

Capital Counts for Your Clients

Financial strength. It's critical to financial services providers in meeting the needs of their clients. We believe capital reserves are enduring examples of that strength. Our adjusted capital numbers compare quite favorably to our competitors ... and help us deliver on our **promises to our clients.**

ADJUSTED CAPITAL-TO-ASSETS RATIO¹

Thrivent Financial for Lutherans	14.9%
TIAA Group	12.8%
Western & Southern Financial Group	11.7%
Northwestern Mutual Group	10.6%
Massachusetts Mutual Life Group	8.4%
Sammons Financial Group	7.0%
New York Life Group	7.0%
Pacific Life Group	6.5%
MetLife Life Insurance Companies	6.0%
Nationwide Life Group	5.4%
John Hancock Life Insurance Group	4.8%
Corebridge Financial	4.6%
Allianz Life Insurance Group	4.5%
Global Atlantic Group	4.0%
Aegon USA Group	4.0%
Prudential of America Group	3.7%
Lincoln Financial Group	3.0%
Great-West Life Group	2.8%
Athene US Life Group	2.7%
Brighthouse Insurance Group	2.6%
Principal Financial Group Inc.	2.5%
Voya Financial Group	2.5%
Equitable Life Group	2.2%
Ameriprise Financial Group	2.2%
Jackson National Group	1.9%
Talcott Resolution Group	1.9%

Western & Southern

11.7% vs. 5.1%
Avg. Top 25

ADJUSTED CAPITAL-TO-LIABILITIES RATIO²

Thrivent Financial for Lutherans	27.9%
TIAA Group	17.7%
Western & Southern Financial Group	14.8%
Northwestern Mutual Group	13.5%
Nationwide Life Group	13.3%
John Hancock Life Insurance Group	13.2%
Prudential of America Group	12.0%
Aegon USA Group	11.0%
Pacific Life Group	10.9%
Massachusetts Mutual Life Group	10.8%
Ameriprise Financial Group	10.8%
Jackson National Group	10.4%
Talcott Resolution Group	10.2%
Voya Financial Group	9.7%
MetLife Life Insurance Companies	9.6%
New York Life Group	9.0%
Lincoln Financial Group	8.8%
Equitable Life Group	8.8%
Sammons Financial Group	8.0%
Allianz Life Insurance Group	7.6%
Corebridge Financial	7.4%
Brighthouse Insurance Group	7.0%
Principal Financial Group Inc.	7.0%
Great-West Life Group	6.8%
Global Atlantic Group	4.3%
Athene US Life Group	3.4%

Western & Southern

14.8% vs. 10.4%
Avg. Top 25

#3

11.7%
vs. Top 25

#3

14.8%
vs. Top 25

Charts based on combined performance of Western & Southern's seven life insurance companies compared to top 25 U.S. life/health insurance groups ranked by total net admitted assets.

Let Our Strengths be Your Strengths

Western & Southern Financial Group stands strong as a family of diversified financial services providers that have demonstrated resolve and resiliency throughout challenging economic cycles. Our strength is the cornerstone of our success as evidenced in the facts below. We remain committed to partnering with you to help safeguard your clientele's future well-being with a full range of risk management financial solutions.



[WesternSouthern.com](https://www.WesternSouthern.com)

1 Capital-to-Asset Ratio = (Total Capital & Surplus + Asset Valuation Reserve) / Net Total Admitted Assets as of December 31, 2024

2 Capital-to-Liabilities Ratio = (Total Capital & Surplus + Asset Valuation Reserve) / (Total Liabilities excluding Separate Accounts - Asset Valuation Reserve)

3 Superior ability to meet ongoing insurance obligations (second highest of 13 ratings; rating held since June 2009 for six out of seven of Western & Southern Financial Group's life insurance subsidiaries, rating held since February 2024 for Gerber Life)

Source: A.M. Best Global Insurance Databases of April 24, 2025

Heritage refers to founding of The Western and Southern Life Insurance Company. Ratings relate to issuing companies, are current as of April 2025, and are subject to change. Ratings refer to the claims-paying ability of the insurance companies and do not reflect the performance or safety of any investment product. Comdex Ranking is a composite of the financial strength ratings as determined by Standard & Poor's, Moody's, A.M. Best and Fitch ratings. It ranks insurers on a scale of 1 (lowest) to 100 in an effort to reduce confusion over ratings because each rating agency uses a different scale. Western & Southern Financial Group, Inc. Cincinnati, Ohio.

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