

List of Company Ratings

Company: RiverSource Life Ins Co
Domicile: MN
Established: 1957

A.M. Best Company Rating

A+ (2)

Superior. Assigned to companies that have, in our opinion, a superior ability to meet their ongoing obligations to policyholders.

Standard & Poor's Financial Strength Rating

A+ (5) STA

An insurer rated 'A' has STRONG financial security characteristics, but is somewhat more likely to be affected by adverse business conditions than are insurers with higher ratings.

Moody's Financial Strength Rating

Aa3 (4)

Insurance companies rated Aa offer excellent financial security. Together with the Aaa group, they constitute what are generally known as high-grade companies. They are rated lower than Aaa companies because long-term risks appear somewhat larger.

Comdex Ranking - VitalSigns Composite Index

92

The Comdex gives the average percentile ranking of this company in relation to all other companies that have been rated by the rating services. The Comdex Ranking is the percentage of companies that are rated lower than this company.

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>.

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 ratings on this report are current as of July 1, 2021. These ratings have been selected by your life insurance advisor from among the ratings assigned to this insurer.

Presented by: Thomas Pierce, CLU, Ameriprise Financial, 1842 Ameriprise Financial Center, Minneapolis, MN 55474 Phone: 612-678-2160 Fax: 612-671-1478 Email: thomas.pierce@ampf.com

VitalSigns Company List

	Company Name	State	A.M. Best	S&P	Moody's	Fitch	KBRA	Comdex Ranking
1	Northwestern Mutual Life Ins	WI	A++	AA+	Aaa	AAA		100
2	New York Life Ins Co	NY	A++	AA+	Aaa	AAA		100
3	New York Life Ins & Ann	DE	A++	AA+	Aaa	AAA		100
4	Berkshire Hathaway Life of NE	NE	A++	AA+				100
5	Life Ins Co of North America	PA	A++		Aaa	AAA		100
6	Teachers Ins & Ann Assn	NY	A++	AA+	Aa1	AAA		99
7	USAA Life Ins Co	TX	A++	AA+	Aa1			99
8	TIAA-CREF Life Ins Co	NY	A++	AA+	Aa1	AAA		99
9	General Re Life Corporation	CT	A++	AA+	Aa1			99
10	Berkshire Life Ins Co of Amer	MA	A++	AA+		AA+		99
11	Massachusetts Mutual Life Ins	MA	A++	AA+	Aa3	AA+		98
12	State Farm Life Ins Co	IL	A++	AA	Aa1			98
13	Guardian Life Ins Co of Amer	NY	A++	AA+	Aa2	AA+		98
14	Knights of Columbus	CT	A+	AA+				98
15	Guardian Ins & Ann Co	DE	A++	AA+	Aa2	AA+		98
16	C.M. Life Ins Co	CT	A++	AA+	Aa3	AA+		98
17	MML Bay State Life Ins Co	CT	A++	AA+	Aa3	AA+		98
18	State Farm Life & Acc Assur Co	IL	A++	AA	Aa1			98
19	Allianz Life Ins of New York	NY	A+	AA				97
20	Sun Life & Health Ins Co US	MI	A+	AA				97
21	Sun Life Assur	CN	A+	AA	Aa3	AA		96
22	Great-West Life & Ann	CO	A+	AA	Aa3	AA		96
23	Minnesota Life Ins Co	MN	A+	AA-	Aa3	AA		96
24	American United Life Ins Co	IN	A+	AA-				96
25	Hannover Life Reassur Amer	FL	A+	AA-				96
26	Western-Southern Life Assur Co	OH	A+	AA-	Aa3	AA		96
27	Swiss Re Life & Health America	MO	A+	AA-	Aa3			96
28	Western & Southern Life Ins Co	OH	A+	AA-	Aa3	AA		96
29	State Life Ins Co	IN	A+	AA-				96
30	Integrity Life Ins Co	OH	A+	AA-	Aa3	AA		96
31	Munich American Reassur Co	GA	A+	AA-				96
32	Lafayette Life Ins Co	OH	A+	AA-		AA		96
33	National Integrity Life Ins Co	NY	A+	AA-	Aa3	AA		96
34	Lincoln Life Assur of Boston	NH	A+	AA-				96
35	Columbus Life Ins Co	OH	A+	AA-	Aa3	AA		96
36	Great-West Life & Ann NY	NY	A+	AA	Aa3	AA		96
37	Securian Life Ins Co	MN	A+	AA-	Aa3	AA		96
38	Metropolitan Life Ins Co	NY	A+	AA-	Aa3	AA-		95
39	Prudential Ins Co of America	NJ	A+	AA-	Aa3	AA-		95
40	Pruco Life Ins Co	AZ	A+	AA-	Aa3	AA-		95

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41	Prudential Retirement Ins&Ann	CT	A+	AA-	Aa3	AA-		95
42	Metropolitan Tower Life Ins Co	NE	A+	AA-	Aa3	AA-		95
43	Allianz Life Ins Co of NA	MN	A+	AA	A1			94
44	Prudential Annuities Life Assur	AZ	A+	AA-		AA-		94
45	Pruco Life Ins Co of NJ	NJ	A+	AA-		AA-		94
46	Banner Life Ins Co	MD	A+	AA-		AA-		94
47	William Penn Life Ins Co of NY	NY	A+	AA-		AA-		94
48	SCOR Global Life Americas Re	DE	A+	AA-		AA-		94
49	John Hancock Life Ins Co (USA)	MI	A+	AA-	A1	AA-		93
50	Pacific Life Ins Co	NE	A+	AA-	A1	AA-		93
51	Penn Mutual Life Ins Co	PA	A+	A+	Aa3		AA	93
52	John Hancock Life Ins Co of NY	NY	A+	AA-	A1	AA-		93
53	John Hancock Life & Health Ins	MA	A+	AA-	A1	AA-		93
54	Penn Ins & Ann Co	DE	A+	A+	Aa3		AA	93
55	Pacific Life & Ann Co	AZ	A+	AA-	A1	AA-		93
56	Primerica Life Ins Co	TN	A+	AA-	A1			93
57	RiverSource Life Ins Co	MN	A+	A+	Aa3			92
58	Great American Life Ins Co	OH	A+	A+	Aa3			92
59	Amer Fam Life Assur Columbus	NE	A+	A+	Aa3			92
60	American Life Ins Co	DE	NR	AA-	A1			92
61	RiverSource Life Ins Co of NY	NY	A+	A+	Aa3			92
62	Protective Life & Ann Ins	AL	A+	AA-		A+		92
63	HCC Life Ins Co	IN	A++	A+		AA-		92
64	Lincoln National Life Ins Co	IN	A+	AA-	A1	A+		91
65	Protective Life Ins Co	TN	A+	AA-	A1	A+		91
66	Fidelity Investments Life Ins	UT	A+	A+				91
67	Lincoln Life & Ann Co NY	NY	A+	AA-	A1	A+		91
68	West Coast Life Ins Co	NE	A+	AA-	A1	A+		91
69	Empire Fidelity Investments Life	NY	A+	A+				91
70	Ann Investors Life Ins Co	OH	A+	A+				91
71	Companion Life Ins Co	NY	A+	A+				91
72	Amer Fam Life Assur Co of NY	NY	A+	A+				91
73	Principal Life Ins Co	IA	A+	A+	A1	AA-		90
74	Nationwide Life Ins Co	OH	A+	A+	A1			90
75	Nationwide Life & Ann Ins	OH	A+	A+	A1			90
76	United of Omaha Life Ins Co	NE	A+	A+	A1			90
77	Life Ins Co of the Southwest	TX	A+	A+	A1			90
78	Wilton Reassur Co	MN	A+			A+		90
79	National Life Ins Co	VT	A+	A+	A1			90
80	Mutual of Omaha Ins Co	NE	A+	A+	A1			90

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81	Wilcac Life Ins Co	IL	A+			A+		90
82	Texas Life Ins Co	TX	A+			A+		90
83	Midland National Life Ins Co	IA	A+	A+		A+		89
84	RGA Reins Co	MO	A+	AA-	A1	A		89
85	North American Co for L&H Ins	IA	A+	A+		A+		89
86	UnitedHealthcare Ins Co	CT	A	AA-	A1	AA-		89
87	Cincinnati Life Ins Co	OH	A+	A+		A+		89
88	Reliance Standard Life Ins Co	IL	A++	A+	A2			88
89	MONY Life Ins Co	NY	A+	A+	A1	A+		88
90	Hartford Life & Acc Ins	CT	A+	A+	A2			87
91	Liberty National Life Ins Co	NE	A	AA-	A1	A+		87
92	American Heritage Life Ins Co	FL	A+			A		87
93	Globe Life And Acc Ins Co	NE	A	AA-		A+		86
94	American Income Life Ins Co	IN	A	AA-		A+		86
95	Transamerica Life Ins Co	IA	A	A+	A1			84
96	Transamerica Finl Life Ins Co	NY	A	A+	A1			84
97	Standard Ins Co	OR	A	A+	A1			84
98	Modern Woodmen of America	IL	A				AA-	84
99	Ameritas Life Ins Corp.	NE	A	A+				83
100	Brighthouse Life Ins Co of NY	NY	A	A+				83
101	Ameritas Life Ins Corp. of NY	NY	A	A+				83
102	Dearborn Life Ins Co	IL	A	A+				83
103	Equitable Finl Life Ins Co	NY	A	A+	A2			82
104	American General Life Ins Co	TX	A	A+	A2	A+		82
105	Variable Ann Life Ins Co	TX	A	A+	A2	A+		82
106	Symetra Life Ins Co	IA	A	A	A1			82
107	United States Life Ins in NY	NY	A	A+	A2	A+		82
108	CMFG Life Ins Co	IA	A	A+	A2			82
109	Zurich American Life Ins Co	IL	A+	A	A3			82
110	AGC Life Ins Co	MO	A			A+		82
111	American Family Life Ins Co	WI	A			A+		82
112	Equitable Finl Life of America	AZ	A	A+	A2			82
113	Voya Retirement Ins & Ann Co	CT	NR	A+	A2	A		81
114	Athene Ann & Life Co	IA	A	A+		A		81
115	Athene Ann & Life Assur Co	DE	A	A+		A		81
116	Mutual of America Life Ins Co	NY	A	A+		A		81
117	ReliaStar Life Ins Co	MN	A	A+	A2	A		81
118	Athene Ann & Life Assur NY	NY	A	A+		A		81
119	ReliaStar Life Ins Co of NY	NY	A	A+	A2	A		81
120	First Penn-Pacific Life Ins Co	IN	A	A-	A1	A+		81

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121	Jackson National Life Ins Co	MI	A	A	A2	A		79
122	Brighthouse Life Ins Co	DE	A	A+	A3	A		79
123	Connecticut General Life Ins	CT	A	A	A2	A		79
124	Jackson Natl Life Ins Co of NY	NY	A	A	A2	A		79
125	Cigna Health & Life Ins Co	CT	A	A	A2			79
126	New England Life Ins Co	MA	A	A+	A3	A		79
127	Horace Mann Life Ins Co	IL	A	A	A2	A		79
128	Mutual Trust Life Ins Co	IL	A			A		79
129	Pan-American Life Ins Co	LA	A			A		79
130	Allstate Life Ins Co	IL	A+		A3	BBB		78
131	American National Ins Co	TX	A	A				78
132	First Symetra Nat Life Ins NY	NY	A	A				78
133	Amer Natl Life Ins Co of NY	NY	A	A				78
134	Aetna Life Ins Co	CT	A	A-	A2	A		77
135	Americo Finl Life & Ann	TX	A		A3			76
136	Commonwealth Ann & Life	MA	A	A-	A3	A		75
137	Forethought Life Ins Co	IN	A	A-	A3	A		75
138	Ohio National Life Ins Co	OH	A		A3	A-		75
139	Unum Life Ins Co of Amer	ME	A	A	A3	A-		75
140	Accordia Life & Ann Co	IA	A	A-	A3	A		75
141	National Western Life Ins Co	CO	A	A-				75
142	Provident Life & Acc	TN	A	A	A3	A-		75
143	First Unum Life Ins Co	NY	A	A	A3	A-		75
144	Colonial Life & Acc Ins	SC	A	A	A3	A-		75
145	Savings Bank Mutual Life of MA	MA	A	A-				75
146	First Allmerica Financial Life	MA	A	A-	A3	A		75
147	Ohio National Life Assur Corp	OH	A		A3	A-		75
148	Paul Revere Life Ins Co	MA	A	A	A3	A-		75
149	United Ins Co of America	IL	A	A-	A3	A-		74
150	Allstate Life Ins Co of NY	NY	A		A3	BBB		73
151	Security Life of Denver Ins Co	CO	NR	A-	Baa1	A-		70
152	Bankers Life & Casualty Co	IL	A-	A-	A3	A-		62
153	Washington National Ins Co	IN	A-	A-	A3	A-		62
154	Fidelity & Guar Life Ins Co	IA	A-	A-	Baa1	A-		61
155	Lombard Intl Life Assur Co	PA	A-				A	61
156	Amer Equity Invest Life Ins Co	IA	A-	A-		A-		59
157	Security Benefit Life Ins Co	KS	A-	A-		A-		59
158	Gleaner Life Ins Society	MI	A-				A-	59
159	Catholic Order of Foresters	IL	A-				A-	59
160	American Memorial Life Ins Co	SD	A-	A				56

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161	Eagle Life Ins Co	IA	A-			A-		53
162	Union Security Ins Co	KS	B++	A	Baa1			53
163	Guaranty Income Life Ins Co	IA	B++				A	51
164	Delaware Life Ins Co	DE	A-	BBB+				50
165	Delaware Life Ins Co of NY	NY	A-	BBB+				50
166	Baltimore Life Ins Co	MD	B++				A-	49
167	Talcott Resolution Life Ins Co	CT	B++	BBB	Baa3			48
168	Talcott Resolution L&A Ins Co	CT	B++	BBB	Baa3			48
169	EquiTrust Life Ins Co	IL	B++	BBB+				40
170	Western United Life Assur Co	WA	B+				BBB+	36
171	Genworth Life & Ann Ins	VA	B		B3			32
172	ELCO Mutual Life & Ann	IL	B+				BBB-	32
173	Genworth Life Ins Co	DE	C++		Caa1			31
174	Genworth Life Ins Co of NY	NY	C++		Caa1			31
175	Thrivent Finl for Lutherans	WI	A++					
176	Prudential Legacy Ins Co NJ	NJ	NR					
177	Venerable Ins & Ann Co	IA	NR				A-	
178	Union Fidelity Life Ins Co	KS	NR					
179	Employers Reassur Corp	KS	NR	BBB+				
180	Southern Farm Bureau Life Ins	MS	A+					
181	Nassau Life Ins Co	NY	B+					
182	Guggenheim Life & Ann Co	DE	B++					
183	Lincoln Benefit Life Co	NE	A-					
184	Woodmen of the World Life Soc	NE	A+					
185	Farm Bureau Life Ins Co	IA	A					
186	Sentry Life Ins Co	WI	A+					
187	Jefferson National Life Ins Co	TX	A+					
188	COUNTRY Life Ins Co	IL	A+	NRpi				
189	Heritage Life Ins Co	AZ	NR					
190	American Fidelity Assur Co	OK	A+					
191	PHL Variable Ins Co	CT	NR					
192	Farmers New World Life Ins Co	WA	A					
193	Brooke Life Ins Co	MI	A					
194	Gerber Life Ins Co	NY	A					
195	Auto-Owners Life Ins Co	MI	A+					
196	National Guardian Life Ins Co	WI	A					
197	Continental General Ins Co	TX	NR					
198	Union Labor Life Ins Co	MD	A-					
199	Kansas City Life Ins Co	MO	A					
200	GBU Financial Life	PA	A-					

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201	Independence Life & Ann Co	DE	A-					
202	Homesteaders Life Co	IA	A-					
203	SILAC Ins Co	UT	B+					
204	Aurora National Life Assur	CA						
205	Security Mutual Life Ins of NY	NY	A-					
206	Erie Family Life Ins Co	PA	A					
207	LifeCare Assur Co	AZ						
208	Oxford Life Ins Co	AZ	A-					
209	Farm Bureau Life Ins Co of MI	MI	A					
210	Assurity Life Ins Co	NE	A-					
211	Physicians Mutual Ins Co	NE	A					
212	Combined Ins Co of America	IL	A+					
213	HayMarket Ins Co	NE	NR					
214	Tennessee Farmers Life Ins Co	TN	A+					
215	United Farm Family Life Ins Co	IN	A					
216	Sagicor Life Ins Co	TX	A-					
217	Reinsurance Co of Missouri	MO						
218	Federated Life Ins Co	MN	A+					
219	Blue Cross & Blue Shield of KS	KS	A					
220	GCU	PA	NR				BBB+	
221	SBLI USA Life Ins Co	NY	A-					
222	Universal Life Ins Co	PR	B+					
223	United Life Ins Co	IA	A-					
224	Liberty Bankers Life Ins Co	OK	B++					
225	Beneficial Life Ins Co	UT	NR					
226	Oceanview Life & Ann Co	CO	A-					
227	Physicians Life Ins Co	NE	A					
228	Trustmark Ins Co	IL	A-					
229	Catholic Financial Life	WI	NR				A-	
230	Funeral Directors Life Ins Co	TX	A-					
231	Boston Mutual Life Ins Co	MA	A					
232	Alfa Life Ins Corp	AL	A					
233	Pekin Life Ins Co	IL	A-					
234	Automobile Club of Sou CA Life	CA	A					
235	Illinois Mutual Life Ins Co	IL	A-					
236	Centre Life Ins Co	MA						
237	Columbian Mutual Life Ins Co	NY	B					
238	Amica Life Ins Co	RI	A+					
239	Reliance Standard Life of TX	TX						
240	National Slovak Society of US	PA	NR-5				BBB+	
241	Family Heritage Life of Amer	OH	A					
242	Shenandoah Life Ins Co	VA	A-					
243	Structured Ann Reins Co	IA	NR					
244	Conseco Life Ins Co of Texas	TX						

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245	Shelter Life Ins Co	MO	A					
246	Great Western Ins Co	IA	A					
247	American Republic Ins Co	IA	A					
248	American Health & Life Ins Co	TX	B++					
249	Catholic Life Ins	TX	A-					
250	Nassau Life & Ann Co	CT	B+					
251	MedAmerica Ins Co	PA	NR					
252	Lincoln Heritage Life Ins Co	IL	A-					
253	Royal Neighbors of America	IL	A					
254	First Catholic Slovak Ladies	OH	A-					
255	MedAmerica Ins Co of New York	NY	NR					
256	UNICARE Life & Health Ins Co	IN	A-					
257	Pavonia Life Ins Co of MI	MI	NR					
258	Catholic United Financial	MN	NR-5					
259	Fidelity Security Life Ins Co	MO	A					
260	Athene Life Ins Co of NY	NY	A					

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List of Possible Ratings

	A.M.Best	Standard & Poor's	Moody's	Fitch Ratings	KBRA	Weiss
1.	A++ Superior	AAA Extremely Strong	Aaa Exceptional	AAA Exceptionally Strong	AAA Extremely Strong	A+ Excellent
2.	A+ Superior	AA+ Very Strong	Aa1 Excellent	AA+ Very Strong	AA+ Very Strong	A Excellent
3.	A Excellent	AA Very Strong	Aa2 Excellent	AA Very Strong	AA Very Strong	A- Excellent
4.	A- Excellent	AA- Very Strong	Aa3 Excellent	AA- Very Strong	AA- Very Strong	B+ Good
5.	B++ Very Good	A+ Strong	A1 Good	A+ Strong	A+ Strong	B Good
6.	B+ Good	A Strong	A2 Good	A Strong	A Strong	B Good
7.	B Fair	A- Strong	A3 Good	A- Strong	A- Strong	C+ Fair
8.	B- Fair	BBB+ Good	Baa1 Adequate	BBB+ Good	BBB+ Good	C Fair
9.	C++ Marginal	BBB Good	Baa2 Adequate	BBB Good	BBB Good	C- Fair
10.	C+ Marginal	BBB- Good	Baa3 Adequate	BBB- Good	BBB- Good	D+ Weak
11.	C Weak	BB+ Marginal	Ba1 Questionable	BB+ Moderately Weak	BB+ Marginal	D Weak
12.	C- DWeak	BB Marginal	Ba2 Questionable	BB Moderately Weak	BB Marginal	D- Weak
13.	D Poor	BB- Marginal	Ba3 Questionable	BB- Moderately Weak	BB- Marginal	E+ Very Weak
14.	E Under State Supervision	B+ Weak	B1 Poor	B+ Weak	B+ Weak	E Very Weak
15.	F In Liquidation	B Weak	B2 Poor	B Weak	B Weak	E- Very Weak
16.		B- Weak	B3 Poor	B- Weak	B- Weak	F Failed
17.		CCC+ Very Weak	Caa1 Very Poor	CCC+ Very Weak	CCC Very Weak	
18.		CCC Very Weak	Caa2 Very Poor	CCC Very Weak	CC Extremely Weak	
19.		CCC- Very Weak	Caa3 Very Poor	CCC- Very Weak	C Lowest	
20.		CC Extremely Weak	Ca Extremely Poor	CC Extremely Weak		
21.			C Lowest	C Distressed		