	(609) 584-6990
<b>B</b>	BERKSHIRE LIFE INS CO OF AMERICA	MA	All states except PR	<a href="http://www.guardianlife.com">www.guardianlife.com</a>
<b>B+</b>	BEST LIFE & HEALTH INS CO	TX	All states except CT, DE, ME, MA, MN, NH, NJ, NY, RI, VT, WV, WI, PR	<a href="http://www.bestlife.com">www.bestlife.com</a>
<b>B</b>	BLUE SHIELD OF CALIFORNIA L&H INS CO	CA	CA	(888) 800-2742
<b>A-</b>	BLUEBONNET LIFE INS CO	MS	AL, AR, LA, MS, TN	(601) 664-4218
<b>B+</b>	BOSTON MUTUAL LIFE INS CO	MA	All states except NY	<a href="http://www.bostonmutual.com">www.bostonmutual.com</a>
<b>B-</b>	BRIGHTHOUSE LIFE INSURANCE CO	DE	All states except NY	<a href="http://www.brighthousefinancial.com">www.brighthousefinancial.com</a>
<b>B-</b>	CAPITOL LIFE INS CO	TX	All states except NY, PR	<a href="https://lbig.com/about-us/company-affiliates">https://lbig.com/about-us/company-affiliates</a>
<b>B-</b>	CARIBBEAN AMERICAN LIFE ASR CO	PR	PR	<a href="http://www.assurant.pr">www.assurant.pr</a>
<b>A-</b>	CENTRAL STATES H & L CO OF OMAHA	NE	All states except NY, PR	<a href="http://www.cso.com">www.cso.com</a>
<b>A</b>	CHESAPEAKE LIFE INS CO	OK	All states except NJ, NY, VT, PR	<a href="https://www.uhone.com/clico">https://www.uhone.com/clico</a>
<b>B+</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	<a href="http://www.oxfordlife.com">www.oxfordlife.com</a>
<b>B-</b>	CIGNA WORLDWIDE INS CO	DE	DE	<a href="http://www.cigna.com">www.cigna.com</a>
<b>B</b>	CINCINNATI EQUITABLE LIFE INS CO	OH	GA, IN, KY, MI, MS, OH, PA, TN	<a href="http://www.cineqlife.com">www.cineqlife.com</a>
<b>B</b>	CINCINNATI LIFE INS CO	OH	All states except NY, PR	<a href="http://www.cinfin.com">www.cinfin.com</a>
<b>B</b>	CLEAR SPRING LIFE & ANNTY CO	DE	All states except NY	<a href="http://clearspringlife.com">clearspringlife.com</a>
<b>B</b>	CM LIFE INS CO	CT	All states except NY	<a href="http://www.massmutual.com">www.massmutual.com</a>
<b>B</b>	CMFG LIFE INS CO	IA	All states, the District of Columbia and Puerto Rico	<a href="http://www.trustage.com">www.trustage.com</a>



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B-	COLONIAL LIFE & ACCIDENT INS CO	SC	All states except NY	<a href="http://www.coloniallife.com">www.coloniallife.com</a>
B-	COMM TRAVELERS LIFE INS CO	NY	All states except HI, PR	<a href="http://www.dayforward.com">www.dayforward.com</a>
B+	COMPANION LIFE INS CO	SC	All states except CA, CT, HI, NJ, NY, PR	<a href="http://www.companionlife.com">www.companionlife.com</a>
B-	COMPANION LIFE INS CO	NY	CT, NJ, NY	(402) 342-7600
A-	COMPANION LIFE INS CO OF CA	CA	AZ, CA, HI, MT, TX, WY	<a href="http://www.thedoctors.com">http://www.thedoctors.com</a>
B-	CONNECTICUT GENERAL LIFE INS CO	CT	All states, the District of Columbia and Puerto Rico	<a href="http://www.cigna.com">www.cigna.com</a>
B	CONTINENTAL AMERICAN INS CO	NE	All states except NY, PR	<a href="http://www.caicworksite.com">www.caicworksite.com</a>
B-	CONTINENTAL LIFE INS CO OF BRENTWOOD	TN	All states except AK, DC, HI, ME, NY, PR	<a href="http://www.aetnaseniorproducts.com">www.aetnaseniorproducts.com</a>
B	COTTON STATES LIFE INS CO	GA	AL, FL, GA, KY, LA, MS, NC, SC, TN, VA	<a href="http://www.countryfinancial.com">www.countryfinancial.com</a>
A-	COUNTRY INVESTORS LIFE ASR CO	IL	All states except CA, DC, HI, NH, NJ, NY, UT, VT, PR	(309) 821-3000
A+	COUNTRY LIFE INS CO	IL	All states except CA, DC, HI, NH, NJ, NY, VT, PR	(309) 821-3000
B-	CSI LIFE INS CO	NE	All states except NY, PR	<a href="http://www.csi-omaha.com">www.csi-omaha.com</a>
B	DEARBORN LIFE INS CO	IL	All states except NY	<a href="https://www.benefitsmadeeasy.net/">https://www.benefitsmadeeasy.net/</a>
A-	DELAWARE AMERICAN LIFE INS CO	DE	All states except PR	(302) 594-2000
B-	DELAWARE LIFE INS CO	DE	All states except NY	<a href="http://www.delawarelife.com">www.delawarelife.com</a>
B-	EAGLE LIFE INS CO	IA	All states except NY, PR	<a href="http://www.eagle-lifeco.com">www.eagle-lifeco.com</a>
B	ELCO MUTUAL LIFE & ANNUITY	IL	All states except MA, NH, NJ, NY, RI, VT, PR	<a href="http://www.elcomutual.com">www.elcomutual.com</a>
B	EMC NATIONAL LIFE CO	IA	All states except NJ, NY, PR	<a href="http://www.emcnationallife.com">www.emcnationallife.com</a>
B+	EMPIRE FIDELITY INVESTMENTS L I C	NY	NY	<a href="http://www.fidelity.com">www.fidelity.com</a>
B-	EMPLOYERS PROTECTIVE INS CO	HI		<a href="https://www.hemic.com/e/pic/">https://www.hemic.com/e/pic/</a>





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B-	EMPOWER ANNUITY INSURANCE CO	CT	All states, the District of Columbia and Puerto Rico	www.empower.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	(614) 225-8211
B+	ENTERPRISE LIFE INS CO	TX	AZ, AR, IL, KS, LA, MS, NE, NM, OK, OR, TX, WI	(817) 878-3300
B-	EQUITRUST LIFE INS CO	AZ	All states except NY, PR	www.equitrust.com
B-	FAMILY HERITAGE LIFE INS CO OF AMER	OH	All states except NY	home.globelifeinsurance.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.michfb.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
A	FEDERATED LIFE INS CO	MN	All states except AK, DC, HI, PR	www.federatedinsurance.com
B	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	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 CATHOLIC SLOVAK UNION	OH		www.fcsu.com
B-	FIRST COMMAND LIFE INS CO	TX	TX	(817) 731-8621
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+	FLORIDA COMBINED LIFE INS CO INC	FL	AL, FL, GA, NC, SC	www.floridablue.com



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<b>B</b>	FORETHOUGHT LIFE INS CO	IN	All states except NY	<a href="http://www.globalatlantic.com">www.globalatlantic.com</a>
<b>B-</b>	FORTITUDE LIFE INS & ANNTY CO	AZ	All states except NY	(615) 981-8801
<b>B-</b>	FORTITUDE US REINSURANCE COMPA	AZ	All states except AK, FL, HI, ME, MA, NH, NJ, NY, VT, PR	<a href="http://www.fortitude-re.com">www.fortitude-re.com</a>
<b>A</b>	FRANDISCO LIFE INS CO	GA	GA	<a href="http://www.1ffc.com">www.1ffc.com</a>
<b>B+</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	<a href="http://www.ushealthgroup.com">www.ushealthgroup.com</a>
<b>B</b>	FUNERAL DIRECTORS LIFE INS CO	TX	All states except DC, ME, NY, PR	<a href="http://www.funeraldirectorslife.com">www.funeraldirectorslife.com</a>
<b>A-</b>	GARDEN STATE LIFE INS CO	TX	All states except PR	(409) 763-4661
<b>B</b>	GENWORTH LIFE INS CO	DE	All states except NY	<a href="http://www.genworth.com">www.genworth.com</a>
<b>B+</b>	GERBER LIFE INS CO	NY	All states, the District of Columbia and Puerto Rico	<a href="http://www.gerberlife.com">www.gerberlife.com</a>
<b>B-</b>	GLENER LIFE INSURANCE SOCIETY	MI		<a href="http://www.gleanerlife.org">www.gleanerlife.org</a>
<b>B</b>	GLOBE LIFE INSURANCE CO OF NY	NY	NY	<a href="http://www.globelifeofnewyork.com">www.globelifeofnewyork.com</a>
<b>B-</b>	GOVERNMENT PERSONNEL MUTUAL L I C	TX	All states except NJ, NY, PR	<a href="http://www.gpmlife.com">www.gpmlife.com</a>
<b>B</b>	GPM HEALTH & LIFE INS CO	TX	All states except AK, AR, CT, DC, DE, LA, ME, MA, MN, NH, NJ, NY, RI, SD, VT, PR	<a href="https://www.gpmhealthandlife.com/">https://www.gpmhealthandlife.com/</a>
<b>B</b>	GREENFIELDS LIFE INS CO	IA		<a href="http://www.greenfieldslife.com">www.greenfieldslife.com</a>
<b>B</b>	GUARANTEE TRUST LIFE INS CO	IL	All states except NY	<a href="http://www.gtlic.com">www.gtlic.com</a>
<b>B</b>	GUARANTY INCOME LIFE INS CO	IA	All states except AK, HI, ME, NY, PR	<a href="http://www.gilico.com">www.gilico.com</a>
<b>B</b>	GUARDIAN INS & ANNUITY CO INC	DE	All states except PR	(212) 598-8000
<b>A</b>	GUARDIAN LIFE INS CO OF AMERICA	NY	All states except PR	<a href="http://www.guardianlife.com">www.guardianlife.com</a>
<b>B</b>	HANNOVER LIFE REASSURANCE CO OF AMER	FL	All states, the District of Columbia and Puerto Rico	<a href="http://www.hannover-re.com">www.hannover-re.com</a>



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B-	HARTFORD LIFE & ACCIDENT INS CO	CT	All states, the District of Columbia and Puerto Rico	(860) 547-5000
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+	HM LIFE INS CO	PA	All states except NY, PR	www.hmig.com
A-	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-	HUDSON LIFE & ANNUITY CO	NY	DE, NY	(877) 249-1966
B	HUMANA INS CO OF KENTUCKY	KY	CA, CO, IN, IA, KY, MI, MS, OR, PA, TX, UT, WA, WI	www.humana.com
B	HUMANA INS CO OF PUERTO RICO INC	PR	PR	(787) 282-7900
B+	ILLINOIS MUTUAL LIFE INS CO	IL	All states except AK, DC, HI, NY, PR	www.illinoismutual.com
B	INTEGRITY LIFE INS CO	OH	All states except NY, PR	www.westernsouthern.com
B-	INVESTORS HERITAGE LIFE INS CO	KY	All states except CT, DC, NJ, NY, PR	https://investorsheritage.com/
B	INVESTORS LIFE INS CO NORTH AMERICA	TX	All states except NY, PR	www.americo.com
B-	JACKSON NATIONAL LIFE INS CO	MI	All states except NY, PR	www.jackson.com
B	JACKSON NATIONAL LIFE INS CO OF NY	NY	DE, MI, NY	www.jackson.com
B	JEFFERSON NATIONAL LIFE INS CO	TX	All states except NY, PR	www.nationwide.com
B	JEFFERSON NATIONAL LIFE INS CO OF NY	NY	NY	www.nationwide.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



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B-	KANSAS CITY LIFE INS CO	MO	All states except NY, PR	<a href="http://www.kclife.com">www.kclife.com</a>
B	KENTUCKY FUNERAL DIRECTORS LIFE INS	KY	KY	<a href="http://www.kfdlic.com">www.kfdlic.com</a>
B	KNIGHTHEAD AMERICAN LIFE INS CO	OK	AL, CO, DC, IL, IN, KS, LA, MD, MI, MN, MO, NM, ND, OH, OK, OR, PA, SC, TX, WI	<a href="http://oxfordlife.com">oxfordlife.com</a>
B	LAFAYETTE LIFE INS CO	OH	All states except NY, PR	<a href="http://www.westernsouthern.com/lafayette">www.westernsouthern.com/lafayette</a>
B	LEADERS LIFE INS CO	OK	AL, AR, FL, GA, KS, LA, MS, MO, NM, NC, OK, SC, SD, TX	<a href="http://www.leaderslife.com">www.leaderslife.com</a>
B-	LEGACY LIFE INS CO OF MO	MO	MO, NE, NV, NM, OH, OK	<a href="http://www.mofbinsurance.com">www.mofbinsurance.com</a>
B-	LIBERTY BANKERS LIFE INS CO	TX	All states except NY, PR	<a href="https://lbig.com/">https://lbig.com/</a>
B-	LIBERTY NATIONAL LIFE INS CO	NE	All states except NY, PR	<a href="http://home.globelifeinsurance.com/libertynational/home">home.globelifeinsurance.com/libertynational/home</a>
B+	LIFE INS CO OF BOSTON & NEW YORK	NY	NY	<a href="http://www.lifeofboston.com">www.lifeofboston.com</a>
B	LIFE INS CO OF NORTH AMERICA	PA	All states, the District of Columbia and Puerto Rico	<a href="http://www.newyorklife.com">www.newyorklife.com</a>
B	LIFE INS CO OF THE SOUTHWEST	TX	All states except NY, PR	<a href="http://www.nationallife.com">www.nationallife.com</a>
B-	LIFE OF AMERICA INS CO	TX	AZ, GA, OK, TX, UT	(281) 368-7159
B-	LIFEMAP ASR CO	OR	AK, AZ, CA, ID, MT, OR, RI, UT, WA, WY	<a href="https://usablelife.com/lifemapco">https://usablelife.com/lifemapco</a>
B	LIFESECURE INS CO	MI	All states except FL, NY, PR	<a href="http://www.yourlifefecure.com">www.yourlifefecure.com</a>
B-	LINCOLN HERITAGE LIFE INS CO	IL	All states except NY, PR	<a href="http://www.lhlic.com">www.lhlic.com</a>
B	LINCOLN LIFE & ANNUITY CO OF NY	NY	All states except PR	<a href="https://www.lincolnfinancial.com/public/individuals">https://www.lincolnfinancial.com/public/individuals</a>
B	LOCOMOTIVE ENGRS&COND MUT PROT ASSN	MI	MI, NE, NM, TX	<a href="http://www.lecmpa.org">www.lecmpa.org</a>
B-	LOYAL AMERICAN LIFE INS CO	OH	All states except NY, PR	<a href="http://www.cigna.com/medicare/supplemental/?campaign_ID">www.cigna.com/medicare/supplemental/?campaign_ID</a>
B+	M LIFE INS CO	CO	AZ, CO, DE, IA, MI, NE, NJ, OH	<a href="http://www.mfin.com">www.mfin.com</a>



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B-	MADISON NATIONAL LIFE INS CO INC	WI	All states except NY, PR	<a href="http://www.madisonlife.com">www.madisonlife.com</a>
B	MANHATTAN LIFE INS CO	NY	All states, the District of Columbia and Puerto Rico	<a href="http://www.manhattanlife.com">www.manhattanlife.com</a>
B	MAPFRE LIFE INS CO OF PR	PR	PR	<a href="http://www.mapfre.pr">www.mapfre.pr</a>
B	MASSACHUSETTS MUTUAL LIFE INS CO	MA	All states, the District of Columbia and Puerto Rico	<a href="http://www.massmutual.com">www.massmutual.com</a>
B-	MASSMUTUAL ASCEND LIFE INS CO	OH	All states except NY, PR	<a href="http://www.massmutualascend.com">www.massmutualascend.com</a>
B-	MEDICO CORP LIFE INS CO	IA	All states except CA, CT, MA, NH, NJ, NY, PR	<a href="http://www.wellabe.com">www.wellabe.com</a>
B-	MEDICO INS CO	IA	All states except CT, NJ, NY, PR	<a href="http://www.wellabe.com">www.wellabe.com</a>
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	<a href="http://www.medmutuallife.com">www.medmutuallife.com</a>
A-	MEMBERS LIFE INSURANCE CO	IA	All states except NY, PR	(608) 238-5851
B	METROPOLITAN LIFE INS CO	NY	All states, the District of Columbia and Puerto Rico	<a href="http://metlife.com">metlife.com</a>
B	METROPOLITAN TOWER LIFE INS CO	DE	All states, the District of Columbia and Puerto Rico	<a href="http://www.metlife.com">www.metlife.com</a>
B-	MIDLAND NATIONAL LIFE INS CO	IA	All states except NY	<a href="http://www.midlandnational.com">www.midlandnational.com</a>
B	MID-WEST NATIONAL LIFE INS CO OF TN	TX	All states except NY, VT, PR	<a href="http://www.healthmarketsinc.com">www.healthmarketsinc.com</a>
B	MIDWESTERN UNITED LIFE INS CO	IN	All states except NY, PR	<a href="http://www.resolutionlife.com">www.resolutionlife.com</a>
B-	MML BAY STATE LIFE INS CO	CT	All states except NY, PR	<a href="http://www.massmutual.com">www.massmutual.com</a>
B-	MOLINA HEALTHCARE OF TEXAS INS CO	TX	TX	<a href="http://www.molinahealthcare.com">www.molinahealthcare.com</a>
B-	MONY LIFE INS CO	NY	All states, the District of Columbia and Puerto Rico	<a href="http://www.protective.com">www.protective.com</a>
B	MULTINATIONAL LIFE INS CO	PR	PR	<a href="http://www.multinationalpr.com">www.multinationalpr.com</a>
B	MUTUAL OF AMERICA LIFE INS CO	NY	All states except PR	<a href="http://www.mutualofamerica.com">www.mutualofamerica.com</a>
B	MUTUAL OF OMAHA INS CO	NE	All states, the District of Columbia and Puerto Rico	<a href="http://www.mutualofomaha.com">http://www.mutualofomaha.com</a>





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B-	MUTUAL SAVINGS LIFE INS CO	MO	AL, FL, GA, IN, LA, MS, TN	<a href="http://www.kemper.com">www.kemper.com</a>
A-	NATIONAL BENEFIT LIFE INS CO	NY	All states except PR	<a href="http://www.nationalbenefitlife.com">www.nationalbenefitlife.com</a>
B	NATIONAL FARM LIFE INS CO	TX	TX	(817) 451-9550
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	<a href="http://www.americo.com">www.americo.com</a>
B	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	<a href="http://www.nfl-ins.com">www.nfl-ins.com</a>
B-	NATIONAL GUARDIAN LIFE INS CO	WI	All states except NY, PR	<a href="http://www.nglic.com">www.nglic.com</a>
B	NATIONAL HEALTH INS CO	TX	All states except NY, PR	<a href="http://nationalgeneral.com">nationalgeneral.com</a>
B	NATIONAL INCOME LIFE INS CO	NY	NY	<a href="http://www.nilife.com">www.nilife.com</a>
B	NATIONAL LIFE INS CO	VT	All states except PR	<a href="http://www.nationallife.com">www.nationallife.com</a>
B-	NATIONAL SECURITY INS CO	AL	AL, FL, GA, MS, SC, TN, TX	<a href="http://www.nationalsecuritygroup.com">www.nationalsecuritygroup.com</a>
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	<a href="http://www.nslac.com">www.nslac.com</a>
B-	NATIONAL TEACHERS ASSOCIATES L I C	TX	All states except NY, PR	<a href="http://www.ntalife.com">www.ntalife.com</a>
B-	NATIONAL WESTERN LIFE INS CO	CO	All states except NY	<a href="http://www.nationalwesternlife.com">www.nationalwesternlife.com</a>
B	NATIONWIDE LIFE INS CO	OH	All states, the District of Columbia and Puerto Rico	<a href="http://www.nationwide.com/personal/insurance/life">www.nationwide.com/personal/insurance/life</a>
B-	NEW ENGLAND LIFE INS CO	NC	All states except PR	<a href="http://www.brighthousefinancial.com">www.brighthousefinancial.com</a>
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	<a href="http://apps.neweralife.com/site/">apps.neweralife.com/site/</a>
A-	NEW YORK LIFE INS CO	NY	All states, the District of Columbia and Puerto Rico	<a href="http://www.newyorklife.com">http://www.newyorklife.com</a>
B+	NIAGARA LIFE & HEALTH INS CO	NY	CT, NY	(803) 735-1251
B	NORTH AMERICAN CO FOR LIFE & H INS	IA	All states except NY	<a href="http://www.northamericancompany.com">www.northamericancompany.com</a>





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B+	NORTHWESTERN LONG TERM CARE INS CO	WI	All states except PR	(414) 271-1444
B+	NORTHWESTERN MUTUAL LIFE INS CO	WI	All states except PR	<a href="http://www.northwesternmutual.com">www.northwesternmutual.com</a>
B	NTA LIFE INS CO OF NEW YORK	TX		<a href="http://www.ntalife.com">www.ntalife.com</a>
B+	NY LIFE GROUP INS CO OF NY	NY	AL, DC, MO, NY, PA, TN	<a href="http://www.newyorklife.com">www.newyorklife.com</a>
B	NY LIFE INS & ANNUITY CORP	DE	All states except PR	(212) 576-7000
B	NYLIFE INS CO OF ARIZONA	AZ	All states except ME, NY, PR	<a href="http://www.newyorklife.com">www.newyorklife.com</a>
B-	OCCIDENTAL LIFE INS CO OF NC	TX	All states except NY	<a href="http://www.occidentallife.com">www.occidentallife.com</a>
B+	OLD REPUBLIC LIFE INS CO	IL	All states except NY	<a href="http://www.oldrepublic.com">www.oldrepublic.com</a>
B-	OLD UNITED LIFE INS CO	AZ	All states except ME, NH, NY, PR	<a href="http://www.oldunited.com">http://www.oldunited.com</a>
B-	OMAHA INS CO	NE	All states except FL, NH, NY, PR	(402) 342-7600
B-	OMAHA SUPPLEMENTAL INS CO	NE		<a href="http://www.mutualofomaha.com">www.mutualofomaha.com</a>
B-	OPTUM INS OF OH INC	OH	All states except ME, NY, PR	<a href="http://www2.optumrx.com">www2.optumrx.com</a>
B+	OXFORD LIFE INS CO	AZ	All states except NY, VT, PR	<a href="http://www.oxfordlife.com">www.oxfordlife.com</a>
B	PACIFIC GUARDIAN LIFE INS CO LTD	HI	All states except CT, FL, NJ, NY, PR	<a href="http://www.pacificguardian.com">www.pacificguardian.com</a>
B+	PACIFIC LIFE & ANNUITY CO	AZ	All states except PR	<a href="http://www.pacificlife.com">www.pacificlife.com</a>
A-	PACIFIC LIFE INS CO	NE	All states except NY, PR	<a href="http://www.pacificlife.com">www.pacificlife.com</a>
B	PAN AMERICAN ASR CO	LA	All states except AK, IA, ME, MA, NH, NY, RI, SD, VT, WY	<a href="http://www.palig.com">www.palig.com</a>
B-	PAN-AMERICAN LIFE INS CO	LA	All states except NY	<a href="http://www.palig.com">www.palig.com</a>
B	PARK AVENUE LIFE INS CO	DE	All states except HI, NY, PR	<a href="http://www.guardianlife.com">www.guardianlife.com</a>
A-	PARKER CENTENNIAL ASR CO	WI	All states except NY, PR	(715) 346-6000



Weiss Safety Rating	Name	State	Licensed in	Website or Phone Number
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 MUTUAL LIFE INS CO	PA	All states except NY, PR	www.pennmutual.com
B	PERFORMANCE LIFE OF AMERICA	LA	LA	(225) 769-9923 125
B	PHILADELPHIA AMERICAN LIFE INS CO	TX	All states except NY, RI, PR	apps.neweralife.com/site/
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, HI, MA, NY, WY, PR	https://www.plateaugroup.com/
B-	POPULAR LIFE RE	PR	No States	(787) 706-4111
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	PRUDENTIAL INS CO OF AMERICA	NJ	All states, the District of Columbia and Puerto Rico	www.prudential.com
B-	RELIABLE LIFE INS CO	MO	All states except LA, NY, PR	(314) 819-4300
B-	RELIASTAR LIFE INS CO OF NEW YORK	NY	All states except PR	www.voya.com
B	RESERVE NATIONAL INS CO	IL	All states except NY, PR	www.medmutualprotect.com
B	SB MUTL LIFE INS CO OF MA	MA	All states except NY, PR	www.sbli.com



Weiss Safety Rating	Name	State	Licensed in	Website or Phone Number
B-	SECU LIFE INS CO	NC		(919) 839-5084
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	(715) 346-6000
B	SENTRY LIFE INS CO OF NEW YORK	NY	NY	(315) 453-6301
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
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 & CAS INS CO	UT	All states except AK, CA, CT, DC, HI, IL, ME, MI, MN, NJ, NY, OR, RI, VA, WA, PR	www.standardlifeco.com
A	STANDARD LIFE INS CO OF NY	NY	NY	www.standard.com
B	STANDARD SECURITY LIFE INS CO OF NY	NY	All states, the District of Columbia and Puerto Rico	www.sslcnny.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 FUND	WI	WI	www.oci.wi.gov/SLIF
B	STERLING LIFE INS CO	IL	All states except PR	www.cigna.com/medicare/shop-plans/supplemental/?



Weiss Safety Rating	Name	State	Licensed in	Website or Phone Number
B-	SURENCY LIFE & HEALTH INS CO	KS	AZ, AR, CO, GA, IL, IA, KS, KY, MI, MO, NE, OH, OK, TX, WI	<a href="http://www.surency.com">www.surency.com</a>
B+	SWBC LIFE INS CO	TX	AL, GA, LA, MI, OK, TN, TX, UT, VA	<a href="http://www.swbc.com">www.swbc.com</a>
B-	SWISS RE LIFE & HEALTH AMER INC	MO	All states, the District of Columbia and Puerto Rico	<a href="http://www.swissre.com">www.swissre.com</a>
B	SYMETRA NATIONAL LIFE INS CO	IA	All states except AK, HI, ME, MA, NH, NJ, NY, RI, VT, WY, PR	<a href="http://www.symetra.com">www.symetra.com</a>
B-	TALCOTT RESOLUTION LIFE	CT	All states except NY	<a href="http://www.talcottresolution.com">www.talcottresolution.com</a>
A+	TEACHERS INS & ANNUITY ASN OF AM	NY	All states, the District of Columbia and Puerto Rico	<a href="http://www.tiaa.org">www.tiaa.org</a>
B+	TENNESSEE FARMERS LIFE INS CO	TN	TN	<a href="http://www.fbitn.com">www.fbitn.com</a>
B-	TEXAS DIRECTORS LIFE INS CO	TX	TX	(210) 357-2222
B	TIAA-CREF LIFE INS CO	NY	All states except PR	<a href="http://www.tiaa.org">www.tiaa.org</a>
B	TIER ONE INSURANCE CO	NE	All states except NY, PR	<a href="http://www.aflac.com">www.aflac.com</a>
B+	TRANS WORLD ASR CO	CA	All states except NH, NY, VT, PR	<a href="http://www.twalife.com">www.twalife.com</a>
B	TRANSAMERICA FINANCIAL LIFE INS CO	NY	All states except PR	<a href="http://www.transamerica.com">www.transamerica.com</a>
B	TRANSAMERICA LIFE INS CO	IA	All states except NY	<a href="http://www.transamerica.com">www.transamerica.com</a>
B	TRIPLE-S BLUE II	PR	PR	<a href="http://vida.grupotriples.com">vida.grupotriples.com</a>
B	TRUSPIRE RETIREMENT INS CO	TX	All states except CA, CT, DC, IL, IA, MA, MI, NH, NJ, NY, RI, SC, VT, WA, WI, PR	<a href="http://www.landmarklife.com">www.landmarklife.com</a>
B	TRUSTMARK INS CO	IL	All states, the District of Columbia and Puerto Rico	<a href="https://www.trustmarkbenefits.com/">https://www.trustmarkbenefits.com/</a>
A-	TRUSTMARK LIFE INS CO	IL	All states except PR	<a href="https://www.trustmarkbenefits.com/">https://www.trustmarkbenefits.com/</a>
B	TRUSTMARK LIFE INS CO OF NEW YORK	NY	NY	<a href="https://www.trustmarkbenefits.com/">https://www.trustmarkbenefits.com/</a>
B+	UNIMERICA INS CO	WI	All states except NY, PR	<a href="http://www.unitedhealthgroup.com">www.unitedhealthgroup.com</a>
A	UNIMERICA LIFE INS CO OF NY	NY	DC, NY	<a href="http://www.unitedhealthgroup.com">www.unitedhealthgroup.com</a>



Weiss Safety Rating	Name	State	Licensed in	Website or Phone Number
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	(314) 819-4300
B-	UNION SECURITY INS CO	KS	All states except NY, PR	(651) 361-4000
B	UNION SECURITY LIFE INS CO OF NY	NY	NY	(212) 859-7000
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 HEALTHCARE INS CO	CT	All states except NY	www.unitedhealthgroup.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
A-	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	uninsurance.com
B	UNITED OF OMAHA LIFE INS CO	NE	All states except NY	(402) 342-7600
B-	UNITED STATES LIFE INS CO IN NYC	NY	All states except PR	www.corebridgefinancial.com/legal-notice
B+	UNITED WORLD LIFE INS CO	NE	All states except CT, NY, PR	(402) 342-7600
B	UNIVERSAL LIFE INS CO	PR	PR	www.universalpr.com
B	US FINANCIAL LIFE INS CO	AZ	All states except NY, PR	www.heritageli.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.corebridgefinancial.com/legal-notice



Weiss Safety Rating	Name	State	Licensed in	Website or Phone Number
B-	VERSANT LIFE INS CO	MS	MS	theversantgroup.com
B-	VOYA RETIREMENT INS & ANNUITY CO	CT	All states, the District of Columbia and Puerto Rico	(860) 580-4646
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.co m/wslife
B-	WESTERN UNITED LIFE INS CO	WA	All states except NY, PR	www.manhattanlife.com
B	WESTERN-SOUTHERN LIFE ASR CO	OH	All states except NY, PR	www.westernsouthern.co m/wslife
B-	WINDSOR LIFE INS CO	TX	AZ, AR, MS, MO, NM, OK, TX	https://www.optimumfina ncier.com/en
B	WYSH L&H INSURANCE CO	WI	All states except AL, CA, CT, ME, MS, NJ, NY, RI, WA, PR	www.wysh.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](http://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+, 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 May 2, 2025. 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 or Phone Number
A-	Alpine Capital Bank	New York, NY	NY	<a href="http://www.alpinecapitalbank.com">www.alpinecapitalbank.com</a>
A-	American State Bank & Trust Company of Williston	Williston, ND	ND	<a href="http://www.asbt.com">www.asbt.com</a>
A-	Ameriprise Bank, FSB	Minneapolis, MN	MN	<a href="http://www.ameriprise.com">www.ameriprise.com</a>
A	AMG National Trust Bank	Greenwood Village, CO	CO, IL, NC, NJ, SC, VA, WY	<a href="http://www.amgnational.com">www.amgnational.com</a>
A	Applied Bank	Wilmington, DE	DE	<a href="http://www.appliedbank.com">www.appliedbank.com</a>
A-	BancFirst	Oklahoma City, OK	OK	<a href="http://www.bancfirst.bank">www.bancfirst.bank</a>
A-	Banco Do Brasil Americas	Miami, FL	FL	<a href="http://www.bbamericas.com">www.bbamericas.com</a>
A-	Bank of Montana	Missoula, MT	MT	<a href="http://www.bankofmontana.com">www.bankofmontana.com</a>
A-	Bank of Rantoul	Rantoul, IL	IL	<a href="http://www.bankofrantoul.bank">www.bankofrantoul.bank</a>
A-	The Bank of Southside Virginia	Carson, VA	VA	<a href="http://www.bsvnet.com">www.bsvnet.com</a>
A-	Bank of Stockton	Stockton, CA	CA	<a href="http://www.bankofstockton.com">www.bankofstockton.com</a>
A-	Bank of the Federated States of Micronesia	Pohnpei, FM	FM	
A-	Bank of Wolcott	Wolcott, IN	IN	<a href="http://www.bankofwolcott.com">www.bankofwolcott.com</a>
A-	Bank of York	York, SC	SC	<a href="http://www.bankofyork.com">www.bankofyork.com</a>
A-	BankFirst	Norfolk, NE	IA, NE	<a href="https://mybankfirst.bank/">https://mybankfirst.bank/</a>
A-	Banner Banks	Birnamwood, WI	WI	<a href="http://www.bannerbanks.com">www.bannerbanks.com</a>



Weiss Safety Rating	Name	Headquartered In	Has Branches In	Website or Phone Number
A-	Beal Bank	Plano, TX	CA, OH, PA, TX	<a href="http://www.bealbank.com/bb/home">www.bealbank.com/bb/home</a>
A	Beal Bank USA	Las Vegas, NV	AZ, CA, CO, FL, GA, IL, MA, NV, PA, TX, WA	<a href="http://www.bealbank.com">www.bealbank.com</a>
A-	Bessemer Trust Company	Woodbridge, NJ	NJ	<a href="http://www.bessemertrust.com">www.bessemertrust.com</a>
A-	Bessemer Trust Company, National Association	New York, NY	CT, NY, TX, WA	<a href="http://www.bessemertrust.com">www.bessemertrust.com</a>
A-	The Big Bend Banks, N.A.	Marfa, TX	TX	<a href="http://www.bigbendbanks.com">www.bigbendbanks.com</a>
A-	Cashmere Valley Bank	Cashmere, WA	WA	<a href="http://www.cashmerevalleybank.com">www.cashmerevalleybank.com</a>
A-	CBBC Bank	Maryville, TN	TN	<a href="http://www.cbbcbank.com">www.cbbcbank.com</a>
A-	Charter Bank	Corpus Christi, TX	TX	<a href="http://www.charterbankcc.com">www.charterbankcc.com</a>
A-	Citizens Bank and Trust Company	Blackstone, VA	VA	<a href="http://www.cbtva.com">www.cbtva.com</a>
A-	Clay County Bank, Inc.	Clay, WV	WV	<a href="http://www.claycounty.bank">www.claycounty.bank</a>
A-	Columbus State Bank	Columbus, TX	TX	<a href="http://www.columbusstate.com">www.columbusstate.com</a>
A-	Community Bank of El Dorado Springs	El Dorado Springs, MO	MO	<a href="http://www.communitybankeldo.com">www.communitybankeldo.com</a>
A-	Corydon State Bank	Corydon, IA	IA	<a href="http://www.corydonstatebank.com">www.corydonstatebank.com</a>
A-	Deutsche Bank Trust Company Americas	New York, NY	NY	(212) 250-2500
A-	Farmers and Merchants Bank	Sylvania, GA	GA	<a href="http://www.fmbanksylvania.com">www.fmbanksylvania.com</a>
A-	Farmers and Merchants Bank of South Carolina	Holly Hill, SC	SC	<a href="http://www.fmbsc.com">www.fmbsc.com</a>
A	Farmers Bank & Trust	Great Bend, KS	KS	<a href="http://www.farmersbankks.com">www.farmersbankks.com</a>
A-	Farmers State Bank	Lincolnton, GA	GA	<a href="http://www.farmersstateonline.com">www.farmersstateonline.com</a>
A+	FDS Bank	Mason, OH	OH	(513) 573-2265
A	The Fidelity State Bank and Trust Company	Dodge City, KS	KS	<a href="http://www.fidelitybankdc.com">www.fidelitybankdc.com</a>



Weiss Safety Rating	Name	Headquartered In	Has Branches In	Website or Phone Number
A	First Century Bank, National Association	Commerce, GA	GA, SC	<a href="http://www.myfirstcenturybank.com">www.myfirstcenturybank.com</a>
A-	First Electronic Bank	Salt Lake City, UT	UT	<a href="http://www.firstelectronic.bank">www.firstelectronic.bank</a>
A	First National Bank	Hamilton, AL	AL	<a href="http://www.fnbhamilton.com">www.fnbhamilton.com</a>
A-	First National Bank & Trust Company of Newtown	Newtown, PA	PA	<a href="http://www.fnbn.com">www.fnbn.com</a>
A-	First National Bank & Trust, Elk City, Oklahoma	Elk City, OK	OK	<a href="http://www.fnbec.bank">www.fnbec.bank</a>
A-	First National Bank Alaska	Anchorage, AK	AK	<a href="http://www.fnbalaska.com">www.fnbalaska.com</a>
A-	The First National Bank of Gordon	Gordon, NE	NE	<a href="http://www.fnbgordon.com">www.fnbgordon.com</a>
A-	First National Bank of Izard County	Calico Rock, AR	AR	<a href="http://www.fnbizardcounty.com">www.fnbizardcounty.com</a>
A	The First National Bank of Stanton	Stanton, TX	TX	<a href="http://www.fnbstanton.com">www.fnbstanton.com</a>
A-	First National Bank of Steeleville	Steeleville, IL	IL	<a href="http://www.bankatfnb.com">www.bankatfnb.com</a>
A-	First Northeast Bank of Nebraska	Lyons, NE	NE	<a href="http://fnb-ne.com">fnb-ne.com</a>
A-	First State Bank of Odem	Odem, TX	TX	<a href="http://www.fsbodem.com">www.fsbodem.com</a>
A	FSNB, National Association	Lawton, OK	AR, DE, GA, LA, MS, NC, OK, TN, TX	<a href="http://fsnb.com">fsnb.com</a>
A-	Fulton Savings Bank	Fulton, NY	NY	<a href="http://www.fultonsavings.com">www.fultonsavings.com</a>
A-	Fusion Bank	Larned, KS	KS	<a href="http://fusion.bank">fusion.bank</a>
A	Garden Plain State Bank	Wichita, KS	KS	<a href="http://www.gpsbank.com">www.gpsbank.com</a>
A-	Goldman Sachs Bank USA	New York, NY	MA, NJ, NY, UT	<a href="http://www.marcus.com/us/en">www.marcus.com/us/en</a>
A-	Heartland National Bank	Sebring, FL	FL	<a href="http://www.heartlandnb.com">www.heartlandnb.com</a>
A-	International Bank of Commerce	Brownsville, TX	TX	<a href="http://www.ibt.com">www.ibt.com</a>
A-	Jeff Bank	Jeffersonville, NY	NY	<a href="http://www.jeffbank.com">www.jeffbank.com</a>



Weiss Safety Rating	Name	Headquartered In	Has Branches In	Website or Phone Number
A-	The Kaw Valley State Bank and Trust Company, of Wamego, Kansas	Wamego, KS	KS	www.kvsb.com
A-	Liberty State Bank	Powers Lake, ND	ND	www.libertystateplnd.com
A-	Magnolia State Bank	Eastman, GA	GA	www.bankmsb.com
A-	Marion State Bank	Marion, TX	TX	www.marionstatebanktx.com
A-	McCurtain County National Bank	Broken Bow, OK	OK	www.mcnbonline.com
A-	Mizuho Bank (USA) LLC	New York, NY	NJ, NY	www.mizuhogroup.com
A-	Morgan Stanley Bank, N.A.	Salt Lake City, UT	NM, NY, UT	(801) 236-3600
A-	Muenster State Bank	Muenster, TX	TX	www.muensterstate.bank
A-	The Nodaway Valley Bank	Maryville, MO	MO	www.nvb.com
A-	Northeast Georgia Bank	Lavonia, GA	GA	www.northeastgabank.com
A+	Optum Bank, Inc.	Draper, UT	UT	www.optumbank.com
A-	The Ottoville Bank Company	Ottoville, OH	OH	www.ottovillebank.com
A-	Peoples Bank	Sheridan, AR	AR	www.peoplesbankar.com
A-	The Peoples Bank	Iva, SC	SC	www.peoplesbanksc.com
A-	The Pitney Bowes Bank Inc.	Salt Lake City, UT	UT	www.pitneybowes.com
A-	Rushville State Bank	Rushville, IL	IL	www.rushvillestatebank.com
A-	Safra National Bank of New York	New York, NY	FL, MA, NY	www.safra.com
A-	The Samson Banking Company	Samson, AL	AL	www.samsonbanking.com
A-	Security Bank of Kansas City	Kansas City, KS	KS, MO	www.securitybankkc.com
A	Security State Bank	Centralia, WA	WA	www.ssbwa.com





Weiss Safety Rating	Name	Headquartered In	Has Branches In	Website or Phone Number
A-	The Security State Bank	Emery, SD	SD	<a href="http://www.thesecuritystatebank.com">www.thesecuritystatebank.com</a>
A	Servbank, sb	Oswego, IL	IL	<a href="http://servbank.com">servbank.com</a>
A-	The St. Henry Bank	Saint Henry, OH	OH	<a href="http://www.sthenrybank.com">www.sthenrybank.com</a>
A+	Stafford Savings Bank	Stafford Springs, CT	CT	<a href="http://www.staffordsavingsbank.com">www.staffordsavingsbank.com</a>
A-	State Bank of Bern	Bern, KS	KS	<a href="http://www.statebankofbern.com">www.statebankofbern.com</a>
A-	The State National Bank of Big Spring	Big Spring, TX	TX	<a href="http://www.statenational.bank">www.statenational.bank</a>
A-	Stockmens National Bank in Cotulla	Cotulla, TX	TX	<a href="http://www.snbcotulla.com">www.snbcotulla.com</a>
A	Sumitomo Mitsui Trust Bank (U.S.A.) Limited	Hoboken, NJ	NJ	<a href="http://portal.smtbusa.com">portal.smtbusa.com</a>
A-	Surety Bank	DeLand, FL	FL	<a href="https://www.surety.bank/">https://www.surety.bank/</a>
A-	Sutton Bank	Attica, OH	OH	<a href="http://www.suttonbank.com">www.suttonbank.com</a>
A-	Texas Community Bank	Laredo, TX	TX	<a href="http://www.tx-communitybank.com">www.tx-communitybank.com</a>
A	Texas Exchange Bank	Crowley, TX	TX	<a href="http://www.txexbank.com">www.txexbank.com</a>
A	United Bank	Zebulon, GA	GA	<a href="http://www.accessunited.com">www.accessunited.com</a>
A-	ValueBank Texas	Corpus Christi, TX	TX	<a href="http://www.valuebanktexas.com">www.valuebanktexas.com</a>
A-	Vermilion Bank & Trust Company	Kaplan, LA	LA	<a href="http://www.vermilionbank.com">www.vermilionbank.com</a>
A-	Vermillion State Bank	Vermillion, MN	MN	<a href="http://www.vermillionbank.com">www.vermillionbank.com</a>
A-	West Central Georgia Bank	Thomaston, GA	GA	<a href="http://www.wcgb.com">www.wcgb.com</a>
A-	WestAmerica Bank	San Rafael, CA	CA	<a href="http://www.westamerica.com">www.westamerica.com</a>
A-	WEX Bank	Sandy, UT	ME, UT	<a href="http://www.wexinc.com">www.wexinc.com</a>
A-	Whitaker Bank, Inc	Lexington, KY	KY	<a href="http://www.whitakerbank.com">www.whitakerbank.com</a>



Weiss Safety Rating	Name	Headquartered In	Has Branches In	Website or Phone Number
A-	Wyoming Bank & Trust	Cheyenne, WY	WY	<a href="http://www.wyomingbank.bank">www.wyomingbank.bank</a>
A-	Zavala County Bank	Crystal City, TX	TX	<a href="http://www.zcbank.com">www.zcbank.com</a>



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# Helpful Resources

**Annual Credit Report:**

<https://www.annualcreditreport.com>

**Association for Financial Counseling and Planning Education (AFCPE):**

<https://findanafc.org/>

**Federal Deposit Insurance Corporation:**

<https://www.fdic.gov>

**Financial Industry Regulatory Authority (FINRA):**

<https://www.finra.org>

**Weiss Financial Ratings Series Online:**

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<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://weissratings.com/en/crypto>





# 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

- |          |                   |  |
|----------|-------------------|--|
| <b>A</b> | <b>Excellent.</b> | 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>B</b> | <b>Good.</b>      | 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. |
| <b>C</b> | <b>Fair.</b>      | 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.  |
| <b>D</b> | <b>Weak.</b>      | 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.  |
| <b>E</b> | <b>Very Weak.</b> | 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.  |
| <b>F</b> | <b>Failed.</b>    | 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.** This is a cautionary or yellow flag. In the event of a recession or major financial crisis, 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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