

# Agency Ratings

## THE UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF NEW YORK (US LIFE) COMPANY RATINGS

### Insurance company ratings and what they mean

There are several independent, nationally recognized insurance company rating agencies that regularly review insurance company financial records to assess their financial strength. The ratings US Life receives from these agencies indicate that the company has sufficient resources to meet its financial obligations and fulfill contract holder benefits.

| Agency                                     | US Life     | Rating Scale              |
|--|-------------|---------------------------|
| Standard & Poor's Corporation <sup>1</sup> | A+ Strong   | 5th highest of 19 ratings |
| Moody's Investors Service <sup>2</sup>     | A2 Good     | 6th highest of 19 ratings |
| A.M. Best Company <sup>3</sup>             | A Excellent | 3rd highest of 16 ratings |
| Fitch <sup>4</sup>                         | A Strong    | 6th highest of 21 ratings |

<sup>1</sup> Stable outlook <sup>2</sup> Stable outlook <sup>3</sup> Negative outlook <sup>4</sup> Stable outlook

Ratings are not a guarantee of future financial strength or the claims-paying ability of a company. Ratings are as of December 12, 2011.

Tax-qualified contracts such as IRAs, 401(k)s, etc., are tax deferred regardless of whether or not they are funded with an annuity. If you are considering funding a tax-qualified retirement plan with an annuity, you should know that an annuity does not provide any additional tax-deferred treatment of earnings beyond the treatment by the tax-qualified retirement plan itself. However, annuities do provide other features and benefits such as income options.

Neither The United State Life Insurance Company in the City of New York nor its agents or representatives are authorized to give legal, tax or accounting advice. Please consult your attorney, accountant or tax advisor on specific points of interest.

The Western National series of annuities is issued and underwritten in New York by The United States Life Insurance Company in the City of New York and in all other states by Western National Life Insurance Company.

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### US Life

The United States Life Insurance Company in the City of New York

One World Financial Center  
200 Liberty Street  
New York, NY 10281

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USL 1044 (12/2011) J84314

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