

Carrier Name	A.M. Best	S&P	Moody's	Fitch	Weiss	Comdex	Surplus As A % of Assets
Allianz Life	A	AA-	A2		B-	81	8.6
GE Capital	A+	AA-	Aa3	AA -	C+	88	10.8
John Hancock	A++	AA+	Aa2	AA+	A-	97	8.5
MassMutual	A++	AAA	Aa1	AAA	A	99	11.2
Metropolitan Life	A+	AA	Aa2	AA	A-	94	6.4
Mutual of Omaha	A	AA-	Aa3	AA-	A-	85	44.3
Physicians Mutual	A	AA-			A+	85	58.1
Prudential Ins.	A+	AA-	Aa3	AA-	B	88	7.7
State Life	A	AA-		AA-	B	84	11.6

Rating data for 2006 from the life insurance companies statutory annual statement.