



# The Comdex Ranking

## The Score That Ranks, Not Rates

The Comdex is not a rating itself. It is a composite of all the ratings that a company has received from the major ratings agencies. It ranks companies on a scale of 1 to 100 (where 1 is lowest) in relation to other companies that have been rated by the agencies. The Comdex is an effort to reduce the confusion over ratings, which is caused by each rating agency using a different scale.

A company needs to be rated by at least two rating agencies to receive a Comdex. The Comdex is based on the ratings issued by the following rating agencies: AM Best, Standard & Poor's, Moody's and Fitch.



### Ratings Among WHOLE LIFE INSURANCE COMPANIES

(Information current as of 11/10/2022)

Company	AM Best (# of 13 ratings)	Standard & Poor's (# of 21 ratings)	Moody's (# of 21 ratings)	Fitch (# of 21 ratings)	Comdex <sup>1</sup> Ranking
Northwestern Mutual Life Ins	A++ (1)	AA+ (2)	Aaa (1)	AAA (1)	100
Massachusetts Mutual Life Ins	A++ (1)	AA+ (2)	Aa3 (4)	AA+ (2)	98
Guardian Ins & Ann Co Inc	A++ (1)	AA+ (2)	Aa2 (3)	AA+ (2)	98
<b>The Lafayette Life Insurance Company*<sup>2</sup></b>	<b>A+ (2)</b>	<b>AA- (4)</b>	<b>-</b>	<b>AA (3)</b>	<b>96</b>
American United Life Ins Co*	A+ (2)	AA- (4)	-	-	95
Penn Mutual Life Ins Co*	A+ (2)	A+ (5)	Aa3 (4)	-	93
American General Life Ins Co	A (3)	A+ (5)	A2 (6)	A+ (5)	80
Ameritas Life Ins Corp*	A (3)	A+ (5)	-	-	78
Brighthouse Financial	A (3)	A+ (5)	A3 (7)	A (6)	77
Mutual Trust Life Ins Co*	A (3)	-	-	A (6)	75
American National Life Ins*	A (3)	A (6)	-	-	74
Ohio National Life Ins Co*	A (3)	-	A3 (7)	A- (7)	71

These insurance carriers represent a sampling of Lafayette Life's competitors. Source: VitalSigns, a product of EbixExchange.

\* Indicates company is currently lacking ratings from one or more of the four rating agencies, therefore providing a Comdex rating that may be skewed compared to the other listed companies.

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## Ratings Among INDEXED ANNUITY COMPANIES

(Information current as of 11/10/2022)

Company	AM Best (#) of 13 ratings	Standard & Poor's (#) of 21 ratings	Moody's (#) of 21 ratings	Fitch (#) of 21 ratings	Comdex <sup>1</sup> Ranking
<b>The Lafayette Life Insurance Company<sup>*2</sup></b>	<b>A+ (2)</b>	<b>AA- (4)</b>	<b>-</b>	<b>AA (3)</b>	<b>96</b>
Allianz Life Ins Co N America*	A+ (2)	AA (3)	A1 (5)	-	93
Great American Life Ins Co*	A+ (2)	A+ (5)	Aa3 (4)	-	92
Nationwide Life & Ann Ins*	A+ (2)	A+ (5)	A1 (5)	-	89
Midland National Life Ins Co*	A+ (2)	A+ (5)	-	A+ (5)	88
Athene Ann & Life Co*	A (3)	A+ (5)	-	A (6)	78
Jackson National Life Ins Co*	A (3)	A (6)	A2 (6)	A (6)	77
Fidelity & Guaranty Life Ins	A- (4)	A- (7)	Baa1 (8)	A- (7)	60
American Equity Invest Life*	A- (4)	A- (7)	-	A- (7)	58
EquiTrust Life Ins Co*	B++ (5)	BBB+ (8)	-	-	40

These insurance carriers represent a sampling of Lafayette Life's competitors. Source: VitalSigns, a product of EbixExchange.

\* Indicates company is currently lacking ratings from one or more of the four rating agencies, therefore providing a Comdex rating that may be skewed compared to the other listed companies.

1 Not all policies or contracts on which the composite is based may be available in all states.

2 **AM Best** – A+ Superior for Superior ability to meet ongoing insurance obligations (second highest of 13 ratings; rating held since June 2009).

**Standard & Poor's** – AA- Very Strong for Very strong financial security characteristics (fourth highest of 21 ratings; rating held since August 2018).

**Moody's** – The Lafayette Life Insurance Company is not rated by Moody's.

**Fitch** – AA Very Strong for Very strong capacity to meet policyholder and contract obligations on a timely basis (third highest of 21 ratings; rating held since June 2009).

**Comdex Ranking** – 96 out of 100: The Comdex Ranking is a composite of all the ratings a company has received from the major rating agencies. It ranks insurers on a scale of 1 to 100 (where 1 is the lowest) in an effort to reduce confusion over ratings because each rating agency uses a different scale.

The ratings are accurate as of November 2022, and are subject to change. Ratings refer to the claims-paying ability of the insurance company and do not reflect the performance or safety of any investment product. The rating agencies listed above are independent of each other and use proprietary evaluation criteria and rating scales.

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Competitor information is obtained from sources believed to be reliable, but its accuracy or completeness is not guaranteed. This data is for informational purposes and is not intended as a solicitation or recommendation of any insurance product. Premium rates and underwriting classes may vary by company.

The Lafayette Life Insurance Company, Cincinnati, Ohio, operates in D.C. and all states except New York, and is a member of Western & Southern Financial Group, Inc.

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**Lafayette Life  
Insurance Company**

A member of Western & Southern Financial Group

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