

Clear Spring Life Ins Co

Group Affiliation: Group 1001 Life & Annuity Grp
Address: 401 Pennsylvania Parkway Suite 300
 Indianapolis IN 46280

Domicile: TX
NAIC Number: 15691
Year Established: 2015
Company Type: Stock

Phone: 317-396-9953

Ratings

A.M. Best Company(Best's Rating, 15 ratings): A- (4)
 Weiss(Safety Rating, 16 ratings): U

Assets & Liabilities

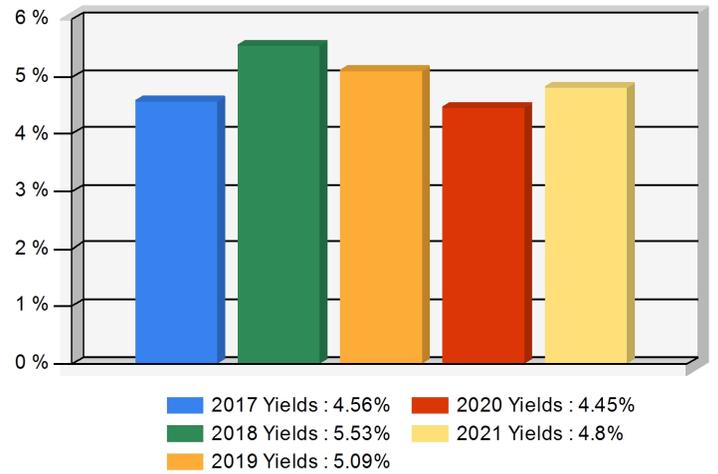
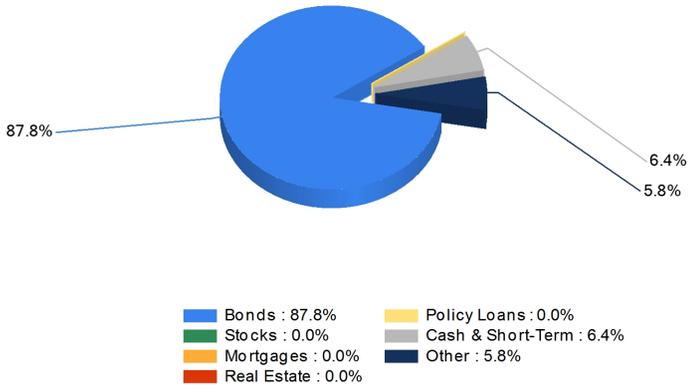
Total Admitted Assets	204,545
Total Liabilities	146,405
Separate Accounts	0
Total Surplus & AVR	59,956
As % of General Account Assets	29.3%

Invested Asset Distribution

Total Invested Assets 200,096

5 Year Investment Yields

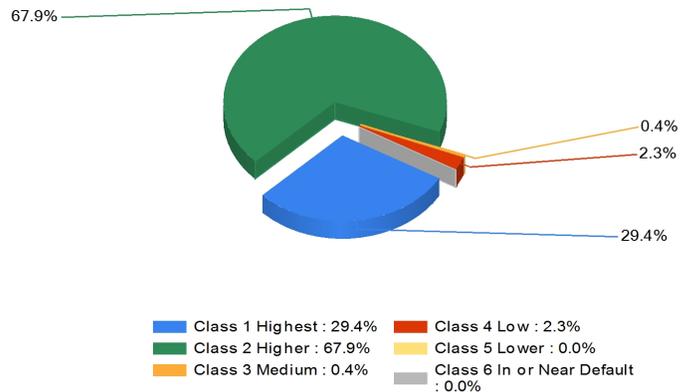
5 Year Average 4.89%



Non-Performing Assets

Bonds In or Near Default	0.0%
Problem Mortgages	0.0%
Real Estate Acquired by Foreclosure	0.0%
Total Non-Performing Assets/Surplus & AVR	0.0%
As a Percent of Invested Assets	0.0%

Bond Quality



Income & Earnings

Total Income	9,287
Net Premiums Written	0
Earnings Before Dividends and Taxes	2,932
Net Operating Earnings	787

A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. View our Important Notice: Best's Credit Ratings for a disclaimer notice and complete details at <http://www.ambest.com/ratings/notice>.

Data for Year-End 2021 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of August 16, 2022.

Presented by: Jeff Affronti, AnnuityExperts.com, 28720 Roadside Drive, Suite #126, Agoura Hills, CA 91301 Phone: 8188816970 Email: jeff@annuityexperts.com

Guggenheim Life & Ann Co

Group Affiliation: Group 1001 Life & Annuity Grp
Address: 401 Pennsylvania Parkway Suite 300
 Indianapolis IN 46280
Phone: 317-574-6213

Domicile: DE
NAIC Number: 83607
Year Established: 1985
Company Type: Stock

Ratings

A.M. Best Company(Best's Rating, 15 ratings) A- (4)
 Weiss(Safety Rating, 16 ratings) B- (6)

Assets & Liabilities

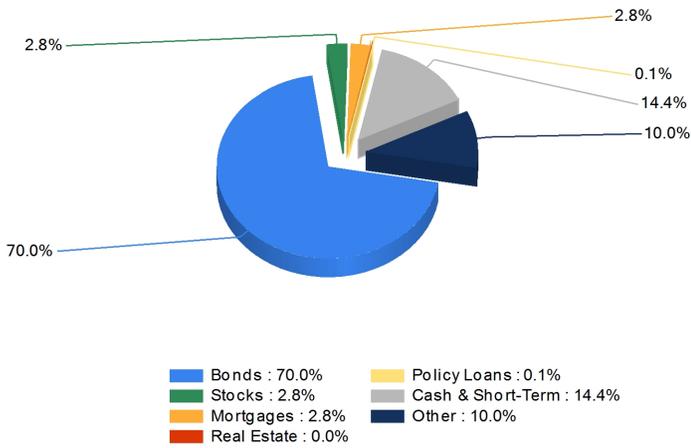
Total Admitted Assets 14,709,468
 Total Liabilities 13,546,212
 Separate Accounts 2,154,341
 Total Surplus & AVR 1,266,234
 As % of General Account Assets 10.1%

Invested Asset Distribution

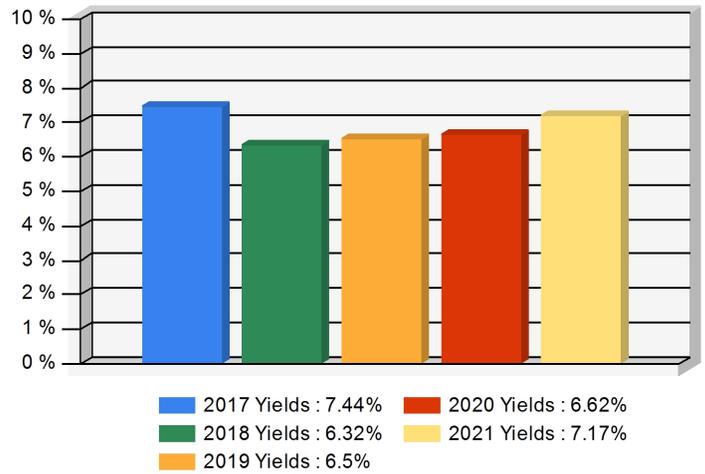
Total Invested Assets 10,012,862

5 Year Investment Yields

5 Year Average 6.81%



Distribution of the invested assets



Net yield on mean invested assets

Non-Performing Assets

Bonds In or Near Default 0.1%
 Problem Mortgages 0.1%
 Real Estate Acquired by Foreclosure 0.0%
 Total Non-Performing Assets/Surplus & AVR 0.2%
 As a Percent of Invested Assets 0.0%

Income & Earnings

Total Income 1,648,490
 Net Premiums Written 954,119
 Earnings Before Dividends and Taxes 101,918
 Net Operating Earnings 88,726

Bond Quality



Distribution of bond classes

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Ratings Comparison

	Company Name	State	A.M. Best	S&P	Moody's	Fitch	KBRA	Weiss	Comdex Ranking
1	Guggenheim Life & Ann Co	DE	A- (4)					B- (6)	
2	Clear Spring Life Ins Co	TX	A- (4)					U	

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Watch list identifiers follow the ratings if the company is on the rating service's watch list. The identifier indicates a possible upgrade (w+), downgrade (w-), or unknown change (w).

The Numerical Equivalence is the number which is shown in parentheses next to each rating indicating where that rating ranks within that particular rating service's scale. The total number of ratings available is listed in parentheses after the ratings service.

All ratings shown are current as of August 16, 2022.

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