

# Agency Ratings

## WESTERN NATIONAL LIFE INSURANCE 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 Western National Life Insurance Company receives from these agencies indicate that the company has sufficient resources to meet its financial obligations and fulfill contract holder benefits.

Agency	Western National	Rating Scale
Standard & Poor's Corporation	A+ Strong	5th highest of 19 ratings
Moody's Investors Service	A2 Good	6th highest of 19 ratings
A.M. Best Company	A Excellent	3rd highest of 16 ratings
Fitch	A Strong	6th highest of 21 ratings

**Smart choice**  
Let us help you put the strength of Western National to work for you

Ratings are not a guarantee of future financial strength or the claims-paying ability of a company. Ratings are as of April 26, 2011.

**CALL**  
1-800-424-4990

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.

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Neither Western National Life Insurance Company 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.

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your licensed representative

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